

CORNWALL CITIZEN



Editorial

Welcome to the autumn edition of Cornwall Citizen.

As the cost of living crisis really begins to bite, Citizens Advice Cornwall is seeing a large increase in the number of people who feel they have nowhere left to turn as their finances stretch to breaking point.

In this Cornwall Citizen, we look at some of the steps you take to try and make ends meet.

It's important that if you feel things are getting out of control and you'll be unable to pay your bills to contact your energy supplier as soon as possible. **You can also contact Citizens Advice Cornwall for help by texting the word ADVICE to 78866 and one of our team of advisers will call you back within 10 working days.**

Wailim Wong (Communications Officer, Citizens Advice Cornwall)

Cost of Living —What you need to know

The government has announced that from 1 October 2022 a typical household won't pay more than £2,500 a year for gas and electricity for the next two years. The existing schemes to help with energy costs aren't affected. In the meantime, here are some ways you could get help to deal with the financial situation.

If you don't have enough to live on, you might be able to get help from the government or the council to afford essentials like bills and food. This includes the **Household Support Fund** and **Cost of Living Payments**.

CHECK WHAT BENEFITS YOU CAN GET

You might be able to claim benefits or increase your current benefits if you're:

- of working age and on a low income
- sick or disabled
- of State Pension age and on a low income
- A carer
- responsible for children

You can check what benefits you might be able to claim using the online Citizens Advice Benefits Calculator at <https://www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/>

GET YOUR BENEFIT PAID EARLY

Most benefits can be paid early—this is known as a Short Term Benefit Advance. A small amount will be taken off future payments to pay it back—usually over 12 weeks. You can also ask for an advance payment of Universal Credit while your waiting for your first payment. You can't get paid early for Housing Benefit, Attendance Allowance, Disability Living Allowance, Personal Independence Payments, Child Benefit, Guardian's Allowance or Work or Child Tax Credits.

HELP WITH ENERGY DEBTS

If you're in debt with your energy supplier, you might be able to get a grant to help pay them off. If your supplier doesn't offer grants, you might be able to get one from the British Gas Energy Trust ([citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills](https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills))

You can also check if you're eligible for the Warm Home Discount Scheme ([gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme))

UNIVERSAL CREDIT

If you're out of work or on a low income, you might be eligible for Universal Credit. Our trained advisers can help you make your first claim. Call or use webchat 8am-6pm Mon-Fri. (citizensadvice.org.uk/help-to-claim) or Freephone 0800-144-8444.

MAKE A BUDGET

Here are three easy steps to drawing-up a family budget:

1—Write down all your earnings after tax, any money from benefits or any other income you receive.

2—Write down all your outgoings, including existing debts, regular payments and other expenses.

3—Use our online budgeting tool to work out your budget at [citizensadvice.org.uk/budgeting tool](https://citizensadvice.org.uk/budgeting-tool)

Before you start, have your bank statements or banking app to hand. You could also keep a spending diary to keep track of your spending ahead of completing a budget.

CHECK YOU'RE BEING PAID THE RIGHT WAGE

The minimum wage increased on 1 April, 2022, so you should make sure you're being paid the right amount:

Aged 23 and over—£9.50 per hour / Aged 21-22—£9.18 / Aged 18-20—£6.83 / Aged Under 18—£4.81 / Apprentice—£4.81

SCHOOL COSTS

If you're on a low income or claim Universal Credit, you might be able to get free school meals for your children. Apply via [gov.uk](https://www.gov.uk)

If you qualify, you might also be able to get help from your council with some costs such as uniforms, school activities and school transport (citizensadvice.org.uk/family/education/help-with-school-costs)

HEALTHY START VOUCHERS

If you're on a low income and you're at least 10 weeks pregnant or have a child under four-years-old you might be able to get free vitamins and Healthy Start vouchers for milk, fruit, vegetables and infant formula. Ask your midwife or health visitor if you might be eligible or call the Healthy Start helpline on 0345-607-6823

HOW CITIZENS ADVICE IS HELPING IN CORNWALL

Citizens Advice Cornwall has been gearing-up to help the county through the difficult months ahead. In addition to our advice service, we've been out and about taking independent advice and information to the community.

ROADSHOWS

Our recent Cost of Living Roadshow events in Liskeard and Newquay town centres proved a popular way of getting information on energy saving, debt and benefits to a wide range of people. Many thanks to the Cornwall Community Foundation for helping to fund these events.

PUBLIC EVENTS

In addition to our own roadshows, our teams have been taking advice and information to events across the county with partner organisations, such as a Cost of Living Roadshow in Helston, organised by St Ives MP, Derek Thomas (right).



OUTREACH WORK

Our outreach work is continuing to expand. In addition to our network of offices and Help Hubs around the county, we also hold advice sessions at libraries and foodbanks. We're also partnering with the MS Society South and West Cornwall Group to hold sessions for people with MS, following a £10k grant from the National Lottery Fund.



Advice Column—Answering Your Queries

I've got loads of problems with my house that I've been putting off fixing - a faulty boiler, a window that won't shut properly, broken light fittings. The list goes on! I want to sort it out but I've had bad experiences with dodgy builders in the past. How do I find someone I can trust?

Making home improvements can be stressful, but there are a few steps you can follow to help it go smoothly.

First, find a Trading Standards 'approved trader'. You can look for one in your area online or use the Government's approved trader scheme TrustMark.

It's also worth checking if they're a current member of a trade body. Trade bodies have codes of practice and can help resolve problems if things go wrong. Ask who they're registered with and then check the trade body's website.

For any gas and electric fixes, only use certified traders - it's dangerous to use someone who doesn't know what they're doing. You can check the Gas Safe Register for a list of traders and use a registered electrician who can certify their own work.

It's always helpful to get references or recommendations where possible. Ask your friends, family or neighbours if they know of anyone they'd recommend. You can also ask the person you hire for examples of work they've carried out in the past. Try to avoid contractors who won't give references - it's a sign they could be dishonest.

When you find someone, ask for a written quote - this is different to an estimate. A quote is legally binding and the tradesperson can't change it without a good reason - for example, if you ask for extra work to be done. It's worth comparing quotes from several contractors to make sure you're getting a fair price.

Next, get a written contract. This should cover exactly what you're paying for and everything you've agreed on, including timings, payments, who will pay for materials and any subcontractors if needed.

When it comes to payment, it's best to opt to pay in stages rather than upfront. Try to pay by card if you can - this can give you extra safeguards if something goes wrong.

Finally, make sure your trader is fully insured. Keep copies of receipts and your written contract. These will be important as evidence if things go wrong. It's also helpful to take photos of any problems if they arise. If you have a problem with a contractor and you're not sure what to do, call the Citizens Advice consumer helpline 0808 223 1133 or talk to an adviser online through the Citizens Advice website.

Join the Team!

As a local charity we rely on our community volunteers to help out as advisers, administration workers, trustees and fundraisers across the county. No previous experience is needed as full training is provided. To find out more, visit citizensadvicecornwall.org.uk/volunteer-with-us/

Citizens Advice Services in Cornwall

Citizens Advice is known for its general advice service, which provides free guidance to all on a wide range of subjects, from benefits to consumer problems. But did you know we also run a wide range of specialist projects? Here's a brief rundown - see our website citizensadvicecornwall.org.uk for full details:



MACMILLAN CANCER CARE AND SUPPORT: Case workers provide specialist welfare benefits advice to anyone who has, or has had, a cancer diagnosis. The team covers the county and works at the Cove Macmillan Support Centre at the Royal Cornwall Hospital, Truro.

PENSIONWISE: Free, unbiased guidance for everyone aged 50-plus with a defined contribution pension pot. Covers what the new pension freedoms mean and retirement options.

MAPS—DEBT ADVICE SERVICE: Specialist, professional debt advice including help with payment plans, full and final settlement, bankruptcy, Debt Relief Orders and Individual Voluntary Agreements.

VICTIM CARE UNIT: Provides advice for victims of crime, ranging from welfare benefits and employment to housing, relationship breakdown, domestic violence and debt.

FAMILY COURT DOMESTIC ABUSE SUPPORT SERVICE: Offers practical information about the court process and emotional support to help victims.

RESEARCH AND CAMPAIGNS: Detailed research into the problems experienced by our clients and feeds into national databases. Lobbies and campaigns for changes to improve people's lives and carries out public information campaigns.

£MONEY WISE-UP!: Help for people in North, SE and West Cornwall and IoS who are Not in Education, Employment or Training to help them develop their money skills and saving habits to improve their life chances.

POWERHOUSE: Advice and courses on cutting your energy bills and saving money for young people who are not in education, employment or training.

HOUSING POSSESSION COURT DUTY SCHEME Trained CA advisers attend court to give help and advice to people facing housing possession hearings.

MHEND: Specialist, tailored advice on debts, benefits and money issues for clients of mental health charity, Pentreath.

EmPOWER: Help and advice for social housing tenants to manage their energy bills.

BUILDING FUTURES: Useful information and advice for new tenants. Email tenancyworkshops@citizensadvicecornwall.org.uk

DOMESTIC ABUSE: Specialist help for domestic abuse victims. Text ADVICE to 78866 and we'll call you back. Ask to be referred to the DA adviser. Professional support workers can refer via the website: citizensadvicecornwall.org.uk

Contacting Citizens Advice in Cornwall and the Isles of Scilly



Text ADVICE to 78866 and we'll call you back within 10 working days (excluding bank holidays and weekends).



Call us free on 0800-144-8848 Mon to Fri between 10am and 4pm.



Check our website at www.citizensadvice.org.uk for useful, up-to-date information on a wide range of subjects or take part in a webchat session.

FOR THE MACMILLAN CANCER ADVICE SERVICE: Please email macmillan@citizensadvicecornwall.org.uk

...or call 01872- 256373 .

(PLEASE NOTE: Calls to this number charged at your normal rate)

HELP US HELP YOU AND YOUR COMMUNITY:

Citizens Advice Cornwall is a local charity which depends on grants and donations. Please consider making a contribution to our work by using the DONATE button on our website.



WE'RE HERE FOR EVERYONE

