

# Funding Support for Mercian Trust Families

## **Contents**

1. Help with food and essentials
2. Help to keep your home warm
3. Help to pay your rent
4. Support if you are pregnant or have a child under 4
5. Support if you have a child over 4
6. Reduce your council tax
7. Water discounts and services
8. Help if you are at risk of becoming homeless
9. Financial help and benefits from the government
10. Advice with debt and managing your money
11. Mental health and wellbeing support
12. Citizens Advice

Clicking the pink hyperlinks on the following pages will take you directly to the necessary sites.

## 1 - Help with food and essentials

You may want to:

- [apply for an emergency support payment](#) - this could help pay for:
  - food
  - clothes
  - essential items (for example, a washing machine or fridge)
- [find a local food bank](#)
- [Black Country foodbank](#) or vouchers should be made available by each school.

## 2 - Help to keep your home warm

You can:

- [apply for funding to help keep your home warm](#)
- [apply for an emergency support payment](#) - this can help you pay for heating and other costs
- [find out if you'll get the £150 council tax rebate](#) to help with energy costs
- find out about the [Energy+ support resource](#) - this provides help to prevent fuel poverty
- contact [British Gas Energy Trust](#) for grants and support even if you're not a British Gas customer

There is help with heating costs on the government's website:

- [Warm Home Discount Scheme](#)
- [National Concessionary Fuel Scheme](#)
- [Winter Fuel Payment](#)
- [Cold Weather Payment](#)

## 3 - Help to pay your rent

To help pay your rent, you can:

- [apply for a discretionary housing payment \(DHP\)](#)
- [get advice from Money Helper](#)

You may be eligible for benefits from the government. Their website will tell you all about:

- [benefits you can get if you're on a low income](#)

### The Mercian Trust

Registered address: Mercian House, Queen Mary's Grammar School, Sutton Road, Walsall. WS1 2PG  
Telephone: 01922 211388. Email: [info@the.merciantrust.org](mailto:info@the.merciantrust.org). Web: [www.themerciantrust.org](http://www.themerciantrust.org)  
Registered in England and Wales No: 07611347

#### 4 - Support if you are pregnant or have a child under 4

- [find out what benefits you can get on gov.uk](#)
- [get Healthy Start vouchers from the NHS](#) to help buy basic foods
- [apply for an emergency support payment](#) - this can help pay for:
  - heating
  - food
  - clothes
  - nappies
  - other essentials
- find out about [personal budgets and direct payments for children and young people with special educational needs and/or disabilities \(SEND\)](#)

#### 5 - Support if you have a child over 4

You can:

- [find out what benefits you can get on gov.uk](#)

If you're eligible, you can also:

- [sign up to the HAF \(Holiday Activities and Food\) programme](#) - it's free for children and young people aged 5 to 16 who are eligible for benefits-related free school meals
- [apply for free school meals](#)
- [get help with the cost of home to school transport](#)
- [apply for an emergency support payment](#) - this can help pay for:
  - heating
  - food
  - clothes
  - nappies
  - other essentials
- find out about [personal budgets and direct payments for children and young people with special educational needs and/or disabilities \(SEND\)](#)
- Apply for an educational bursary for post 16 students via school:
  - See school website.

#### 6 - Reduce your council tax

You can:

- [apply for council tax reduction \(CTR\)](#)
- [find out about CTR if you have a disability](#)
- [find out if you'll get the £150 council tax rebate](#) to help with energy costs

#### The Mercian Trust

Registered address: Mercian House, Queen Mary's Grammar School, Sutton Road, Walsall. WS1 2PG  
Telephone: 01922 211388. Email: [info@the.merciantrust.org](mailto:info@the.merciantrust.org). Web: [www.themerciantrust.org](http://www.themerciantrust.org)  
Registered in England and Wales No: 07611347

The council tax reduction (CTR) scheme has changed. You may be able to get [hardship support](#) if the changes mean that you are worse off.

## 7 - Water discounts and services

Find out about

- [the discount scheme from Severn Trent Water](#)
- [the discount scheme from South Staffs Water \(SSW\)](#)

SSW [community hub](#) can make sure you get extra help when you need it. You can also [compare their tariffs](#) to see what's right for you.

If you're having money problems, you can apply to the [SSW Charitable Trust](#). They may be able to help towards the cost of your water bill.

If you're a care leaver, you can [get a discounted tariff from SSW](#).

## 8 - Help if you are homeless or at risk of becoming homeless

Walsall Council Housing Team can offer help and support to you. You can contact them [by email](#) or you can [phone](#).

Find out more about:

- [finding a home](#)
- [places you can stay and other help from Homeless England](#)

## 9 - Financial help and benefits from the government

You may be able to get tax relief or financial support:

- [check what help you can get from HMRC](#)

Find out more about the benefits you could get, including:

- [benefits for families](#)
- [benefits if you're on a low income](#)
- [support if you're looking for work](#)
- [benefits if you're unable to work](#)
- [benefits if you have a disability or health condition](#)
- [help and support if you're a carer](#)
- [help you can get if someone dies](#)

There's also advice from the government about:

### The Mercian Trust

Registered address: Mercian House, Queen Mary's Grammar School, Sutton Road, Walsall. WS1 2PG  
Telephone: 01922 211388. Email: [info@the.merciantrust.org](mailto:info@the.merciantrust.org). Web: [www.themerciantrust.org](http://www.themerciantrust.org)  
Registered in England and Wales No: 07611347

- [earnings and taxes](#)
- [employment](#)

## 10 - Advice with debt and managing your money

If your debts are getting out of control, we can help. [Email our debt referral team](#).

There are lots of organisations outside of the council that will help you too.

### *Breathing Space*

This free scheme could give you up to 60 days space from creditors. [StepChange](#) can help you to apply.

### *Debt advice*

- [Ablewell Advice](#)
- [Age UK](#)
- [Citizens Advice](#)
- [The Debt Advice Foundation](#)
- [National Debtline](#)
- [StepChange Debt Charity](#)
- [PayPlan](#)
- [Walsall Money Advice Project](#)

### *Help with managing your money*

- [Money Helper](#) gives free, impartial advice about your money
- [Turn2us](#) provides practical help if you're struggling with money

## 11 - Mental health and wellbeing support

- [Let's Chat](#) is a friendly, local wellbeing service
- [Making Connections Walsall](#) provides support for loneliness
- [Walsall Talking Therapies](#) can help if you're:
  - aged 17 or over
  - have symptoms of depression and anxiety
- [The Samaritans](#) can help with mental health and emotional support
- [The British Legion](#) supports members and veterans of the armed forces and their families
- [Rethink](#) has lots of information and advice about mental health

## 12 - Citizens Advice

**Citizens Advice Sandwell & Walsall provides free, confidential and impartial advice for the people in Sandwell and Walsall no matter what problems you may have.**

The service can be found by clicking here - [Citizens Advice](#)

### The Mercian Trust

Registered address: Mercian House, Queen Mary's Grammar School, Sutton Road, Walsall. WS1 2PG  
 Telephone: 01922 211388. Email: [info@the.merciantrust.org](mailto:info@the.merciantrust.org). Web: [www.themerciantrust.org](http://www.themerciantrust.org)  
 Registered in England and Wales No: 07611347