Continued...

Citizens Advice Wiltshire Support with debt, benefits, housing and employment. 0800 144 8848 www.citizensadvicewiltshire.org.uk

> AgeUK Wiltshire Provides emergency food and support 0808 196 2424 enquiries@ageukwiltshire.org

MIND Wiltshire Mental health support 01225 706532 www.wiltshiremind.co.uk

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4.

0345 607 6823

www.healthystart.nhs.uk

Warm and Well Energy efficiency advice 0800 500 3076 www.warmandwell.co.uk

Step Change Debt charity offering free debt advice 8 money 0800 138 1111 www.stepchange.org

Welcoming Warm Spaces and Winter Activities

With the rising cost of energy, we recognise that home may not always be the warmest of places. There are some wonderful venues and community groups where you can spend time in a warm and cosy environment.

For a full list of warm and welcoming spaces, call us on 01225 765072 or come and see us in the Information Centre (Civic Centre) or visit www.trowbridge.gov.uk

Trowbridge Library

Find a cosy corner to read a book, listen to poetry readings or have a browse on the internet Mon/Weds/Fri/Sat 9am - 5pm Tues/Thurs 9am - 7pm

Trowbridge Museum, The Shires Take a free stroll through history and explore the <u>local</u> exhibitions Tues - Fri 10am - 4pm & Sat 10am - 4.30pm

Kindness Cafe

Free tea, coffee and a chat Studley Green Community Centre, Thursdays 10am - 12noon Seymour Hub, Fridays 10.30am - 1.30pm

> St James' CE Church Free tea, coffee and a chat Mon/Wed/Sat 10am - 12noon



TROWBRIDGE TOWN COUNCIL

Keeping Warm and Safe This Winter

The cost of living crisis is affecting thousands across Trowbridge.

We have created this guide to make sure that you know where to turn if you need support with your finances – or simply in keeping warm. You can also come and see our friendly team at the Information Centre in the Civic Centre and they will point you in the right direction.

In This Guide: What financial support is available and where to find warm, welcoming spaces.



01225 765072



Trowbridge Town Council St Stephens Place, Trowbridge, BA14 8AH

Step 1: What Do I Need Support With?

I Am In Debt

- Rent or Council Tax Arrears
- Struggling to repay my Benefit repayments
- Gas and/or Electric hasn't been paid
- Credit or Store Cards
- Personal loans and/or overdrafts
- I owe my friends and/or family money

See Option





My Money Doesn't Stretch As Far As It Used To

- Deciding between food/fuel/bills
- On a low income or a zero hours contract
- Statutory Sick Pay doesn't cover costs
- I might be made redundant
- Not sure what financial support I'm entitled to
- Has been a change of circumstances (a new baby/illness/bereavement/breakup)

See Option



Maximise Your Income

If you think you need some additional support, you can get a free benefit check. An advisor may be able help you find cheaper energy and receive any money you are entitled to eg: free school meals, school clothing grants

Benefit Advance

If you have made a new claim for Universal Credit and are in financial hardship, you can request a payment advance. This must be paid back though, so seek advice before you do this.

Hardship Payment

If you have been sanctioned, you may be able to request a non-repayable hardship payment. This may not be available to everyone.

Step 2: What Are My Options?

Wiltshire Council Support Schemes

If you have a low income you may be entitled to Housing Benefits, Discretionary Housing Payments and Council Tax Support.

Seeking Debt Advice

Debt can happen to anyone. Trowbridge has excellent FREE debt advice services, helping you reduce how much you pay each month and take back control of your finances.

Challenge A Decision

If your benefit has been stopped/sanctioned/reduced or refused or you have been over or underpaid. These decisions need to be challenged within one month.

It's Good To Stay Social

For regular information, updates and FREE activities you can follow our socials or visit our website:











discovertrowbridge Tiktok trowbridge.towncouncil

I Suddenly Have No Money

- Recently lost my job or reduced my hours
- Unexpected expense or lost money
- There has been a disaster (eq: a flood or fire)
- My relationship has broken down
- Money has stopped (eq: benefit payment)

See Options





I Am Waiting On A Benefit Decision/Payment

- I have made a new claim for a benefit
- Benefit claim delayed

See Option

Step 3: Okay, Who Do I Turn To?



Wiltshire Council

Support with discretionary Housing Payments and Council Tax 0300 456 0100 www.wiltshire.gov.uk/benefits

Trowbridge Debt Advice Service

For free, confidential and impartial debt advice.

> 01225 777865 / 07884 952696 www.trowbridgedas.org

Storehouse Foodbank

Supporting individuals and families through short term needs of food and toiletries.

07702 583143

www.communityactionwestwilts.org/storehouse