**Financial Support available for pregnant people and young families in Swindon.**

If you are supporting a pregnant person or family with young children that you feel may be in crisis there are a number of options available.

**There are two key referrals to be made first, you must have consent from your service user to make the referral, they can also self-refer if they would prefer:**

1. **Citizen’s Advice**Provide free, impartial, confidential and independent advice to everyone on their rights and responsibilities. They are able to support with any issue, from anyone, including debt, benefits, employment, housing. They are also a gateway to numerous other support services.

Self-referral: [Contact Form – Swindon Citizens Advice](https://www.citizensadviceswindon.org.uk/contact-form/)
Professional referral: [Referral – Swindon Citizens Advice](https://www.citizensadviceswindon.org.uk/referral/)

1. **Warm & Safe Wiltshire**

A free energy advice service that help with financial assistance, energy saving advice, signing up to the priority services register and potentially funding for heating and insulation improvements.

Self-referral: [Warm and Safe Wiltshire - Centre for Sustainable Energy](https://www.cse.org.uk/my-home/advice-projects/warm-and-safe-wiltshire/#wswform)
Professional referral: [Refer a patient or client - Centre for Sustainable Energy](https://www.cse.org.uk/refer-a-patient-or-client/)

**Within Swindon Borough council there are a number of emergency funds that could potentially be accessed, these all have different referral criteria and have to be applied for separately.**

1. **Discretionary Housing Payments:**

Discretionary housing payments (DHPs) are given to people who need extra help to pay their rent because either the benefit they receive does not cover the whole amount, they are subject to certain benefit reductions or they need help paying for removal costs.
**This fund must be applied for by the service user themselves.**
Someone may be entitled to apply for a DHP if they are currently claiming Housing Benefit or are in receipt of housing costs in their claim for Universal Credit and are having problems paying their rent, or are moving to smaller or cheaper accommodation and are unable to pay removal costs.
A DHP cannot be given to assist with covering service charges that are not covered by rental benefits, helping to pay rent arrears or Council Tax, covering any deductions made for recovery of an advance, loan, arrears or debt or paying rent because a benefit claim has been suspended or is not yet being paid.

Service users need to apply directly here: [Discretionary housing payments | Swindon Borough Council](https://www.swindon.gov.uk/info/20013/benefits_and_support/40/discretionary_housing_payments)

1. **Swindon Emergency Assistance Fund:**

**This fund can be applied for directly by the service user/resident or via citizen’s advice.**
For the emergency fund a person will need to meet certain criteria for eligibility.

* have been a resident of Swindon for at least six months, or have a strong connection with the borough if you are homeless
* be in receipt of or likely to be entitled to means-tested benefits or tax credits, and have a maximum annual household income (after deduction of rent/mortgage interest and certain benefits e.g. PIP, DLA, Carers Allowance). The limits are dependent on size of your household, for example:
	+ single person (living independently): £8,800 p.a
	+ a couple: £12,000 p.a
	+ a single parent with one child: £13,200 p.a
	+ a single parent with two or more children: £17,600 p.a
	+ a couple with one child: £16,500 p.a
	+ a couple with two or more children: £19,800 p.a
* not have any savings, access to other monies or affordable source of funding, or other means of accessing support

 Please note: they do not give cash or make direct payments.

To apply for emergency assistance, the service user will need to complete an online form and a member of our team will call them within 24 hours.
They will need:

* National insurance number
* Food - proof of identification, last two months’ bank statements and proof of loss of earnings
* Heating - tenancy agreement or Council Tax bill, last two months’ bank statements and proof of loss of earnings
* Food and heating - proof of identification, tenancy agreement or Council Tax bill, last two months’ bank statements and proof of loss of earnings

Apply here: [Emergency assistance fund | Swindon Borough Council](https://www.swindon.gov.uk/info/20013/benefits_and_support/542/emergency_assistance_fund)

**Household Support Fund:**

The Household Support Fund has an application process for residents experiencing hardship which can be applied for here: [Household Support Fund | Swindon Borough Council](https://www.swindon.gov.uk/info/20013/benefits_and_swindon_money_matters/1231/household_support_fund). This link can be shared with residents.

If a member of your team is working with a family who are struggling and they have a good understanding of the financial situation, they can apply directly  on behalf of the family using this form: [Household Support Fund – Professional referral form](https://forms.office.com/pages/responsepage.aspx?id=WrtLwVYdmEazRBuZlk9oeAIoVQ8woNVDkMUJBf11jwBUOVY2MDcxSjA1NVdUQVVJRURMSDZXR0xaSi4u)

**Please do not pass this professional referral form directly to family members.**

The payment is awarded as a supermarket voucher and can be sent to a smart phone or printed and collected from Sanford house (between Monday and Friday 9:30am  – 4:30pm). If a printed voucher is required – please specify the preferred supermarket.

An individual would be eligible for £100,

A parent and child or couple would be eligible for £150

A household any bigger than 2 would be eligible for £200.

We can only award one payment between now and the end of March (subject to the availability of funds).

We would always encourage referrals to be accompanied by signposting to support services such as Citizens Advice [citizensadviceswindon.org.uk](https://www.citizensadviceswindon.org.uk/)  or Crosslight <https://www.crosslightadvice.org/our-people/category/Swindon> where appropriate.

If you or your colleagues have any questions, please email livewell@swindon.gov.uk and we would be happy to help.

**Infant Formula Crisis Fund:**

An £80 one-off payment can be made to families with babies under 1 who are formula fed and unable to afford to purchase formula. Referrals can be made by the Family Nurse Partnership, Health Visiting or the Emergency Duty team if the need is urgent and out of hours.

**There are also a number of other schemes and funds that can support young families (citizen’s advice should also help with access to these):**

1. **Healthy start**
	* If you are at least ten weeks pregnant or have a child under four years old, you might be able to get a pre-paid [**Healthy Start card**](https://www.healthystart.nhs.uk/) which you can use to buy fruit, vegetables, milk and infant formula
	* You can also use your card to collect free vitamins from distribution points across Swindon ([Help if you're struggling with living costs | Swindon Borough Council](https://www.swindon.gov.uk/info/20013/benefits_and_swindon_money_matters/1260/help_if_youre_struggling_with_living_costs))
	* If you are eligible, you can [**apply online**](https://www.healthystart.nhs.uk/how-to-apply/), call 0300 330 7010 (8.00am to 6.00pm, Monday to Friday) or email **healthy.start@nhsbsa.nhs.uk**
2. **Help with childcare costs**
	* Whether you have toddlers or teens, check the Government’s [**Childcare Choices website**](https://www.childcarechoices.gov.uk/) to find out how you can save money on your childcare
	* Over one million families are missing out on up to £2,000 a year per child – or £4,000 if their child is disabled – to put towards the cost of childcare
	* [**Tax-Free Childcare**](https://www.gov.uk/tax-free-childcare) is available for children aged up to 11, or 17 if the child has a disability. The money can help towards the cost of holiday clubs, before and after-school clubs, childminders and nurseries, and other approved childcare schemes.
	* The government contributes 20% of childcare costs by topping up a Tax-Free Childcare account. For every £8 you pay into an account, the government will add an extra £2, up to £2,000 per child per year.
	* Since summer 2023, parents who claim universal credit have seen the maximum monthly amount they can claim for childcare rise. Read more from [**Money Saving Expert**](https://www.moneysavingexpert.com/news/2023/03/chancellor-boosts-funded-childcare-places-for-one-and-two-year-o/) (Martin Lewis).
	* Children aged from nine months (with working parents) have access to 15 hours of funded childcare per week. All children under school age will have access to the expanded 30 hours of free childcare from September 2025. Read more from [**Money Saving Expert**](https://www.moneysavingexpert.com/news/2023/03/chancellor-boosts-funded-childcare-places-for-one-and-two-year-o/) (Martin Lewis).
3. **Free school meals**
	* If you or your child receive certain benefits, you can [**apply for free school meals**](https://www.swindon.gov.uk/info/20032/schools_and_education/408/free_school_meals) from Year 3 and above.
4. **Food and activity provision during the school holidays**
	* Check if your child is eligible for free holiday provision through the [**Holiday Activities and Food Programme**](https://www.swindon.gov.uk/info/20032/schools_and_education/1178/holiday_activities_and_food_programme) running in the summer and Christmas holidays
5. **Sure Start maternity grant**
	* Check if you could get a one-off payment of £500 to help towards the costs of having a child. This known as a [**Sure Start Maternity Grant**](https://www.gov.uk/sure-start-maternity-grant#:~:text=You%20could%20get%20a%20one,Pregnancy%20and%20Baby%20Payment%20instead.)
6. **Growbaby**
	* Get in touch with [**Growbaby**](https://www.patternchurch.org/growbaby) at the Pattern Church, Penzance Drive, SN5 7JL for essential baby clothing and equipment, free of charge
7. **Apply for a discount on water bills**
	* Households earning below £17,005 can apply for a 50% discount on their water bill through Thames Water’s **[WaterHelp scheme](https://www.thameswater.co.uk/help/account-and-billing/financial-support)** or call their Extra Care Services Team on 0800 009 3652
	* If you are on a water meter but finding it hard to save water because you have a large family or water-dependent medical condition, Thames Water may be able to cap the amount of water you are charged for through their **[WaterSure scheme](https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp)**. To qualify for the scheme, someone in your household must receive a means-tested benefit and either have a medical condition that requires extra water or three or more children under the age of 19 living at the property making you eligible for child benefits, have a medical condition which means you need extra water, or have three children under the age of 19 living at the property, making you eligible for child benefits.
	* In November 2022, the Council [**opened a fund to eligible households**](https://www.swindon.gov.uk/info/20013/benefits_and_swindon_money_matters/1231/household_support_fund?utm) to apply for vouchers to help towards the costs of water
8. **Social tariffs: cheaper broadband and phone packages:**
	* [**Social tariffs**](https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/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. They’re delivered in the same way as normal packages, just at a lower price.
	* There are four million people eligible in the UK, but only a small proportion are on these special, long-lasting cheap deals.
	* Current prices range from £10 to £23 per month
	* Check if your current provider offers a social tariff. This[**list published by energy regulator Ofgem**](https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs#full-list-of-available-tariffs) shows all of the social tariffs available now.

The rising cost of living may be worrying for some people. The services below are available to support resident’s mental health. They won’t judge and are free, anonymous and always open:

* [**NHS**](https://www.nhs.uk/mental-health/) - Get general advice and support
* [**Samaritans**](https://www.samaritans.org/how-we-can-help/contact-samaritan/) - Visit their website or call 116 123
* [**Shout**](https://giveusashout.org/) - If you would prefer not to talk but want some mental health support, you can text SHOUT to 85258 for 24/7 confidential support if you are in crisis and need immediate help
* [**MIND**](https://www.mind.org.uk/need-urgent-help/using-this-tool/) - Visit their website for a list of crisis helplines or call 0300 123 3393