A FAMILY GUIDE

Stay Warm for Less

Safer homes, saving energy and making your money go further.

FREE · CONFIDENTIAL · NON-JUDGEMENTAL

Full of simple, practical ideas to keep your home **warm, safe and a little cheaper to run**. Dip in wherever you like, keep it somewhere handy and share it with everyone at home.

Smell gas or worried about carbon monoxide?
Call the free 24-hour National Gas Emergency Service. If someone feels unwell, get them into fresh air and call 999. Step-by-step help is on the back page.

0800 111 999

Welcome



Every household is looking for ways to make the budget stretch a little further, and small changes really can add up. This guide, supported by Wales & West Utilities, brings together simple ideas to keep your home safe and warm, use energy wisely, lower your bills and make sure you are getting all the support you are entitled to.

It sits alongside the friendly, relationship-based support Home-Start Cymru offers. A coordinator or volunteer gets to know your family and works alongside you, at your pace, in your own home, for as long as you need.

Your coordinator is here to help

Many of the topics in this guide are ones your coordinator can talk through with you, help you act on straight away or refer you on for specialist support. That might be a benefit check, a Priority Services Register application or a chat about energy bills.

They can also help with other parts of family life, including healthy eating on a budget, safe sleep for babies, sleep routines for older children, and play and neurodiversity. Just ask what's available.

Not yet connected with Home-Start Cymru? If you think a coordinator or volunteer could help your family, get in touch. Support is free, confidential and non-judgemental.
Call 0333 880 0014 · homestartcymru.org.uk

START HERE

Quick access guide for families

Everything in one place: the fastest way to find the support you need.

Get a free carbon monoxide alarm

Wales & West Utilities provides free CO alarms for families, and Home-Start Cymru can help you get one.

Ask your coordinator

Check your benefit entitlements

The Turn2Us Benefit Calculator finds benefits and local schemes, and the Advice Finder points you to local advisers.

turn2us.org.uk

Help if you're at risk of losing your home

The Gov.uk Support Finder points you to help from your local authority. Shelter Cymru offers housing advice on 08000 495 495.

sheltercymru.org.uk

Plan your budget

IE Hub's free budget planner gives you a clear picture of your income and spending.

iehub.co.uk/home-start

Winter Fuel and Cold Weather Payments

Winter Fuel Payment helps households with someone over State Pension age. Cold Weather Payment is for people on certain benefits, including some families with a child under 5, during very cold spells.

Check eligibility at turn2us.org.uk

Get more advice and support

Citizens Advice can find local services or talk with you online. National Helpline (Wales): 0800 702 2020.

citizensadvice.org.uk

For more advice, contact Home-Start Cymru

Call 0333 880 0014 · homestartcymru.org.uk

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Six areas of practical help. Start with whatever matters most to your family right now.

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What causes condensation and how to reduce and treat mould safely.

PART 2
Energy saving
Easy ways to cut heating costs, including tips for babies, rented homes and switching tariffs.

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PART 1

Safer Homes

Practical steps to help keep your home and family safe.

1.1 Damp and mould in the home

Condensation is one of the most common causes of damp and mould. It happens when warm, moist air from everyday activities such as showering, cooking and drying clothes meets a cold surface like a window or outside wall and turns to water. If it's left, mould can start to grow.

Other things that can contribute

- Poor ventilation or not enough insulation
- High humidity
- Water getting in through gaps or a damaged roof, or rising damp through the floor
- Plumbing problems such as leaking pipes and overflows

Why it matters for health

Mould can release spores and irritants that affect the airways, causing problems such as asthma, breathing difficulties, chest infections and allergic reactions.

It can affect some people more, including babies and young children, older people, pregnant women and new mothers, and anyone with a lung or heart condition, a weakened immune system, a disability or a mental health condition.

How to reduce condensation

- Open a window and use the extractor fan while cooking, and keep the kitchen door closed
- Open a window for 10 minutes each day, and use thick curtains to keep rooms warm in winter
- Leave a gap between furniture and outside walls so air can flow
- After a bath or shower, use the extractor fan and leave the window open for 20 minutes
- Wipe windows and hard surfaces with an absorbent cloth
- Dry clothes outside, or in the bathroom with the window open and the door closed

How to get rid of mould

- Gently wipe mould away with a damp cloth, then throw the cloth away
- Don't brush mould, as this releases spores into the air
- Clean the area with a diluted bleach solution or fungicidal wash, following the instructions on the product
- Once it's dry, redecorate with fungicidal paint or wallpaper paste

Ask your coordinator. If you can see damp or mould in your home, ask about a referral to YES Energy Solutions or Better Housing, Better Health for further support (see Part 5.4). If you rent, tell your landlord in writing too.

PART 2

Energy Saving

Using energy wisely, whatever kind of home you live in.

2.1 Understanding fuel poverty

A household is in fuel poverty when, after paying for housing and energy, the money left over falls below the poverty line. Put simply, it means finding it hard to afford to heat your home while also covering essentials like food and rent.

It says nothing about how well a family manages money, and it's far more common than many people realise. The good news is that there is lots of help available.

1 in 4
HOUSEHOLDS IN WALES

Welsh Government estimates show around 340,000 households in Wales were living in fuel poverty in 2024, with families with dependent children particularly affected. You're far from alone.

What can make a home harder to heat affordably

- A low household income
- More expensive ways to pay, such as a prepayment meter
- The current cost of energy
- A home that's harder to heat efficiently. You can check a property's Energy Performance Certificate (EPC) rating on gov.uk. Homes rated D to G tend to be less efficient
- A health condition that means extra warmth is needed
- Living rurally with fewer heating options
- An older or inefficient heating system, or the type of fuel used
- Not knowing what help is out there

Why it's worth acting early

A cold home can affect physical and mental health, add to stress and worry, and make damp and mould more likely. Getting support early usually means more options.

The rest of this part has practical ways to reduce your energy costs, and Part 5 covers the financial support and referrals available to you. There's never any judgement in asking.

2.2 Practical ways to cut heating costs

Small changes at home can save energy and bring your bills down. Here are simple habits and low-cost improvements that can make a real difference.

QUICK WINS

UP TO £65 A YEAR

Switch off standby

Most appliances can be switched off at the plug without losing their settings. A standby saver or smart plug turns everything off in one go. Some TV recorders need to stay on to record.

UP TO £125 A YEAR

Draught-proof windows and doors

Heat escapes around doors, windows, floorboards and chimneys. DIY draught-proofing is affordable, and closing curtains and blinds helps keep heat in.

UP TO £89 A YEAR

Turn off lights

Switch lights off when you leave a room. Changing to LED bulbs saves even more.

UP TO £300 A YEAR

Check your heating

- Turn your boiler's flow temperature down to 60°C
- Turning your thermostat down by 1°C can save up to £130 a year
- Turn down or switch off radiators in rooms you're not using
- An 80mm hot water cylinder jacket can save around £70 a year

UP TO £115 A YEAR

Wash wisely

Keeping showers to 4 minutes could save a typical household £95 a year. Swapping one bath a week for a 4-minute shower could save another £20.

UP TO £93 A YEAR

Be clever in the kitchen

- Only boil the water you need
- Fit a tap aerator to use less water
- Only run the dishwasher when it's full

Savings are approximate, per year, and based on prices from October 2022. Sources: Energy Saving Trust and gov.uk.

MORE WAYS TO STAY WARM AND SAVE ENERGY

1. Batch cooking and meal planning

Cooking in batches means using the oven and hob less, and cuts food waste too.

- Plan meals ahead so you use the oven once rather than several times a day
- Cook in bulk, freeze portions and reheat in the microwave, which uses less energy than the oven
- Slow cookers and air fryers use less energy than a traditional oven
- Keep lids on pans to hold in heat and shorten cooking time

2. Radiator reflectors and furniture

Radiators on outside walls lose some heat through the wall.

- Fit reflector panels behind radiators to send heat back into the room
- Move sofas and beds away from radiators so the heat can reach the room

3. Heat the rooms you use

- Only heat rooms that are in use, and keep doors closed to hold in warmth
- Spend more time together in one warm room
- If you're eligible, look into grants for smart thermostats that control each room

4. Insulate pipes and time showers

- Wrap exposed hot water pipes, especially in the loft or airing cupboard, with low-cost foam insulation
- Use a shower timer. Many water companies give these out for free
- Fit a jacket to your hot water tank to keep water hotter for longer

5. Layers and bedtime warmth

- Wear layers: thermal vests, socks and hoodies hold in body heat well
- Tuck curtains behind radiators in the evening so heat isn't lost through the window
- Older children and adults can use a hot water bottle or wheat bag instead of heating a whole room overnight, and layer blankets for extra warmth

Babies under 12 months: never use hot water bottles, wheat bags, electric blankets, duvets or extra blankets. See the safer sleep advice in 2.3.

6. Free energy checks and council support

- Ask your council or energy supplier whether they offer a free home energy assessment
- Some charities offer free insulation, boiler checks and LED bulbs. Ask Citizens Advice or your Home-Start coordinator
- If your boiler is old or inefficient, ask about upgrade schemes and grants

7. Smart plugs and timers

- Use smart plug timers to switch off TVs, games consoles and Wi-Fi routers overnight
- Unplug chargers once devices are fully charged

8. Low-energy laundry

- Wait for a full load rather than washing lots of small ones
- Use a clothes airer instead of the tumble dryer where you can
- If you use a tumble dryer, adding a dry towel can shorten drying time

9. Solar lights and batteries

- Use solar garden lights instead of mains security lights
- Swap plug-in nightlights for battery LED ones
- Use rechargeable batteries in children's toys

10. Libraries and warm hubs

- Many libraries and community centres offer warm spaces, books and activities for families
- Some warm hubs offer free hot meals or snacks
- Find local warm spaces on your council's website

2.3 Tips for families with babies and toddlers

Little ones can mean extra heating, washing and night-time needs. These ideas help you save money while keeping your baby warm and safe.

> **Safer sleep always comes first.** The tips below follow NHS and Lullaby Trust guidance. If you're ever unsure, ask your health visitor, midwife or Home-Start coordinator, or visit **lullabytrust.org.uk**.

Keeping baby warm at night

- Aim for a room temperature of 16 to 20°C. A simple room thermometer helps you heat only as much as you need
- A well-fitting baby sleeping bag, with a tog rating that suits the room temperature, keeps baby cosy without extra heating. Choose one without a hood, in the right size so baby can't slip down inside
- If you use blankets, choose thin cellular ones, tucked in firmly no higher than baby's shoulders, with baby's feet at the foot of the cot
- Always lie baby on their back to sleep, on a firm, flat mattress
- Keep baby's head uncovered indoors, so no hats for sleep
- To check if baby is too hot or cold, feel their chest or the back of their neck. Cool hands and feet are normal. If baby is sweaty, take off a layer

Keeping the bedroom safe and warm

- For the first 6 months, the safest place for baby to sleep is in their own cot or Moses basket in the same room as you. That means one warm bedroom can do the job
- Keep the cot away from radiators, heaters and direct sunlight
- Never use duvets, quilts, pillows, cot bumpers, hot water bottles, wheat bags or electric blankets for babies
- Portable electric heaters are expensive to run and can be a fire or burn risk. If you do need one, choose one with a thermostat and timer, keep it well away from the cot, bedding and curtains, and never cover it
- Close the bedroom door to keep the warmth in

Bottles and feeding

- If you use formula, make up each feed fresh, just before you need it. The NHS advises using water that has been boiled and left to cool for no more than 30 minutes, so it is still at least 70°C. This kills any bacteria in the powder
- Don't store boiled water or made-up feeds to use later in the day. This is one area where it's best not to cut back
- For feeds when you're out, take freshly boiled water in a clean, sealed vacuum flask, a measured amount of powder in a clean, dry container, and a sterilised bottle. Make up the feed when baby needs it

Washing, nappies and drying

- Baby clothes can usually be washed at 30°C, and a quick wash is fine for things that aren't very dirty
- For reusable nappies, follow the manufacturer's washing temperature (often 60°C) so they're properly clean. Save energy with full loads and line drying
- Dry clothes outside when you can. Indoors, use an airer in a well-ventilated room near, but not on, a radiator, to help prevent damp
- A clothes airer with a fan underneath dries things faster without a tumble dryer

- Don't keep milk warm in a flask, as bacteria can grow in warm milk. Throw away any milk left at the end of a feed
- **Energy saver:** sterilise bottles in batches. Cold-water sterilising uses no energy at all, and microwave or electric steam sterilisers are quick and efficient

Nightlights and monitors

- LED nightlights, battery or plug-in, use around 90% less energy than older bulbs
- Switch the baby monitor off when you don't need it, such as when you're in the room together

Bath time

- Close the bathroom door while you run the bath to keep the warmth in, then open the window afterwards to let steam out
- If you use a bathroom heater, switch it off once the room is warm
- A baby bath uses much less water than filling the big bath
- Check the water with your elbow or a bath thermometer, and never leave baby alone in the bath, even for a moment



2.4 Keeping a rented home warm and efficient

If you rent, bigger improvements like insulation or double glazing may not be up to you. These simple, landlord-friendly ideas can still make a difference.

Temporary insulation

- On single-glazed windows, bubble wrap works as insulation. Spray the glass with water and press the wrap in place
- Self-adhesive foam strips around windows and doors block draughts, and are cheap and easy to remove
- Use a draught excluder, or a rolled-up towel, at the bottom of doors

Getting the most from your heating

- Foil or reflector panels behind radiators on outside walls send heat back into the room
- Focus on heating the living room and bedrooms, and close doors to rooms you're not using
- Spending time together in one room means fewer rooms to heat

Low-energy lighting

- Ask your landlord about LED bulbs, which use around 90% less energy than traditional bulbs
- Plug-in motion-sensor lights switch off by themselves when no one is around

Water, meters and supplier help

- Ask your supplier about a smart meter to help you track what you use
- A shower timer and low-flow shower head can help. Some water companies offer these for free
- A four-minute shower can save around £70 a year compared with longer showers
- If you're on a prepayment meter, ask your supplier about emergency and friendly credit
- Landlords may be able to apply for grants, such as ECO4, to improve heating, insulation or windows

2.5 Save money with tariff switching

Many households pay more for energy than they need to. Checking your tariff is a quick way to find out if you could save.

- Compare energy deals regularly to make sure you're on the best one for you
- Fixed tariffs give you steady prices for a set time, which can make budgeting easier
- Ask your supplier whether they offer a social tariff or support scheme for lower-income households
- Use a comparison website accredited under Ofgem's Confidence Code, such as Uswitch or MoneySuperMarket
- Before you switch, ask your current supplier if they can offer you a better deal

> **Ask your local coordinator.** Comparing tariffs and working out the numbers can take time. Your Home-Start coordinator can sit down with you and support you with the calculations, so you can feel confident you're choosing the right deal.

PART 3

Carbon Monoxide

Know the signs, get your free alarm and stay safe.

3.1 Carbon monoxide (CO) safety

Carbon monoxide is a poisonous gas that can be produced by faulty or poorly ventilated gas, oil, wood or coal appliances. You can't see, smell or taste it, so a working alarm and regular servicing are the best ways to protect your family.

Why it matters

- CO can't be seen, smelled or tasted
- It can make people unwell quickly
- High levels can cause people to collapse, and can be fatal

Signs to look for

- Flames burning lazy yellow or orange instead of crisp blue
- A boiler pilot light that keeps going out
- More condensation than usual inside windows
- Soot or yellow-brown stains around an appliance

Symptoms

- Headache
- Dizziness
- Feeling or being sick
- Tiredness and confusion
- Shortness of breath

Symptoms can feel like flu or food poisoning, but CO poisoning doesn't cause a high temperature. A useful clue: if symptoms ease when you're away from home or in fresh air, it could be CO.

How to stay safe

- Have your boiler and gas appliances serviced every year by a Gas Safe registered engineer. If you rent, your landlord must arrange a gas safety check every year by law
- Keep rooms with fuel-burning appliances well ventilated, and never block air vents
- Have chimneys and flues swept at least once a year by a registered professional
- Fit an audible CO alarm marked BS EN 50291 in each room with a fuel-burning appliance. Place it 1 to 3 metres from the appliance, higher than any door or window, and test it regularly

Free carbon monoxide alarms for families. Wales & West Utilities provides free CO alarms for families, and Home-Start Cymru can help you get one. Just ask your coordinator about the request form. An alarm is important, but it doesn't replace an annual gas safety check.

If you rent your home in Wales

Your landlord is responsible for keeping you safe. Under the Gas Safety (Installation and Use) Regulations 1998, gas appliances, fittings and flues they provide must be checked every year by a Gas Safe registered engineer.

Since 1 December 2022, the Renting Homes (Fitness for Human Habitation) (Wales) Regulations 2022 mean both private and social landlords must fit a working CO alarm in every room with a gas, oil or solid-fuel appliance.

If your home has no working CO alarm

- Alarms can develop faults, so test yours regularly, even if your landlord fitted it
- If you rent and there's no working alarm, contact your landlord first
- If you don't get a response, contact your local authority
- If you think there's a gas leak or a faulty appliance, report it straight away (see the back page)

VIDEOS AND FURTHER INFORMATION

BSL signed and subtitled CO awareness video from Wales & West Utilities: **wwutilities.co.uk**
Find a registered engineer: **gassaferegister.co.uk**

PART 4

Priority Services Register

Free extra support if your household needs it.

4.1 Priority Services Register (PSR)

The Priority Services Register is a free, confidential service that gives extra support to households who may need it. That includes families with young children, older people, disabled people and anyone who relies on electricity for medical equipment.

What you can get

- Priority help during a power cut
- Free annual gas safety checks, helping reduce the risk of CO
- Bills in large print or braille, or a nominee scheme so someone you trust can manage bills for you
- Advance notice of planned power cuts if you rely on medical equipment
- Extra help in an emergency, such as alternative heating or cooking facilities
- A password you choose, so you know a visiting engineer is genuine
- Your gas meter moved for free if you can't reach it
- A 'Knock and Wait' service, giving you longer to get to the door

Who can register?

You could be eligible if you or someone in your household:

- Is of pensionable age
- Has a child under 5
- Has a chronic or serious illness
- Has a disability, a mental health condition or a developmental condition
- Has dementia or a cognitive impairment
- Isn't confident communicating in English, or has other communication needs
- Is a young adult householder
- Uses medical equipment that relies on electricity or water
- Is blind, partially sighted, deaf or hard of hearing
- Has lost their sense of smell, or it is reduced
- Needs extra support for a while

Everyone's needs are different, so contact your supplier or electricity distributor to talk about what would help you.

THREE WAYS TO REGISTER

Ask us

Your Home-Start coordinator can help you apply.

Online

tinyurl.com/wwupsr

By phone

PSR helpline

0800 912 2999

The PSR only shares the information needed to support your additional needs. More information: wwutilities.co.uk/services/priority-customers/priority-services-register

PART 5

Income Maximisation

Getting the best deals and all the support you're entitled to.

5.1 Household budgeting support

Keeping on top of a household budget can take a lot of time and headspace. You don't have to do it alone. Budgeting support is one of the most useful things your Home-Start coordinator can help with.



How your coordinator can help

- Sit down with you to look at your income and outgoings and spot where you could save
- Help with a benefit entitlement check alongside your budget, so nothing is missed
- Help you decide which bills and debts to deal with first
- Point you to, or refer you for, specialist debt advice if you need it
- Help you access hardship grants, fuel vouchers or supermarket vouchers where available

Free tools you can use any time

- **IE Hub:** a free online budgeting tool you can use at your own pace, with a free benefit checker. **iehub.co.uk/home-start**
- **MoneySavingExpert:** practical money-saving tips, help with direct debits and advice on avoiding scams. **moneysavingexpert.com**

If you have debts

- **StepChange:** free support and a plan to manage your debts. **0800 138 1111**
- **National Debtline:** free, independent debt advice online or by phone. **0808 808 4000**
- **Citizens Advice:** free, confidential advice on debt, benefits and more

There's no judgement in asking for help with money, and the sooner you get support, the more options there usually are.

5.2 Check your benefit entitlements

Lots of benefits and support schemes go unclaimed, so it's always worth checking. Benefits can help with heating, rent and other household costs.

Benefits you may be able to get

- **Universal Credit:** for households on a low income or out of work
- **Pension Credit:** extra money for pensioners on a low income
- **Personal Independence Payment (PIP):** for people with a disability or long-term health condition
- **Child Benefit:** for families with children
- **Housing Benefit:** help with rent for some households on a low income
- **Council Tax Reduction:** help paying your Council Tax
- **Cold Weather Payment:** extra money during very cold spells for people on certain benefits

How to check

- **Turn2Us Benefit Calculator:** find benefits and local schemes
- **Turn2Us Advice Finder:** find local advisers on financial support
- **Citizens Advice:** talk to an adviser about eligibility and applications
- **Your coordinator:** can go through a check with you

Many benefits need an application, so it's worth checking as soon as you can.

5.3 Access energy funding

Help is available if you need support with your energy bills.

- Grants and schemes for households on a low income or who need extra support
- Some suppliers offer grants to help clear energy debt
- Government schemes such as the Warm Home Discount
- Extra funding may be available through your local council or charities

Turn2Us's Advice Finder can point you to local advisers, or ask your energy supplier what they offer.

5.4 Getting further support: referral services

These organisations can offer your family more support, including home assessments, fuel vouchers and income maximisation. Ask your Home-Start coordinator about a referral.

YES Energy Solutions

A referral covers:

- Personalised energy advice
- A home energy pack with draught-proofing tape, window insulation tape and a radiator key
- Income maximisation advice and benefit checks
- Information about local funding, where available
- Help with fuel debt through fuel voucher top-ups

Text ADVICE to 82228 for a call back.

Severn Wye Energy Agency

A sustainability charity working across Wales and the English border counties since 1999. They help people out of fuel poverty and give expert, impartial advice on energy efficiency and renewable energy to homeowners, tenants, landlords and community groups.

severnwye.org.uk

IE Hub

A free online tool to build a budget in your own time, at your own pace, with a free benefit checker.

iehub.co.uk/home-start

Green Doctor (Groundwork)

Home energy advice, help with bills and debt, tackling damp and mould, information on grants and schemes, and winter support, delivered locally by regional Groundwork Trusts.

groundwork.org.uk

If you're homeless or worried about losing your home
Gov.uk Support Finder: search for help from your local authority
Shelter Cymru: housing advice and support, **08000 495 495**

5.5 Useful contacts directory

A quick reference to trusted organisations for money, energy, health and wellbeing.

MONEY AND ENERGY		
MoneySavingExpert	Saving money, direct debits, scams and switching energy supplier	moneysavingexpert.com
Citizens Advice	Debt, benefits and grants, housing, eviction and homelessness, smart meters	citizensadvice.org.uk Wales: 0800 702 2020
Turn2Us	Benefit calculator and local advice finder	turn2us.org.uk
Green Doctor	Home energy efficiency, bills and debt, damp and mould, grants, winter support	groundwork.org.uk

IE Hub	Free online budgeting tool and benefit checker	iehub.co.uk/home-start
Severn Wye	Cutting bills and improving efficiency, help with grants, debt, suppliers and home improvements	severnwye.org.uk
The PSR	Extra help to keep your gas, water and electricity supply	thepsr.co.uk
StepChange	Free debt advice and a plan to manage debts	0800 138 1111
National Debtline	Independent debt advice, online chat and budgeting tools	0808 808 4000
Shelter Cymru	Housing advice and support	08000 495 495

HEALTH AND WELLBEING

Samaritans	Someone to listen, 24 hours a day	samaritans.org 116 123
Mind	Information and support for mental health	mind.org.uk
NHS Low Income Scheme	Help with health costs	nhsbsa.nhs.uk/nhs-low-income-scheme
Lullaby Trust	Safer sleep advice for babies	lullabytrust.org.uk
Maggie's	Free cancer support and information centres	maggies.org
MS Society	Support for people affected by multiple sclerosis	mssociety.org.uk
Kidney Care UK	Support for people affected by kidney disease	kidneycareuk.org
Alzheimer's Society	Support for people affected by dementia	alzheimers.org.uk

GAS AND HOME SAFETY

Gas Safe Register	Find a Gas Safe registered engineer near you	gassaferegister.co.uk 0800 408 5500
HETAS	Chimney sweeps and solid fuel appliance servicing and fitting (wood burners, coal fires, biomass)	01684 278170
OFTEC	Servicing and installing oil appliances and boilers	01473 626298

PART 6

Cost of Living Support

Where to start, who to contact and what help is available in Wales.

Checked August 2026. Eligibility and services can change.

6.1 Start here

When money is tight, deal first with anything that affects your home, safety, heating or legal position. Getting in touch early usually means more options.

If you can't afford essentials today

The Welsh Government Discretionary Assistance Fund may help with essential costs such as food, gas, electricity, heating oil or emergency travel if you are in extreme financial hardship. It may also help with essential household items.

gov.wales/discretionary-assistance-fund-daf

Talk to the people you owe

Contact your landlord, lender, council, energy supplier or water company as soon as you can. Ask about affordable payment plans, extra time, hardship funds or social tariffs. Keep a note of who you spoke to and what was agreed.

Citizens Advice: help with bills

Deal with the most important bills first

Housing costs, Council Tax, energy and some legal debts usually come before things like credit cards. MoneyHelper's bill prioritiser explains what to tackle first and where to get free support.

moneyhelper.org.uk

Home-Start Cymru can support your family

Our trained staff and volunteers work alongside parents and carers facing money worries, isolation or other pressures. Services vary by area and may include cost of living support, home visiting, groups and help connecting with local services.

homestartcymru.org.uk/services

Emergency: call 999 if someone is in immediate danger. If you may lose your home or have nowhere safe to stay, contact your local council's homelessness team straight away.

6.2 Housing and Council Tax

Rent, mortgage and Council Tax arrears can have serious consequences, so don't ignore letters or court papers. Free advice is available.

Help with rent

Talk to your landlord or housing association and explain what you can afford. Check whether Universal Credit or Housing Benefit can help. If these don't cover all your rent, ask your council about a Discretionary Housing Payment. If you're threatened with eviction, get housing advice straight away.

MoneyHelper: rent arrears

Help with your mortgage

Contact your lender early. They must consider your circumstances and may agree a temporary arrangement or change to your payments. Check any mortgage protection insurance, and get independent advice before agreeing to changes. If you get a qualifying benefit, ask about Support for Mortgage Interest.

MoneyHelper: mortgage arrears

Council Tax support

Your council may offer Council Tax Reduction if you're on a low income, as well as discounts, exemptions or a discretionary reduction. You usually need to apply, even if you get Universal Credit. If you've missed a payment, contact the council quickly.

Welsh Government: Council Tax help

Before you call

Have your latest bill or rent statement, income and benefit details, recent bank statements and a simple list of essential spending ready. Only offer what you can keep up. Get free advice before borrowing more money to cover arrears.

MoneyHelper budget planner

6.3 Energy and water bills

Suppliers have support teams who may be able to set up affordable payments or find grants and cheaper tariffs. Talk to them before cancelling a payment.

Energy bills and keeping warm

Ask your supplier about an affordable payment plan, hardship support and the Priority Services Register. The Welsh Government's Nest scheme offers free, impartial energy advice and may provide home improvements for eligible households. Call Nest free on 0808 808 2244.

Request free Nest energy advice

Dŵr Cymru Welsh Water

Welsh Water offers schemes including HelpU, WaterSure Wales, Water Direct, Cymuned and debt support. Each has different eligibility, so ask for a full affordability check rather than assuming you won't qualify.

Welsh Water: extra help with bills

Hafren Dyfrdwy customers

Hafren Dyfrdwy also offers help with paying bills, payment arrangements and affordability schemes. Use their support page or the contact details on your bill.

Hafren Dyfrdwy: help paying

Small steps that add up

Use heating controls rather than heating empty rooms, wash clothes at lower temperatures, switch appliances off rather than leaving them on standby, report leaks, and ask your supplier for free saving advice. Never cut back on heating or food to an unsafe level.

Welsh Government: help with bills

6.4 Benefits, grants and debt

A benefits check can uncover help even if you work, own your home or already get some support. Some schemes need a separate application.

Check your entitlement

Use an independent benefits calculator or talk to an adviser. Check Universal Credit, Child Benefit, disability and carer benefits, Pension Credit, help with housing, Council Tax Reduction and help with health costs.

MoneyHelper benefits calculator

Waiting for Universal Credit

Your first payment usually takes several weeks. You can ask for an advance, but this is a loan paid back from future payments. Get advice on how it affects your budget, and check whether the Discretionary Assistance Fund can help with essentials in the meantime.

Citizens Advice: extra UC help

Get free debt advice

A regulated debt adviser can help you list your debts, protect priority payments, check benefits and grants, and explain your options. Free services include MoneyHelper's debt advice locator, StepChange and National Debtline. Avoid firms that charge fees for advice you can get for free.

Find free debt advice

If deductions leave too little to live on

If benefit deductions, advance repayments or debt collection leave you unable to afford essentials, contact the organisation taking the money and explain. An adviser can help you ask for lower repayments and gather evidence.

Citizens Advice: dealing with debts

6.5 Food and everyday essentials

If you need help with food, nappies, clothing or household essentials, ask now. Support can be practical as well as financial.

Emergency food and local support

Food banks may need a referral from an organisation such as Citizens Advice, a health professional, a school or a support worker. Councils, community groups, pantries and baby banks may also help with food, toiletries, nappies, clothing or household items.

Find a Trussell food bank

Healthy Start

If you're more than 10 weeks pregnant or have a child under 4 and get a qualifying benefit, Healthy Start can help you buy milk, infant formula, fruit, vegetables and pulses, and provides free vitamins. Pregnant people under 18 can qualify without benefits.

healthystart.nhs.uk

Eating well for less

Plan a few flexible meals before you shop, compare the price per 100g rather than the pack price, try supermarket own brands, and build meals around filling staples like potatoes, rice, pasta, oats and pulses. Frozen and tinned fruit and veg count too. Freeze suitable leftovers promptly and follow food safety advice when reheating.

NHS: healthy eating on a budget

Local family information

Your local Family Information Service can help you find food projects, baby banks, childcare, play and family support. Dewis Cymru is a directory of local wellbeing services across Wales.

dewis.wales

6.6 Support for children and childcare



Help with pregnancy, school and childcare costs can make a big difference. Rules vary, so check what applies to your family.

Your Home-Start coordinator can help you work out what you may be entitled to and support you with applications, so your little ones get the best start.

School meals and school costs

All primary school children in maintained schools in Wales can get free school meals. If you get a qualifying benefit, still register for income-based free school meals, as this can unlock other support. Ask your council about the School Essentials Grant for uniform, PE kit and equipment.

Welsh Government: school costs help

Childcare Offer for Wales

Eligible parents of 3 and 4 year olds may get up to 30 hours a week of combined early education and funded childcare, for up to 48 weeks a year. Work, education and income rules apply, and nursery education hours are arranged separately through your council.

Childcare Offer for Wales

Other help with childcare

Depending on your circumstances, you may be able to get help through the Universal Credit childcare element, Tax-Free Childcare, Flying Start, student childcare grants or local early education. Use the government childcare calculator and check how schemes affect each other before applying.

childcarechoices.gov.uk

Pregnancy and a new baby

The Sure Start Maternity Grant is a one-off payment for eligible families, usually for a first child or multiple birth. There are deadlines for claiming. A midwife, health visitor, Citizens Advice or your Home-Start Cymru coordinator can help you find other local support.

gov.uk/sure-start-maternity-grant

6.7 Key contacts and trusted sources

Details and eligibility can change, so check with the organisation before applying.

ORGANISATION	WHAT THEY OFFER	CONTACT
Home-Start Cymru	Family support and local signposting	0333 880 0014 homestartcymru.org.uk
Welsh Government	Cost of living help across Wales	gov.wales/help-cost-living
Citizens Advice	Benefits, bills, housing and debt advice	Advicelink Cymru 0800 702 2020
MoneyHelper	Free, impartial money guidance and a debt advice locator	0800 011 3797
StepChange	Free debt advice	0800 138 1111
National Debtline	Free debt advice	0808 808 4000
Nest	Home energy advice in Wales	0808 808 2244

Keep one trusted link

Scan the code for the Welsh Government cost of living hub, which brings together up-to-date help with benefits, bills, debt, housing, education, childcare, health and local support.

gov.wales/help-cost-living

KEEP THIS PAGE HANDY

In an Emergency

Who to call and what to do first.

Someone has symptoms of CO poisoning

1. If it's safe, get them into fresh air straight away. Don't go into a room full of fumes yourself
2. Call 999 or 112 and tell them you think it may be carbon monoxide poisoning
3. Stay with them and keep an eye on their breathing and responsiveness until help arrives
4. Then call the free National Gas Emergency Service on 0800 111 999

You smell gas or think there's a leak, but no one is unwell

1. Open doors and windows if you can do so safely, and leave the property
2. Call the National Gas Emergency Service, free, 24 hours a day

0800 111 999
ENGLAND, SCOTLAND AND WALES

0800 002 001
NORTHERN IRELAND

All calls are recorded and may be monitored.

Without gas, electricity or water?

If you're on the Priority Services Register, contact your supplier for extra support.

PSR helpline: 0800 912 2999
Register at tinyurl.com/wwupsr

Finding things hard emotionally?

Samaritans are there day and night on 116 123 or at samaritans.org. Your Home-Start coordinator is also there to talk things through.

0333 880 0014

In a life-threatening emergency, always call 999

This guide was produced by Home-Start Cymru, supported by Wales & West Utilities, with information from the organisations listed. Please speak to your Home-Start coordinator if you have any questions or would like a referral to any of the services in this guide.

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