

How to apply for help

To access this support you can contact Customer Services on 01562 732928. No cash payments will be awarded, and eligible customers will receive goods or services such as food via vouchers and delivery of white goods and furniture will be made directly to your home.

You will be required to provide evidence of identity and residency in Wyre Forest.

How will the assessment be carried out?

The assessment will be undertaken by a Financial Inclusion Officer who will undertake a detailed income and expenditure appraisal with you and may sign post you to other services to help you such as the Citizens Advice Bureau or the Housing Needs Service.

The assessment undertaken will consider your personal circumstances, the type of help you are requesting and your eligibility for assistance. Providing eligibility can be proven, the decision can be made on the day.

What happens if I don't agree with the outcome of my application for help?

If you disagree with our decision you can ask us to look at it again.

A different officer will review your application and we will let you know their decision within five working days of you asking us to look at the application again.

This decision will be final, and no further disputes will be considered.

Further information



The Hub
01562 732928

Sonia Stowe
Financial Inclusion Officer
Tel: 01562 732745
Email: Sonia.Stowe@wyreforestdc.gov.uk

The Hub, Green Street,
Kidderminster DY10 1HA



Support and advice on housing and finance

This leaflet explains the different types of help we may be able to give you.

Our aim is to meet the needs of our most vulnerable customers if they find themselves in a critical housing or financial situation.

www.wyreforestdc.gov.uk/financialsupport



We are here to help so please don't hesitate to contact us.

How can we help?

- **Homeless prevention/help to stay in your home which may include:**
 - Finding suitable alternative accommodation including in the private rented sector
 - Preventing homelessness through supporting you in your current housing
- **Access to housing which may include provision of the following:**
 - Access to items that will enable a tenancy to be sustained including any of the following:
 - Furniture / some white goods
 - Beds
 - Chairs/Sofa
 - Wardrobes/Chest of drawers
 - Help with transport costs to access a housing unit/bedspace that is available
- **Energy advice providing longer term solutions to help with energy bills**
- **Help with Council Tax bills which may include:**
 - applications for the Council Tax Reduction Scheme *
 - applications for Council Tax exemptions and/or discounts
 - setting up special arrangements to pay
 - applications for the discretionary Council Tax Support Scheme*
- **Help with Housing costs which may include:**
 - applications for Housing Benefit / Universal Credit
 - applications for the Discretionary Housing Payments fund*
 - Rent in Advance*
 - Rent Bond Scheme*

*Separate policies apply for these existing schemes

- **Basic financial assessments to determine whether there are any other organisations or support available to help the you such as Universal Credit, Child Benefit etc.**



We will undertake a full household income and expenditure calculation to see if you have any excess income to be used to meet all or part of the support requested.

If you have been receiving income-related benefits (such as JSA IB) for 26 weeks or more you may still be able to apply to the local job centre for a Budgeting Loan to help with essential items like rent, furniture, clothes or hire purchase debts. The smallest amount you will be able to borrow is £100 and Budgeting Loans are interest-free, so you only pay back what you borrow. You normally have to repay the loan within 104 weeks.

You may also be able to apply to the Jobcentre for a Short-Term Benefit Advance. For example, if you make a new claim for Universal Credit you may sometimes encounter a period of financial difficulty before receiving your first payment. Short-term Advances can help you through that period by providing an advance of your future award, which will then be recovered from subsequent payments of Universal Credit.

Who can get financial support?

We will use eligibility criteria to ensure that the funds are available for vulnerable residents with the greatest needs.

To qualify for support for food or furniture referrals you must meet one of the following conditions:

- You have suffered a disaster to your home such as a major flooding, gas explosion or house fire, where serious damage has been caused to the home or the home has become uninhabitable.
 - As a direct result of the inability to afford the goods or services requested, either your health or the health of your partner will immediately deteriorate.
- Other types of help, support and advice have different eligibility criteria so please speak to a Financial Inclusion Officer for more assistance.