

# STAFF HELP PACK

Grants, funds and resources to help you at this time



**Grants & Funds**



**Money Advice &  
Guidance**



**Mental Health &  
Wellbeing Support**

# Grants and Funds

## Creative Support Staff Welfare Fund

In March 2020, we opened a Hardship Fund to support our hardworking and dedicated workforce who were facing financial hardship as a result of the impact of coronavirus. We also developed a Staff Help Pack to provide guidance about further grants, funds and resources to help staff at this time.

We have decided to reopen our Hardship Fund, which will now be referred to as the **Staff Welfare Fund**. This fund is for applications of discretionary grants of up to £350, for staff who are facing financial hardship. In certain circumstances we may provide help towards paying an outstanding energy bill or support with energy costs for employees who are at risk of severe fuel poverty.

## What can we help with?

Creative Support has been proud to support a number of our valued employees through our Covid-19 Hardship Grant programme between May 2020 and March 2021 with things such as:

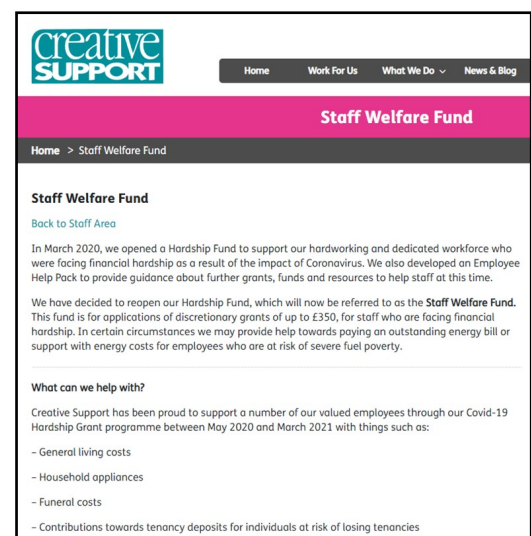
- General living costs
- Household appliances
- Funeral costs
- Contributions towards tenancy deposits for individuals at risk of losing tenancies

## How do I apply?

You can find the Financial Welfare Fund Application Form on the staff area of our website: [www.creativesupport.co.uk/staff-welfare-fund/](http://www.creativesupport.co.uk/staff-welfare-fund/)

If you have any queries please email [welfare.fund@creativesupport.co.uk](mailto:welfare.fund@creativesupport.co.uk).

Please note, applications are not open to anyone who has previously applied for the Hardship Welfare Fund.



# Grants and Funds

Many charities and organisations are offering grants for those who are struggling in this current climate. In this Help Pack we have put together a number of resources including links to those organisations as well as advice pages to help you at this time.

## TURN2US



Search for a grant

Use the Grants Search to find out what charitable funds you may be eligible for.

Use the Grants Search

**Turn2us** is a national charity who provide information and support to help people get back on track.

They have a [Grant Search feature](#) on their website which you can specifically tailor to your circumstances. This search feature will then supply you with a number of different charities or funds that are available for you to apply to.



**The Care Workers' Charity** (CWC) is still running their Crisis Grant applications, these grants can be used for daily living expenses, essential household/white goods items, car repairs and more.

The grants are open to those employed in the UK social care sector in a role supporting the provision of adults, elderly or disabled care. This includes those who work in residential social care, domiciliary/home care and supported living care. You can apply via the [online form](#) on their website.



**The Trussell Trust** supports a nationwide network of food banks, and together they provide emergency food and support to people.

If you are struggling to afford food for yourself and your family then you can contact your local Trussell Trust foodbank, which you can find via their [locator](#) on their website. Once you have got in contact with your local foodbank, they will be able to signpost you to a referral agency in order for you to gain access to a food voucher for use at the foodbank.

# Advice and Guidance

In addition to grants being available, there are plenty of websites and places to turn to for free and impartial advice.



**MoneySavingExpert**  
Cutting your costs, fighting your corner

Martin Lewis' website [Money Saving Expert](https://www.moneysavingexpert.com) has a lot of free information and guidance, and is updated regularly in line with any additional guidance from the government and other sources. There is also the option to contribute to the open discussion on each page and email them with any additional questions that you feel are unanswered, and they will try to answer these in the guides.

**Coronavirus Finance & Bills Help** – This guide includes advice on mortgages, loans and cards, overdrafts, renting, energy bills, broadband & TV packages and other household bills.

**Employment & Self-Employment Help** – This guide includes information on your rights, rights for the self-employed and information on benefits and Universal Credit, as well as important information about coronavirus scams.



**Money Helper** provides free and impartial advice for any questions specifically relating to finances and pensions.

There are plenty of useful tools on the website such as a budget planner and Universal Credit helper tool. Their [website](https://www.moneyhelper.org.uk) provides useful advice and information on rent/ mortgage payments, loans and credit cards, water/gas/electricity bills and advice if you are worried about debt.

# Advice and Guidance



**Low Incomes Tax Reform Group**  
A voice for the unrepresented

**The Low Incomes Tax Reform Group** is a charitable initiative of the Chartered Institute of Taxation, they are not part of HMRC but they do have a close working relationship with them. They aim to help and provide information for those who are unable to afford to pay for advice about the systems of taxation and related benefits.

- [Accessing Money in Childcare Schemes](#)
- [Childcare Support and Benefits for Children](#)
- [School Closures](#)



**Step Change** have over 25 years' experience providing free, expert debt advice. No matter how large or small your debt problem is, they have support available. They can help you to organise your debts, including advice when dealing with lenders and how to organise your debts and make them more manageable.



**Citizens Advice** have a page dedicated to advice if you are [struggling with paying your bills](#), and also how to approach your suppliers and landlord to ask for some relief or assistance during these times.

Many families are impacted by the fact that one or more members of the household are out of work or are self-employed and are unsure of the help available to them. Citizens Advice have also included advice for [self-employed workers](#).

# Increased Energy Costs

Worried about rising energy costs and keeping warm? Help is available. Please see below for useful contacts and money saving tips.



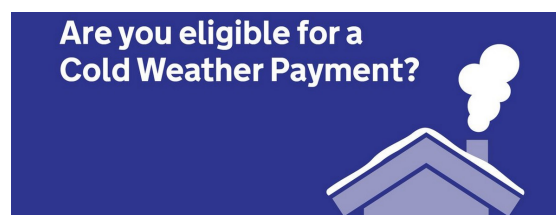
## **Gas and Electric Prices**

As a result of continuing increases in the cost of gas and electric, Ofgem is raising the level of the energy price cap from April 1st 2022. As the energy regulator, it is Ofgem's role to ensure that under the price cap, energy companies can only charge a fair price. They will ensure that energy companies support their customers in any way they can. We know this rise in energy prices will be worrying for many people, and if you would like more information from Ofgem you can visit their website: [www.ofgem.gov.uk/](http://www.ofgem.gov.uk/)



## **Winter Fuel Payments**

You could get tax-free help to pay your heating bills if you were born before 26th September 1955. You usually get a Winter Fuel Payment automatically if you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). For more information please visit the Government website: [www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)



## **Cold Weather Payments**

Cold weather payments are available subject to certain qualifying criteria. Support for Mortgage Interest Payments could be made if the weather becomes extremely cold, and the temperature falls to 0 degrees centigrade or below for 7 consecutive days. Payment is usually made automatically and will not affect any other benefits you may be getting. For more information visit the following website: [www.gov.uk/cold-weather-payment/](http://www.gov.uk/cold-weather-payment/)

# Increased Energy Costs

**Council Tax Rebate** All households in England in council tax bands A-D will receive payments to help with the increasing cost of energy bills. The payment will be made by your local authority in April 2022 directly to your bank account (if you pay your council tax by direct debit). It will not be paid for second homes or empty properties.

**£150** GOVERNMENT  
COUNCIL TAX  
REBATE



If you live in a property in council tax bands A to D, you are likely to receive a £150 council tax rebate from the Government to help with the cost of living.

## Top tips – save £s on energy bills

- Leaving appliances plugged in with the switch on uses energy, even when they're turned off. You could save around £55 a year by remembering to turn your appliances off at the wall, including TVs, kitchen equipment and computers.
- Turning your thermostat down by 1°C could cut your heating bill by up to 10% and save you around £100 each year.
- If you have a programmer, set your heating and hot water to come on only when required rather than all the time.
- Keeping your thermostat at a lower temperature for longer will progressively warm your home, rather than using a lot of energy to heat up as quickly as possible.
- Energy saving light bulbs last much longer than ordinary bulbs and will save you money in the long run.
- Setting your washing machine to wash at 30°C can save you around £28 a year.
- To keep heat in, close your curtains to stop heat escaping through the windows and check for draughts around windows and doors.





# Mental Health Support

We understand that along with financial stress at this time, many people have felt an impact on their mental health due to the current climate and all the complications that go with it.



All staff members have access to our Employee Assistance Programme, provided by Health Assured. They offer a confidential counselling service to support you with a range of personal issues and emotional health support, as well as signposting to a number of wellbeing resources. In addition, they can offer advice on a number of topics such as legal and financial issues, family and relationships, work-life balance and physical health.

Health Assured are available 24 hours a day, 7 days a week, 365 days a year

**Telephone:** 0800 030 5182

**Website:** [www.healthassured.org](http://www.healthassured.org)

Health Assured has an app available for download and staff can log in with the following details:

[www.healthassuredeap.co.uk](http://www.healthassuredeap.co.uk)

**Username:** Creative

**Password:** Support

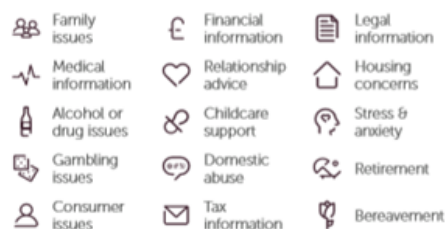
On the app and on their [website](#) they have set up a useful employee FAQ page.

They also have a [number of blogs](#) in which they have put together guidance and advice to help you and your family during this time.

## About your Employee Assistance Programme (EAP)

Sometimes it can be difficult to balance the pressures of work and home life. Health Assured provide caring support to both you and your immediate family so you can give your best in life.\*

### What can I use this service for?



### 24/7 Confidential Support

Your call will be handled by an experienced therapist or advisor, who will offer support in a friendly, non-judgmental manner.

Online Health Portal: [healthassuredeap.com](http://healthassuredeap.com)



## Employee Assistance Programme



- Stress & anxiety
- Debt
- Work
- Lifestyle addictions
- Relationships
- Legal

**FREE 24 HOUR  
Confidential Helpline**  
**0800 030 5182**  
[healthassuredeap.com](http://healthassuredeap.com)

Download the Health e-Hub now



\*Dependents must be in full time education, aged 16 to 24, living in the same household



# Mental Health Support



**Mind** is a mental health charity that provides advice and support to empower anyone experiencing a mental health problem. They have 125 local based charities across England and Wales. Further details can be found on their [website](#). They also have helplines open:

**Infoline - 0300 123 3393** - Provides an information and signposting service, open from 9am to 6pm, Monday to Friday (except bank holidays).

**Legal Line – 0300 466 6463** - Provides legal information and general advice on mental health related law, open from 9am to 6pm, Monday to Friday (except bank holidays). You can also email their Legal Team on: [legal@mind.org.uk](mailto:legal@mind.org.uk)



**Anxiety UK** have links to all of their blogs and webinars with advice and guidance on how to cope during these challenging times, as well as links to all of their collaborations with other organisations. On their website they have a web chat function and a helpline.

**Website:** [www.anxietyuk.org.uk/](http://www.anxietyuk.org.uk/)

**Email:** [support@anxietyuk.org.uk](mailto:support@anxietyuk.org.uk)

**Helpline:** 03444 775 774 (Monday to Friday 9.30am – 5.30pm)

**Text:** 07537 416 905

# Mental Health Support

There are a number of useful smartphone apps that you can download for free to help support your wellbeing and mental health. A few useful ones that we recommend are:



**Wellmind** app is a free NHS mental health and wellbeing app designed to help you with stress, anxiety and depression. The app includes advice, tips and tools to improve your mental health and boost your wellbeing.



**AM: Self-help for Anxiety Management** helps you to manage anxiety levels by understanding potential causes, monitoring anxious thoughts and behaviour, and using self-help exercises and private reflection. There is also the ability to anonymously share your experiences.



**Mood Tools Depression Aid** is designed to help you combat feelings of depression or anxiety to alleviate your negative moods, aiding you on your road to recovery.



**Elefriends** This app is a supportive online community, created by the mental health charity Mind. This app has created a safe place to listen, share and be heard, whether you are feeling good or really low.

# Grief & Bereavement Support

We understand that coping with loss is never easy, and due to the effect of the pandemic, this has been made harder still. Not only can our Employee Assistance Programme offer support with this, but there are also a number of organisations that can assist you.



**Cruse Bereavement Support** is the UK's largest charity for bereaved people in England, Wales and Northern Ireland, with a sister organisation in Scotland. Cruse offers face-to-face, group, telephone, email and website support, and works to enhance society's care of bereaved people.

**Website:** [www.cruse.org.uk/](http://www.cruse.org.uk/)

**Web Chat:** [www.cruse.org.uk/get-support/crusechat/](http://www.cruse.org.uk/get-support/crusechat/)

**Telephone:** 0808 808 1677

Open Hours: Mon: 9.30am-5pm | Tue: 9.30am-8pm | Wed: 9.30am-8pm | Thu: 9.30am-8pm | Fri: 9.30am-5pm | Sat & Sun: 10am -2pm



**The Good Grief Trust** exists to help all those affected by grief in the UK. Their vision is to help those bereaved from day one, acknowledge their grief and provide reassurance, a virtual hand of friendship and ongoing support.

The Good Grief Trust also offer excellent support and signposting information on their website: [www.thegoodgrieftrust.org/](http://www.thegoodgrieftrust.org/)



[www.creativesupport.co.uk](http://www.creativesupport.co.uk)

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**Opportunity, Choice and Wellbeing**