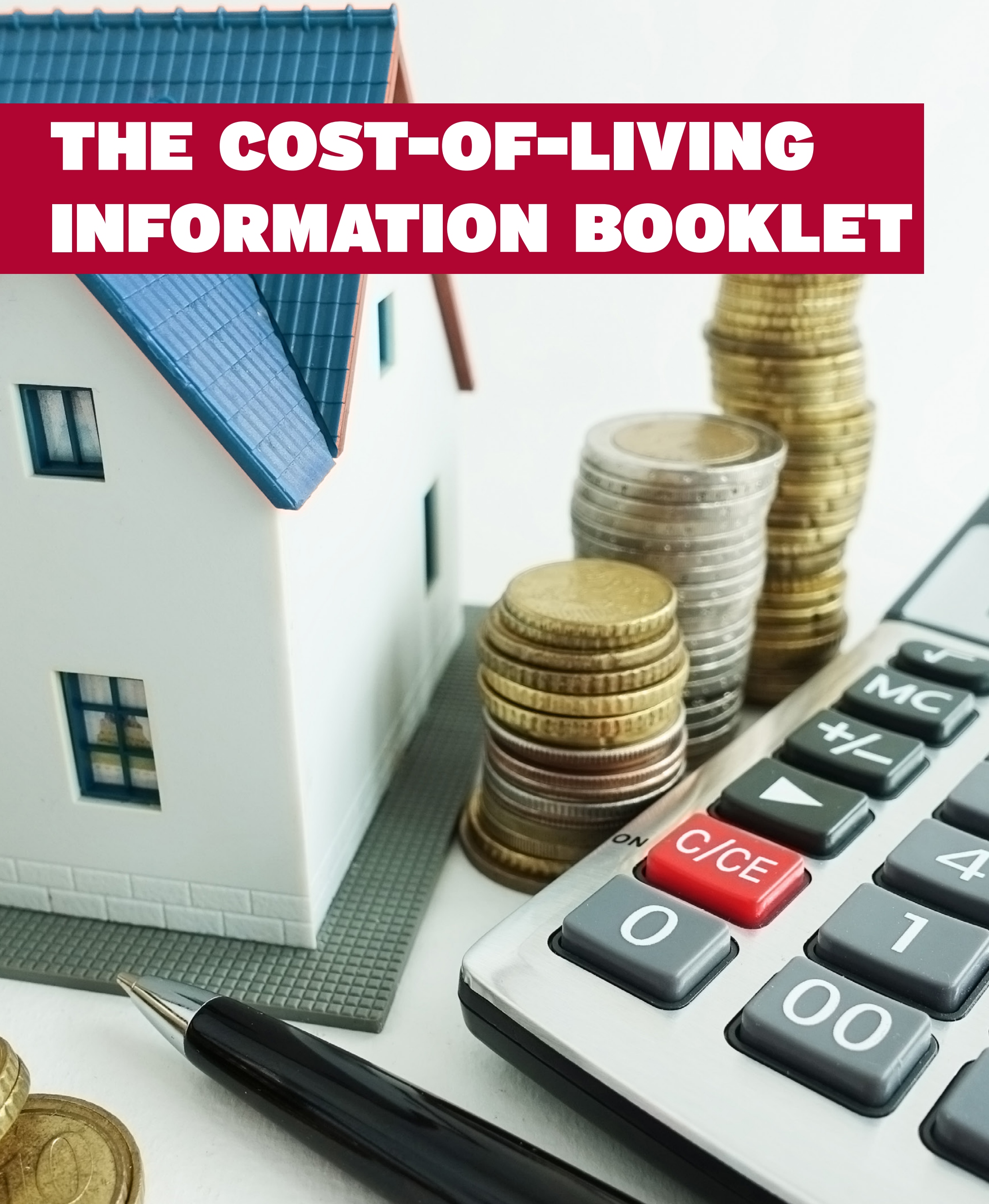
THE COST-OF-LIVING INFORMATION BOOKLET



JACK SARGEANT MS
ALYN & DEESIDE

A MESSAGE FROM JACK SARGEANT MS

We are facing an unprecedented cost-of-living crisis. Costs are increasing daily, with food, fuel, and energy prices all going up. As your local Member of the Senedd, I have been contacted by constituents to ask about the support that is available in Wales and the United Kingdom.

This leaflet sets out the main support packages available to you and how to access them. I hope you find this helpful and if there is something you think I can help you with, please get in touch. You can email me at jack.sargeant@senedd.wales

JACK SARGEANT MS

Member of the Senedd for Alyn & Deeside

Welsh Labour Llafur Cymru

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HELP WITH THE COST-OF-LIVING

WALES FUEL SUPPORT SCHEME

Eligible households can claim a one-off £200 cash payment from their local authority to help towards paying fuel bills. This is in addition to the winter fuel payment offered by the UK Government. The scheme opened on 26 September and applications can be made to local authorities via their website. Please note that applicants must also be responsible for paying the energy bills for the property.

https://gov.wales/wales-fuel-support-scheme-2022-2023

FUEL VOUCHER SCHEME

The fuel voucher scheme is available for households who pre-pay for their fuel, including off-gas grid properties reliant on oil, coal or liquid gas. In order to be eligible, households will be referred for support by one of a network of referral partners. They must be experiencing intense financial crisis and at immediate risk of self-disconnection, or have already self-disconnected, or making choices which may cause significant detriment to ensure that energy is funded.

https://www.citizensadvice.org.uk/about-us/our-work/advice-partnerships/advicelink-cymru/

GAS AND ELECTRICITY

You can get help if you are struggling to pay for your energy bill or topping up your pre-payment meter by speaking to your energy supplier.

WATER BILLS

If you are having difficulty paying your water bill, you should contact your supplier immediately. If you are with Dŵr Cymru / Welsh Water, they have outlined the support they can provide, which includes payment plans and water rate reductions.

https://www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx

BROADBAND AND MOBILE PHONE BILLS

If you are concerned about paying your broadband or mobile bill, you should contact your supplier immediately, as they may be able to put a payment plan or other support in place to help you stay connected.

BANKS, CREDIT CARDS AND LOANS

If you are unable to keep up with your credit commitments, your creditors may agree to a short term payment holiday. You can request this, but creditors do not have to agree. The missed payments will usually be treated as arrears and interest may continue to be added. If you are concerned about paying your bank or credit card payments, you should contact your financial services provider immediately, to see what support they could offer.

HOUSING

Whether you're a tenant in the social sector or private sector, it's important that you talk to your landlord at the earliest opportunity if you think you will have difficulty paying your rent and bills, as they may be able to help you. You could also be entitled to help with your housing costs.

https://gov.wales/get-help-cost-living#section-100053

THE DISCRETIONARY ASSISTANCE FUND

The discretionary assistance fund is available to support people facing extreme financial hardship / difficulties. It provides two types of grants to support households, the emergency assistance payment and the individual assistance payment.

https://gov.wales/discretionary-assistance-fund-daf/how-apply

COUNCIL TAX DISCOUNTS AND REDUCTIONS

You may be entitled to a Council Tax discount, exemption or reduction depending on your circumstances. There are a few different schemes available. Check your eligibility below.

https://gov.wales/council-tax-discounts-and-reduction

HEALTHY START SCHEME

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help buy healthy food and milk. You'll be sent a Healthy Start card with money on it that you can use in some UK shops to buy items such as: milk; fresh, frozen, and tinned fruit and vegetables; instant formula milk; Healthy Start vitamins.

http://www.healthystart.nhs.uk/

PUPIL DEVELOPMENT GRANT (PDG) ACCESS SCHEME

PDG Access helps families with the costs of the school day and can be used for items such as school uniform and equipment. Learners currently eligible for free school meals can apply for the grant of £225 per learner and £300 for those learners entering year 7, recognising the increased costs associated with starting secondary school.

https://gov.wales/pupil-development-grant-access

FREE SCHOOL MEALS

Free School Meals are available to eligible pupils who attend school full-time in Wales. To find out if your child or children are entitled to a free school meal, you can contact your local authority to find out more information and if your child or children are eligible.

https://www.flintshire.gov.uk/en/Resident/Council-Tax-and-Benefits-and-Grants/Free-School-Meals-and-Uniform-Grants.aspx

FREE BREAKFAST CLUB

Children who have the opportunity to eat a healthy and nutritious breakfast, prior to the start of the school day are healthier and are more likely to achieve their full educational potential.

Your child or children may be entitled to receive free breakfast, if the primary school they go to is maintained by the local authority and if it provides free breakfasts. You need to ask the school for free breakfasts for your child to receive them.

CHILDCARE COSTS

The Childcare Offer for Wales provides up to 30 hours of government-funded early education and childcare to eligible working parents of three and four year olds for 48 weeks of the year.

https://gov.wales/help-paying-childcare

THE WELSH GOVERNMENT'S WEBSITE

The Welsh Government has a comprehensive page dedicated to the support that's available for people in Wales with the cost-of-living crisis.

https://gov.wales/get-help-cost-living

CREDIT UNIONS

If you are struggling financially and looking to borrow you should always make sure it is from an affordable, safe and ethical lender. Credit unions will only lend what you can afford to repay, helping to avoid further unmanageable debt. They are particularly good for those who find it difficult to borrow from banks due to having a poor credit history.

https://creditunionsofwales.co.uk/ OR https://www.cambriancu.com

COMMUNITY SUPPORT

FLINTSHIRE FOODBANK

The Trussell Trust has a network of 428 foodbanks which work to tackle food poverty and hunger. They work with referral agencies to issue food vouchers to those in need of emergency food in times of crisis and can provide a three-day emergency food parcel.

https://flintshire.foodbank.org.uk

SHOTTON COMMUNITY SUPPORT HUB

Rivertown Church, Shotton High Street. Drop in centre with warm hub. Advice available on fuel support, Income support, Benefits, Food Support, Housing Issues, Family Support and Mental health suport. Open Monday, Wednesday and Fridays 9am-12:30pm

DANDY'S FOODBANK

Located on Sealand Road, the foodbank at Dandy's Landscape Supply Centre is here to support you. Take your foodbank code to the centre or if you need food urgently please get in touch with the team.

https://www.dandys.com/pages/the-foodbank-at-dandys

NANNY BISCUIT

Offering community support for those in need, from low cost food to reducing loneliness.

WEB: https://nannybiscuit.org OR CALL: 07726230989

P.E.T FOODBANK DEESIDE

A new foodbank for pet owners who are struggling to manage costs.

EMAIL: petfoodbankdeeside@gmail.com OR CALL: 07944101264

REFURBS BUCKLEY

A Repair & Reuse Centre with a community café in the heart of Buckley town centre. Learn new skills through free workshops.

EMAIL: www.refurbs.org.uk OR CALL: 01244 544544

CAN COOK'S WELL-FED SCHEME

Can Cook has partnered with Flintshire County Council to offer fresh meal options to those in need. They offer a mobile food store and a slow cooker programme for households in crisis.

EMAIL: info@well-fed.co.uk OR CALL: 0151 332 0159

USEFUL CONTACTS

MY OFFICE

You can also contact my office if there is something you think I can help you with. My team and I are on hand to offer support.

EMAIL: jack.sargeant@senedd.wales OR CALL: 01244 823 547

MARK TAMI MP

Mark Tami MP is the representative for Alyn and Deeside in the UK Parliament. His office is also available to offer support.

EMAIL: tamim@parliament.wales OR CALL: 01244 836 350

FLINTSHIRE COUNTY COUNCIL

The local authority is responsible for the delivery of much of the cost of living support available to residents in Flintshire. Their website has a comprehensive guide to help available.

WEB: https://www.flintshire.gov.uk/en/Resident/Cost-of-Living-Hub/Home.aspx

CITIZENS ADVICE CYMRU

Citizens Advice Cymru has dedicated page to getting cost-of-living support.

https://www.citizensadvice.org.uk/wales/debt-and-money/get-help-with-the-cost-of-living/

CLAIM WHAT'S YOURS

Many people are unaware they may be entitled to benefits that could offer them the support they need. If you are unsure about what benefits you can claim, Advicelink Cymru can help you check and claim what's yours.

CALL: 0808 250 5700

NATIONAL DEBT LINE

Provides debt advice, support with budgeting, and guidance about how to deal with debt as well as helpful debt management videos.

WEB: http://www.nationaldebtline.org OR CALL: 0808 808 4000

SHELTER CYMRU

Shelter Cymru has a section on their website dedicated to the help available to pay for housing.

https://sheltercymru.org.uk/get-advice/paying-for-housing/

MENTAL HEALTH SUPPORT

The C.A.L.L. Helpline is a dedicated mental health helpline. It provides confidential support to help you find support available in your local area. This includes voluntary and charitable organisations.

CALL: 0800 132 737 OR TEXT: 81066

CYSYLLTIADAU DEFNYDDIOL

FY SWYDDFA

Gallwch hefyd gysylltu â'm swyddfa os ydych chi'n credu y gallaf eich helpu chi. Mae fy nhîm a minnau wrth law i gynnig cymorth.

E-BOST: Jack.Sargeant@senedd.cymru NEU FFONIWCH: 01244 823 547

MARK TAMI MP

Yr Aelod Seneddol Mark Tami yw'r cynrychiolydd dros Alun a Glannau Dyfrdwy yn San Steffan. Mae ei swyddfa yn cynnig cymorth hefyd.

E-BOST: tamim@parliament.wales NEU FFONIWCH: 01244 836 350

CYNGOR SIR Y FFLINT

Yr awdurdod lleol sy'n gyfrifol am ddarparu llawer o'r cymorth costau byw sydd ar gael i drigolion Sir y Fflint. Mae gwefan y Cyngor yn cynnwys arweiniad cynhwysfawr i'r help sydd ar gael.

WEB: https://www.flintshire.gov.uk/en/Resident/Cost-of-Living-Hub/Home.aspx

CYNGOR AR BOPETH CYMRU

Mae gan Cyngor ar Bopeth Cymru dudalen arbennig ar sut i gael cymorth gyda chostau byw.

https://bit.ly/3zf0s4P

HAWLIO'R HYN SY'N DDYLEDUS I CHI

Dydy llawer o bobl ddim yn sylweddoli y gallan nhw hawlio budd-daliadau i'w helpu. Os nad ydych chi'n siŵr pa fudd-daliadau allwch chi eu hawlio, gall Advicelink Cymru eich helpu i wirio a hawlio beth sy'n ddyledus i chi.

FFONIWCH: 0808 250 5700

NATIONAL DEBT LINE

Yn darparu cyngor ar ddyledion, cefnogaeth gyda chyllidebu, ac arweiniad ar sut i ddelio â dyledion yn ogystal â fideos defnyddiol ar reoli dyledion.

WEB: http://www.nationaldebtline.org NEU FFONIWCH:0808 808 4000

SHELTER CYMRU

Mae gan Shelter Cymru adran arbennig ar eu gwefan sy'n nodi'r cymorth sydd ar gael i dalu am dai.

https://sheltercymru.org.uk/cy/get-advice/paying-for-housing/

CYMORTH IECHYD MEDDWL

Mae Llinell Gymorth C.A.L.L. yn llinell gymorth iechyd meddwl ymroddedig. Mae'n cynnig cymorth cyfrinachol i'ch helpu i ddod o hyd i gymorth sydd ar gael yn eich ardal leol. Mae hyn yn cynnwys sefydliadau gwirfoddol ac elusennol.

FFONIWCH: 0800 132 737 NEU TECSTIWCH: 81066

CYMORTH CYMUNEDOL

BANC BWYD SIR Y FFLINT

Mae gan Ymddiriedolaeth Trussell rwydwaith o 428 o fanciau bwyd sy'n gweithio i fynd i'r afael â thlodi bwyd a newyn. Maen nhw'n gweithio gydag asiantaethau atgyfeirio i roi talebau bwyd i'r rhai sydd angen bwyd ar frys mewn argyfwng a gallan nhw ddarparu parsel bwyd brys tri diwrnod.

https://flintshire.foodbank.org.uk

HYB CYMORTH CYMUNEDOL SHOTTON

Eglwys Rivertown, Stryd Fawr Shotton. Canolfan galw heibio sydd a hyb cynnes. Cyngor ar gael ar gymorth tanwydd, cymorth incwm, budd-daliadau, cymorth bwyd, materion tai, cymorth teulu a chymorth iechyd meddwl. Ar agor ar ddyddiau Llun, Mercher a Gwener 9am-12.30pm.

DANDY'S FOODBANK

Wedi'i leoli ar Ffordd Sealand, mae'r banc bwyd yn Dandy's Landscape Supply Centre yma i'ch cefnogi. Ewch â'ch cod banc bwyd i'r ganolfan neu os oes angen bwyd arnoch ar frys cysylltwch â'r tîm.

https://www.dandys.com/pages/the-foodbank-at-dandys

NANNY BISCUIT

Yn cynnig cymorth cymunedol i'r rhai mewn angen, o fwyd rhad i leihau unigrwydd.

https://nannybiscuit.org NEU FFONIWCH: 07726230989

BANC BWYD ANIFEILIAID ANWES (P.E.T.) GLANNAU DYFRDWY

Banc bwyd newydd i berchnogion anifeiliaid anwes sy'n ei chael hi'n anodd rheoli costau.

E-BOST: petfoodbankdeeside@gmail.com NEU FFONIWCH: 07944101264

REFURBS BUCKLEY

Canolfan trwsio ac ailddefnyddio gyda chaffi cymunedol yng nghanol tref Bwcle. Dysgu sgiliau newydd trwy weithdai am ddim.

E-BOST:: www.refurbs.org.uk NEU FFONIWCH: 01244 544544

CAN COOK'S CYNLLUN BWYTA'N DDA

Mae Can Cook wedi meithrin partneriaeth gyda Chyngor Sir y Fflint i gynnig opsiynau prydau ffres i'r rhai mewn angen. Maen nhw'n cynnig siop fwyd symudol a rhaglen popty pwyll ar gyfer aelwydydd mewn argyfwng.

E-BOST: info@well-fed.co.uk NEU FFONIWCH: 0151 332 0159

CYNLLUN MYNEDIAD I'R GRANT DATBLYGU DISGYBLION

Mae mynediad i'r Grant Datblygu Disgyblion yn helpu teuluoedd gyda chostau'r diwrnod ysgol a gellir ei ddefnyddio ar gyfer eitemau fel gwisg ysgol a chyfarpar. Gall dysgwyr sy'n gymwys am brydau ysgol am ddim ar hyn o bryd wneud cais am y grant o £255 y dysgwr a £300 ar gyfer y dysgwyr hynny sy'n dechrau ym mlwyddyn 7, gan gydnabod y costau cynyddol sy'n gysylltiedig â dechrau yn yr ysgol uwchradd.

https://llyw.cymru/grant-datblygu-disgyblion-mynediad

PRYDAU YSGOL AM DDIM

Mae prydau ysgol am ddim ar gael i ddisgyblion cymwys sy'n mynychu'r ysgol yn llawn amser yng Nghymru. I weld a oes gan eich plentyn neu blant hawl i bryd ysgol am ddim, gallwch gysylltu â'ch awdurdod lleol i gael rhagor o wybodaeth ac i weld a yw'ch plentyn neu blant yn gymwys.

https://www.flintshire.gov.uk/en/Resident/Council-Tax-and-Benefits-and-Grants/Free-School-Meals-and-Uniform-Grants.aspx

CLWB BRECWAST AM DDIM

Mae plant sy'n cael y cyfle i fwyta brecwast iach a maethlon, cyn cychwyn y diwrnod ysgol yn iachach ac yn fwy tebygol o wireddu eu potensial addysgol yn llawn. Efallai bod gan eich plentyn neu blant hawl i dderbyn brecwast am ddim, os yw'r ysgol gynradd maen nhw'n ei mynychu yn cael ei chynnal gan yr awdurdod lleol ac yn darparu brecwast am ddim. Mae angen i chi holi'r ysgol am frecwast am ddim i'ch plentyn.

UNDEBAU CREDYD

Os ydych chi'n cael trafferthion ariannol ac am fenthyg arian, dylech bob amser ofalu eich bod yn troi at fenthyciwr fforddiadwy, diogel a moesegol. Bydd undebau credyd ond yn benthyg yr hyn y gallwch ei fforddio i ad-dalu, gan helpu i osgoi dyledion pellach na allwch chi ymdopi â nhw. Maen nhw'n arbennig o dda i'r rhai sy'n cael anhawster benthyg gan fanciau yn sgil hanes credyd gwael.

https://creditunionsofwales.co.uk/cy/

GWEFAN LLYWODRAETH CYMRU

Mae gan Lywodraeth Cymru dudalen llawn gwybodaeth ar y cymorth sydd ar gael i bobl yng Nghymru gyda'r argyfwng costau byw.

https://llyw.cymru/cael-help-gyda-chostau-byw

BANCIAU, CARDIAU CREDYD A BENTHYCIADAU

Os na allwch chi gadw i fyny gyda'ch ymrwymiadau credyd, gallai'ch credydwyr gytuno i wyliau talu tymor byr. Gallwch wneud cais am hyn, ond does dim rhaid i gredydwyr gytuno. Fel arfer, bydd y taliadau a gollir yn cael eu trin fel ôl-ddyledion a gall llog barhau i gael ei ychwanegu. Os ydych chi'n poeni am dalu'ch taliadau banc neu gardiau credyd, cysylltwch â'ch darparwr gwasanaethau ariannol ar unwaith, i weld pa gymorth sydd ar gael ganddyn nhw.

TAI

Os ydych chi'n denant yn y sector cymdeithasol neu yn y sector preifat, mae'n bwysig eich bod yn siarad gyda'ch landlord cyn gynted â phosibl os ydych chi'n credu y byddwch yn cael trafferth talu'ch rhent a'ch biliau, oherwydd mae'n bosibl y gallan nhw eich helpu. Efallai Bod gennych chi hawl hefyd i gymorth gyda'ch costau tai.

https://llyw.cymru/cael-help-gyda-chostau-byw#section-100053

GOSTYNGIADAU A DISGOWNTIAU AR Y DRETH GYNGOR

Efallai bod gennych chi hawl i ddisgownt, esemptiad neu ostyngiad ar y Dreth Gyngor, yn dibynnu ar eich amgylchiadau. Mae ambell gynllun gwahanol ar gael.

https://llyw.cymru/disgownt-gostyngiad-treth-gyngor

CYNLLUN CYCHWYN IACH

Os ydych chi'n feichiog ers mwy na 10 wythnos neu fod gennych chi blentyn dan 4 oed, mae gennych chi hawl i gael cymorth i brynu bwyd a llaeth iach. Byddwch yn derbyn cerdyn Cychwyn Iach gydag arian arno y gallwch ei ddefnyddio mewn rhai siopau yn y DU i brynu eitemau fel: llaeth; ffrwythau a llysiau ffres, wedi rhewi a thun; llaeth fformiwla; fitaminau Cychwyn Iach.

http://www.healthystart.nhs.uk/

HAWLIWCH EICH HAWLIAU

Dydy llawer o bobl ddim yn ymwybodol y gallen nhw fod â hawl i fudd-daliadau a allai gynnig y cymorth sydd ei angen arnyn nhw. Os nad ydych chi'n siŵr pa fudd-daliadau y gallwch chi eu hawlio, gall Advicelink Cymru eich helpu i wirio a hawlio'ch hawliau.

FFONIWCH: 0808 250 5700

COSTAU GOFAL PLANT

Mae Cynnig Gofal Plant Cymru yn darparu hyd at 30 awr o addysg gynnar a gofal plant a gyllidir gan y llywodraeth i rieni cymwys sy'n gweithio sydd â phlant tair a phedair oed am 48 wythnos y flwyddyn.

https://llyw.cymru/cymorth-i-dalu-am-ofal-plant

CYMORTH GYDA CHOSTAU BYW

CYNLLUN CYMORTH TANWYDD CYMRU

Gall aelwydydd cymwys hawlio un taliad arian parod o £200 gan eu hawdurdod lleol i'w helpu i dalu eu biliau tanwydd. Mae hyn ar ben taliad tanwydd y gaeaf a gynigir gan Lywodraeth y DU. Agorodd y cynllun ar 26 Medi a gellir gwneud ceisiadau i awdurdodau lleol ar eu gwefannau. Noder y bydd yn rhaid i ymgeiswyr fod yn gyfrifol am dalu'r biliau ynni ar gyfer yr eiddo hefyd.

https://llyw.cymru/cynllun-cymorth-tanwydd-cymru-2022-i-2023

CYNLLUN TALEBAU TANWYDD

Mae'r cynllun talebau tanwydd ar gael i aelwydydd sy'n talu ymlaen llaw am eu tanwydd, gan gynnwys eiddo oddi ar y grid nwy sy'n dibynnu ar olew, glo neu nwy hylif. Er mwyn bod yn gymwys, bydd aelwydydd yn cael eu cyfeirio at gymorth gan un o rwydwaith o bartneriaid atgyfeirio. Mae'n rhaid iddyn nhw fod yn profi argyfwng ariannol dwys ac mewn perygl andwyol o hunan-ddatgysylltu neu eu bod eisoes wedi hunan-ddatgysylltu, neu'n gwneud dewisiadau a allai achosi niwed sylweddol i sicrhau bod yr ynni yn cael ei gyllido.

https://bit.ly/3CYLxNm

NWY A THRYDAN

Gallwch gael cymorth os ydych chi'n cael trafferth talu'ch bil ynni neu ychwanegu at eich mesurydd rhagdalu trwy siarad gyda'ch cyflenwr ynni.

BILIAU DŴR

Os ydych chi'n cael trafferth talu'ch bil dŵr, dylech gysylltu â'ch cyflenwr dŵr ar unwaith. Os ydych chi gyda Dŵr Cymru, maen nhw wedi amlinellu'r cymorth y gallan nhw ei ddarparu, sy'n cynnwys cynlluniau talu a gostyngiadau ar y gyfradd dŵr.

https://www.dwrcymru.com/cy-gb/support-with-bills

BILIAU BAND EANG A FFÔN SYMUDOL

Os ydych chi'n poeni am dalu'ch bil band eang neu ffôn symudol, dylech gysylltu â'ch cyflenwr ar unwaith – fe allan nhw roi cynllun talu neu gymorth arall ar waith i'ch helpu i gadw'ch cysylltiad.

Y GRONFA CYMORTH DEWISOL

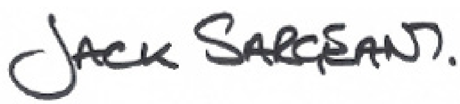
Mae'r gronfa cymorth dewisol ar gael i gefnogi pobl sy'n wynebu caledi/anawsterau ariannol eithafol. Mae'n cynnig dau fath o grantiau i gefnogi aelwydydd, y taliad cymorth brys a'r taliad cymorth unigol.

https://llyw.cymru/cronfa-cymorth-dewisol-daf/wneud-cais

NEGES GAN JACK SARGEANT AS

Rydym yn wynebu argyfwng costau byw digynsail. Mae costau yn codi bob diwrnod, gyda phrisiau bwyd, tanwydd ac ynni ar gynnydd. Fel eich Aelod lleol o'r Senedd, mae etholwyr wedi cysylltu â mi yn holi am y cymorth sydd ar gael yng Nghymru a'r Deyrnas Unedig.

Mae'r daflen hon yn nodi'r prif becynnau cymorth sydd ar gael i chi a sut i gael gafael arnyn nhw. Gobeithio y bydd hyn yn ddefnyddiol a chofiwch fod croeso i chi gysylltu os gallaf eich helpu mewn unrhyw ffordd. Gallwch fy e-bostio ar Jack.Sargeant@Senedd.Cymru



JACK SARGEANT AS

Aelod o'r Senedd dros Alun a Glannau Dyfrdwy

Welsh Labour Llafur Cymru

Mae'r cyhoeddiad hwn wedi'i gyllido gan Gomisiwn y Senedd o gronfeydd cyhoeddus.

Y LLYFRYN GWYBODAETH COSTAU BYW

JACK SARGEANT AS
ALUN A GLANNAU DYFRDWY