



Poverty Proofing©

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Because growing
up can be hard

What is Poverty Proofing©?

Support with Living costs



NHS Low Income Scheme (LIS)

People on a low income may be able to get help with NHS costs through the NHS Low Income Scheme (LIS). The scheme provides help with prescriptions, dental, travel, wigs and fabrics and eye care costs.

The rules governing who's eligible are broadly the same as those for a means-tested benefit. But the assessment also takes into account council tax and housing costs, so people can get help with health costs even if their income is too high for a means-tested benefit.

<https://www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis/>



NHS Healthcare Travel Costs scheme

People can claim help with travel costs if it is for **secondary care** and if they receive any of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit Guarantee Credit
- you receive Universal Credit and meet the criteria



People can also claim for help with travel costs if:

- They are named on, or entitled to, an NHS tax credit exemption certificate, if they get child tax credits, working tax credits with a disability element (or both), and have income for tax credit purposes of £15,276 or less
- They have a low income and have a HC2 (full help) or HC3 (limited help)

<https://www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs/>

Household Support Fund (HSF)

Is funding available from the local council to support certain household. This has been extended for the fifth time for 6 months and will be available until September.

Local councils are free to allocate the funds as they see best.

People will need to visit their local council's website to find out what support may still be available.



Surestart Maternity Grant

People may be eligible for a one-off payment of £500 to help towards the costs of having a child. This is known as a Sure Start Maternity Grant.

To claim:

- if this is a first child, or a multiple birth (such as twins) and have children already
- claiming certain benefits

<https://www.gov.uk/sure-start-maternity-grant/eligibility>



Disability Living Allowance

Disability Living Allowance (DLA) is a benefit from the DWP which helps pay some of the extra costs when looking after a child under the age of 16 with a:

- Disability
- Illness
- Health condition.

They will need to meet all the eligibility requirements.

The DLA rate is between £28.70 and £184.30 a week and depends on the level of help the child needs.

<https://www.gov.uk/disability-living-allowance-children>



Carer's Allowance

Parents may be eligible for Carer's Allowance when their child gets DLA if they:

- spend at least 35 hours a week caring for them
- earn £151 or less a week after tax, National Insurance and expenses

If they earn more than £151, they might be entitled to the Universal Credit carer's element.

Carer's Allowance counts as income for other means-tested benefits, such as Universal Credit.



Budgeting Loan

A Budgeting Loan is extra money on top of benefits to help pay for certain essentials. A Budgeting Loan has to be repaid.

A 'budgeting advance loan' is for people on Universal Credit who have an emergency lack of money. The repayment period for these loans is two years.

These loans are interest-free and people can borrow up to:

- £348 for a single person
- £464 for a couple
- £812 for a family with children

A Budgeting Loan or Advance can help pay for:

- Furniture and household equipment, clothing and footwear
- Rent in advance and/or removal expenses to new accommodation
- The costs of improvement, maintenance and security of your home
- Essential travelling expenses and expenses due to you getting or starting a job
- Maternity or funeral expenses.



Council Tax support

People are able to apply to their local council for Council Tax Reduction (sometimes called Council Tax Support).

They will get a discount on your bill if they are eligible.

Those eligible will be on a low income or claim benefits. Council Tax bills could be reduced by up to 100%.

People are able to apply if they own their home, rent, are unemployed or working.

Support received depends on:

- where people live - each council runs its own scheme
- their circumstances (for example income, number of children, benefits, residency status)
- their household income - this includes savings, pensions and your partner's income



British Gas Energy Trust

Individuals and Families Fund – open to pre-payment meter customers only

The fund is available to BG and Non-BG customers with debt on a pre-payment meter.

Certain criteria that must be met:

- Have energy debt up to £2,000 and use a pre-payment meter in their main residence and the energy account must be in the name of the applicant
- Individuals must live in England, Scotland, or Wales
- Individuals must not received a grant from the British Gas Energy Trust within the last 2 years
- Individuals must be seeking a grant to clear an outstanding debt on a current or open gas, electricity or dual fuel energy account in your name and the energy account must relate to your main residence.
- Individuals must have electric and/or gas debt
- Individuals must be in or facing Fuel Poverty
- Individuals must have received help from a money advice agency

<https://britishgasenergytrust.org.uk/grants-available/>



The Good Things Foundation

UK's leading digital inclusion charity. Their goal is to fix the digital divide in the UK.

They do this by providing

Devices, through their Device Bank- They encourage businesses to donate their unused tech if they are upgrading IT and offer mobiles, tablets and laptops.

Data bundles through their Data Bank - They have partnered with Virgin Media O2, Vodafone and Three Who regularly donate mobile data SIM cards

- Training through Learn My Way –for those with low or no digital skills to gain confidence and learn how to use the internet and digital technologies
- [Good Things Foundation - Improving lives through digital](#)



Social Tariffs for Broadband

Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'essential' or 'basic' broadband.

How a social tariff could help

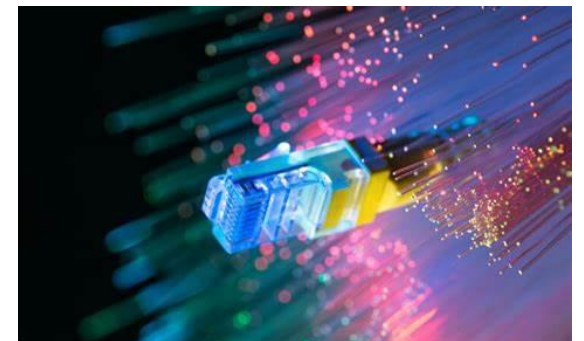
- It's available to those on a variety of benefits.
- It's cheaper than a regular package. Current prices range from £10 to £23.
- Fast, unlimited broadband. Most tariffs offer superfast broadband at speeds over 30 Mbit/s – fast enough for you to keep in touch with friends and family, stream HD films or shop online.
- You'll pay next-to-nothing to get set up.
- It could cost nothing to switch. If your provider offers a social tariff, you can switch to it at any time, free of charge.

Who could qualify

If someone in the household claims Universal Credit, they can switch to any of the tariffs available.

All major providers also include people on Pension Credit, Employment and Support Allowance, Jobseeker's Allowance and Income Support.

<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>



Support with Water Bills

Every water company has a social tariff scheme which can help reduce customers bills if they are on a low income.

Who is eligible for help and the level of support varies depending on your water company.

Water companies can offer flexible payment plans (weekly, fortnightly or monthly) and in some cases can offer 'payment breaks' to help through short-term financial difficulties.

Water companies can offer a payment break if customers temporarily need to reduce or stop payments for a limited time.

<https://www.ccw.org.uk/save-money-and-water/help-with-bills/#social-tariffs>



Help with Renting Costs

Someone might be able to get Universal Credit for housing costs if all the following apply:

- on a low income - this will depend on your circumstances
- have savings below £16,000
- rent a home
- live in the UK

If Universal Credit or Housing Benefit doesn't cover all of a person's rent

They can make a claim for a discretionary housing payment (DHP). A DHP is a single payment from the local council to help people pay their rent. Local councils decide whether to give someone a DHP based on their circumstances.

Ask your local council for a claim form.



Support with Mortgage payments

48 mortgage lenders have agreed to support customers as part of the government's Mortgage Charter. Lenders that are signatories to the Mortgage Charter have agreed that customers who are up to date with their payments can:

- switch to interest-only payments for six months or
- extend their mortgage term to reduce their monthly payments and have the option to revert to their original term within 6 months by contacting their lender.

In addition, lenders signed up to the charter have committed that:

- Customers approaching the end of a fixed rate deal will have the chance to lock in a new deal up to six months ahead (subject to individual lender's operational ability). Customers will also be able to manage their new deal and request a better like for like deal with their lender up to two-weeks before their new term starts, if one is available.
- No borrower will be forced to leave their home without their consent (unless in exceptional circumstances) in less than 12 months from their first missed payment.

<https://www.gov.uk/government/publications/mortgage-charter/mortgage-charter>



Support for mortgage interest (SMI)

This is a loan from the Department of Work and Pensions (DWP) to help pay towards the interest on a mortgage or another home loan.

To claim people need to be getting one of these benefits:

- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Income Support
- Universal Credit
- Pension Credit



The DWP will charge interest on the SMI loan - this means people will pay back more than they borrowed. The interest could be cheaper than other ways of borrowing money.

Grants Information

Several charities provide grants and benefits calculators to help people work out if they would be entitled to certain grants and benefits and how much they are likely to receive. Here are some of the biggest:

- entitledto benefits calculator
- Turn2us benefits calculator
- Policy in Practice better off calculator
- Newer platform Lightning Reach lets people know what grants they might be eligible for, and helps people apply. It'll also point people in the direction of other financial support, such as benefits, they might qualify for too.
- Libraries may have a copy of the 'Directory of Grant Making Trusts', which lists charities offering grants, along with the criteria to apply, and their contact information.



Community Grocery

There are many local Community Grocery schemes in the UK. People pay a small annual membership and then are able to shop in the store multiple times a week for £5-7 a shop.



Foodbanks

The Trussell Trust, an anti-poverty charity that operates a network of food banks across the UK. They distributed parcels from 1,699 locations across the UK in 2023/24 and there are at least 1,172 additional independent food banks.

In order to get help from a food bank people will need to be referred with a food voucher. The voucher is then exchanged at the food bank for a food parcel.

Many food banks will also be able to offer advice and to help with accessing other support people may be eligible for.

<https://www.trusselltrust.org/get-help/find-a-foodbank/>



Family Fund

- Giving grants to families on a low income
- Offering services to help parents and carers to achieve the outcomes they want for their child and family.
- Providing ways for families to share their experiences, so they can influence lasting change on issues that matter to them.

<https://www.familyfund.org.uk/grants/apply-for-a-grant/>



Greggs Hardship Fund

The Hardship Fund is a small grants programme to support individuals and families who suddenly find themselves in difficult financial circumstances. It's a way to help with rising or unexpected costs, lessen the impact of sudden illness or unemployment - or offer support when it's a struggle to make ends meet.

The Hardship Fund is a fast and flexible way to get assistance.

- Supermarket food vouchers
- Clothing vouchers (to fund new school uniforms, a job interview outfit or warm Winter clothing)
- Beds and bedding
- Essential home appliances (washing machines, ovens, fridge freezers, tumble dryers)
- Energy vouchers

<https://www.greggsfoundation.org.uk/grants/hardship-funding>



Wavelength

Wavelength provides free TVs, radios, and tablet computers to people who are isolated and can't afford to buy this technology themselves.

Who can apply?

Anyone can apply if they are experiencing loneliness and cannot afford to buy technology. This might include people who have experienced the death of a loved one, have an illness or injury, have a disability or impairment, have experienced homelessness or domestic abuse, have become a refugee, or have moved away from friends and family. You can apply as an individual, or organisations can apply as a group.

<https://wavelength.org.uk/>

Family Action Grants Scheme

Family Action's Welfare Grants programme aims to help prevent an immediate crisis from spiralling and threatening the stability of families and individuals. A broken washing machine for example would for many of us be a financial burden to replace; for a family with three children and a very low income however it may mean taking out a high-street loan and plunging further debt.

Welfare grants are an integral part of our whole family approach to finding solutions for those who need it the most. Coupled with emotional and practical support, grants help us to create a safety net for the most vulnerable and disadvantaged members of our society.

Open from 10th July 2024

<https://www.family-action.org.uk/what-we-do/grants/welfare-grants-information/>

Buttle UK

Chances for Children Grants: The charity awards grants to of up to £2,400 for children and young people impacted by recent crisis to provide items and activities. They are designed to support a safe and nurturing place to develop and grow up in. But also help children and young people access activities that promote wellbeing and build support networks.

Their goal is to increase the capacity of children and young people to engage in education, as well as improve social and emotional wellbeing.

Support for Boarding Grants:

Support for Boarding grants aim to fund a nurturing educational environment for a child to develop and learn, and provide access to activities that promote good wellbeing.

For more information on Support for Boarding grants and to see if you are eligible to make an application, please visit our boarding page

<https://buddleuk.org/apply-for-a-grant/>

Reuse Network

Is dedicated to recycling and reusing goods. They have a store of electrical goods and furniture available at low cost.

Our network of reuse centres stock high-quality, affordable household items including furniture, electrical appliances, IT equipment and more.

<https://reuse-network.org.uk/find-items/#/>

Food Aid Network Hardship Grants

Hardship Funds | IFAN (foodaidnetwork.org.uk)

Glasspool Charity

<https://www.glasspool.org.uk/>

Al- Mizan General Welfare fund

<https://www.almizantrust.org.uk/grants-policy>

COSARAF

<https://www.cosaraf.org/what-we-do/hardship-grants/>

Talisman Charitable Trust

<http://www.talismancharity.org/>

A final thought...

**"Excellence in health means
devoting your life to ending
poverty" Patch Adams**