

Cheshire West and Chester Council

Cost of Living **Support**



22 July 2025



Scan the QR code using your mobile phone to receive the latest Cost of Living Support e-newsletter. Get practical information and advice on how to save money, straight to your inbox.



Household Support Fund update

The government's Household Support Fund is there to support households most in need, especially with energy costs, food, water bills and other related essential items. The current round provides funding until 31 March 2026.

Cheshire West and Chester plan to spend the money in the following ways:

- food vouchers for families with children who get free school meals
- payments to Pensioners who receive Pension Credit
- payments to Pensioners on a low income who are not receiving Pension Credit and therefore no longer qualify for the Winter Fuel Payment support
- making financial support available to people via local charitable organisations
- helping low-income households with energy and food costs
- income maximisation software to support residents to claim all of their eligible entitlements.

The round of **discretionary funding** for 2025/26 is now open for applications and is available to a broad range of low-income households across the borough, including families with children of all ages, pensioners, unpaid carers, care leavers and disabled people. The discretionary scheme is **only** open to households which have an active claim for Housing Benefit or Council Tax Reduction.

More information including how to apply can be found using the link below.

<https://www.cheshirewestandchester.gov.uk/household-support-fund>

As of early July, we have now contacted all eligible Pension Credit customers directly to advise how to claim this payment.

The Council had previously intended to issue payments to pensioners on a low income who are not receiving Pension Credit to replace lost Winter Fuel Payment support. However, following amendments to the Winter Fuel Payment by central government, this support is no longer required.

Therefore, in the autumn, we will be directly contacting all eligible low-income pensioners who are receiving Housing

Benefit or Council Tax Reduction, to advise how to claim additional support. More details will be provided in future newsletters. Please note that pensioners who have previously claimed Household Support Fund payment since December 2024, where possible the Council will reuse previous payment details provided so an application may not be required.

Additional support and advice is available for anyone who is struggling to pay their bills, requires debt advice or who's health has been affected by the rising cost of living.

<http://www.cheshirewestandchester.gov.uk/cost-of-living>



Local Transport Plan – have your say

Cheshire West and Chester Council is working on a new Local Transport Plan Core Strategy (LTP). It looks at how people and goods move around the borough, by bus, train, bike, car, walking, wheels or other ways and how transport can be improved for everyone.

Last year over 1,000 people shared their views on what challenges a new Local Transport Plan should respond to, the draft vision and objectives.

These views helped shape the plan and now more feedback is being asked for to complete the final plan.

'Let's talk about... Transport' continues this month, and until 17 August, about the future of transport in Cheshire West and Chester. Visit: www.cheshirewestandchester.gov.uk/LTP4

In addition to the online survey, drop in events are being arranged to discuss the plans in person.

Councillor Karen Shore, Deputy Leader of the Council and Cabinet Member for Environment, Highways and Transport said: "This Plan sets out where we want to get to and how we're going to get there.

"Transport covers many different options from walking, cycling and wheeling to cars, taxis, buses, coaches, trains, vans and heavy goods vehicles.

"We've heard from hundreds of people, highlighting their biggest challenges and their priorities, helping us to shape the core strategy. Some people are cut off from opportunities, public transport isn't always reliable or affordable. Poor transport affects businesses too, making it harder to get to work and make deliveries. Traffic affects communities, making them noisy, polluted and dangerous. We want to reclaim more space for people. That's why the Council is proposing a new approach to tackle these challenges head-on.

"Your views are vital to shape what happens next. Have we got the ideas and priorities right? What feels right? What needs changing? What have we missed? Please take part online, in-person, email or telephone."

Local Transport Plans are statutory borough-wide strategies setting out a vision, policies and a delivery programme for passenger and freight transport. The Plans are linked to future government funding allocations for both strategic transport and highways maintenance activities.

The vision for the borough by 2040, is a transport system that will help Cheshire West and Chester become a borough of thriving, caring and greener communities. Everyone will benefit from a system that is sustainable, affordable, adaptable, and accessible, facilitating excellent quality of life, attractive neighbourhoods, thriving businesses, and inclusive prosperity for the urban and rural communities which make the borough unique.

There are 'Seven Core Policies' to guide the new Local Transport Plan covering many aspects of transport planning, from rethinking the ways people travel, providing more choice and joining up the different types of transport, making the most of streets, getting local communities involved and protecting both people and the planet.

Seven Core Policies

1. Putting the vision at the heart of decisions
2. Rethinking how – and when – we get around
3. Real choices in how we travel
4. Let's join things up
5. Making the most of our existing streets
6. Local issues, local voices
7. Protecting our people and our planet

Public 'drop in' events and online webinars will take place during the engagement, where interested parties can learn more about the proposals, and ask staff any questions. These events are open to all residents and stakeholders.

23 July 2025

Online (5.30pm to 6.30pm)

To register for this online event go to: <https://www.smartsurvey.co.uk/s/VSKICD>

30 July 2025

Malpas Jubilee Hall (10.00am - midday)

You can drop in any time between 10.30am and midday

Jubilee Hall, Malpas, SK14 8NN

To plan your journey, visit: www.traveline.info

Free parking is available behind the Jubilee Hall, Malpas.

8 August 2025

Online (midday to 1pm)

To register for this online event go to: <https://www.smartsurvey.co.uk/s/VSKICD>

Further details, and to register to stay up to date with future development.

visit: www.cheshirewestandchester.gov.uk/LTP4



Skills and Employment service - new prospectus launched

The Skills and Employment service has now launched their new prospectus, which outlines what services they provide and includes a selection of the types of learning on offer.

Check out the new prospectus: <https://www.cheshirewestandchester.gov.uk/skillsandemployment>

Skills and Employment Hubs (previously called Work Zones) are the 'front door' to Skills and Employment services. There are Hubs in Chester, Ellesmere Port, Winsford and Northwich, which you can drop into without an appointment. Or if you'd prefer, support is available over the phone or via Microsoft Teams.

Skills and Employment Hubs offer a range of services to support you in identifying and developing your job hunting and employability skills.

It is free to register for Hub support in person (at one of our Skills and Employment Hubs), by telephone or by email. There is no charge for courses if you are unemployed and/or receiving means-tested benefits. You

must be aged 19 or above to access this support.

For more information and to find your nearest Skills and Employment Hub, visit:

<https://www.cheshirewestandchester.gov.uk/skillsandemployment>



Cheshire West summer Holiday Activities and Food (HAF) programme

The HAF Programme is funded nationally by the Department for Education and supports local organisations to provide free holiday provision to school aged children and young people from reception to year 11 (inclusive) on benefits-related free school meals (FSM) - helping them to access healthy food, take part in fun activities and meet new friends in a safe and fun environment.

There are also paid places available with some providers for those who do not meet the criteria, so that other children and young people can join in the fun too.

Full information is available on the dedicated Cheshire West and Chester pages of the HAF website:

<https://edsential.com/haf-cheshire-west/>

Edsential Community Interest Company is working with several organisations, including schools, community, voluntary and faith sector organisations to organise 65 summer holiday activity clubs throughout the borough.

Each eligible child will be provided with a good quality nutritious meal, plus, they can look forward to a wide range of activities designed to be engaging and fun. From sports such as football, dodgeball and rounders to den building, baking, cooking classes and forest school activities.

Brio Leisure is offering a variety of activities for young people. Sports camps will be held at Neston Recreation Centre, catering for 4 to 12-year-olds. Additionally, fun and floats and craft sessions are available for young people aged 5 to 18 years with Special Educational Needs and Disabilities (SEND) at Ellesmere Port Sports Village, Winsford Lifestyle Centre, and Northwich Memorial Court. For further details or enquiries, please email info@brioleisure.org.

Young People Service will deliver a Future Focus summer scheme. The programme is aimed at young people aged 16-19 who are currently not in employment, education or training, or leaving Year 11 this summer and have not yet secured a post 16 placement for September. The range of activities will include confidence building and employment skills, team building and emotional and financial wellbeing.

Youth Zone for 11–16-year-olds (up to 25 for our SEND children and young people) will provide a summer programme including activity day trips, indoor and outdoor sports sessions, team building skills, Breakout Rooms and much more. For more information, email the Youth Service:

YoungPeoplesService@cheshirewestandchester.gov.uk

For more information about SEND specific activities, check out our website or if you have any queries, email: AimingHighForDisabledChildren@cheshirewest.gov.uk

To check if your child is eligible for Free School Meals, visit our website:

<https://www.cheshirewestandchester.gov.uk/freeschoolmeals>

If you have any questions about the HAF programme, please email:

HAF@cheshirewestandchester.gov.uk

A comprehensive list of other, non-HAF related, summer

holiday activities across the borough is available on the Council's website. Visit <https://www.cheshirewestandchester.gov.uk> and search school holiday activities.



Important reminder to check your State Pension age particularly if you were born between 6 April 1960 and 5 March 1961

The Pensions Act 2014 set out the timescale for the increase in State Pension age from 66 years old to 67 years old and will first affect those born between 6 April 1960 and 5 March 1961.

Anyone born between these dates should check their State Pension age to find out the earliest point at which they'll be eligible for their State Pension.

It's important for everyone to check their State Pension age. You can do this by using the State Pension age calculator on GOV.UK: <https://www.gov.uk/state-pension-age>



Warm Homes Grant

Warm Homes Grant funding is expected to be available until 31 March 2028 in west Cheshire for home insulation and renewables such as heat pumps and solar panels. The grant has been made possible by funding from the Department of Energy Security and Net Zero.

Grants are available for homes which have an Energy Performance Certificate (EPC) that is Band D, E, F or G. You can check on the **Energy Performance Certificate Register** at <https://www.gov.uk/find-energy-certificate> for your address. If your property doesn't have a certificate, we can help you to arrange one if you qualify for this scheme.

The amount of grant you can apply for varies depending on your property and the type of work that is needed. Homeowners are typically not expected to pay anything towards the scheme unless building repairs are needed before the insulation or renewables can be installed. In private rented properties, the landlord is expected to make a minimum 50 per cent contribution to the scheme after the first property.

Typical improvements to your home that may be carried out using the grant, include:

- solid wall insulation (internal or external)
- cavity wall insulation
- loft, room-in-roof and flat roof insulation
- under-floor insulation
- heat pump
- solar photovoltaic (PV) panels for electricity generation
- high heat retention electric storage heaters, where a heat pump isn't suitable
- heating controls.

The target is for the energy efficiency measures to improve your EPC rating by at least two bands - for example, if your home is Band E, it should reach Band C or above with the planned improvements.

To qualify, you must be a homeowner who is living in the property as their main residence, or a private tenant, and meet the income criteria listed below.

- You receive an income related benefit (for example, Universal Credit, Pension Credit Guarantee, Council Tax Support, income-related Employment and Support Allowance, or Tax Credits), **or**
- Your total household income before tax, National Insurance and other deductions is no more than £36,000, **or**
- Your total household income before tax, National Insurance and other deductions is no more than £20,000 **after** your housing costs have been deducted (by housing costs, we mean mortgage payments, rent payments and Council Tax).

When we calculate your household income, we will ignore any disability benefits (such as Personal Independence Payment or Attendance Allowance) so this will not count towards your household income. If you think you may be eligible, please contact: homeenergy@cheshirewestandchester.gov.uk

A member of the Council's Climate Change Team will contact you to confirm your eligibility (we will ask you to provide us with documents to confirm your income) and explain the next steps.



Financial support for families with young children and teens

Tax-Free Childcare to help parents to save on their childcare bills

With Tax-Free Childcare, families arranging childcare for the start and end of the school day can get financial support of up to £2,000 a year per child, or £4,000 if their child is disabled, towards the cost. Parents can use the scheme to pay for childcare for children aged 11 or under, or up to 16 if the

child has a disability.

For every £8 deposited in a Tax-Free Childcare account, the government tops it by £2 which means parents can receive up to £500 (or £1,000 if their child is disabled) every three months to use to pay for their childcare costs.

Once an account is opened, parents can deposit money and use it straight away or keep it in the account to use whenever it's needed. Any unused money in the account can be withdrawn at any time.

For more information about Tax-Free Childcare and how to register visit: <https://www.gov.uk/tax-free-childcare>

Reminder to extend Child Benefit for your teen

Parents of 16 to 19 year olds, who are staying in education or training, can extend their Child Benefit claim to guarantee payments in September.

Child Benefit will automatically stop on 31 August on or after a child's 16th birthday if it's not extended.

You can apply to extend Child Benefit quickly and easily via the HMRC app or online on the Gov.UK website. You need to do this by 31 August

<https://www.gov.uk/child-benefit-16-19>

Child Benefit is currently worth £26.05 per week - or £1,354.60 a year - for the eldest or only child and £17.25 per week - or £897 a year - for each additional child. More than 870,000 parents extended their Child Benefit claim for their teen last year with the majority confirming online or via the HMRC app in minutes.

Child Benefit can continue to be paid for young people who are studying full time in non-advanced education as well as unpaid approved training courses. Visit [GOV.UK](https://www.gov.uk) to check full eligibility.

Community stories



Changing Lives Together – Buddy and Befriending Service

Our buddy and befriending service is there to help people across Cheshire who are over 18 and are lonely or living with social isolation, simply by giving them the opportunity to talk. We can help people through either telephone befriending or community based befriending.

This is how it works

Our clients are either self-referred or referred by one of our partner agencies, such as GP surgeries, social prescribers or other organisations or charities. Our dedicated team assess each referral on an individual basis depending on the person's circumstances and requirements.

For those who would like to interact with others our team would recommend one of our Warm Welcome Groups or a group near to where they live.

If the person being referred has physical disabilities or other reasons that prevent them from leaving their home, then they will be offered the telephone service. They will then be matched with a suitable volunteer based on their likes, hobbies and interests.

Anyone who starts out by receiving telephone support and then feels that they would like to attend a group and meet new people they will be offered the opportunity to start attending a Warm Welcome Group.

Could our service help you...

...if so, take that first step and speak to your GP surgery, social prescriber or other organisation or charity. You can also refer yourself, a friend or family member.

We're always on the lookout for volunteers

If you'd like to get involved and help other people, call or email us and one of our friendly coordinators will arrange a date and time to complete your sign-up information.

Changing Lives Together contact information

Tel: 07919327131

Email: befriending@changing-lives-together.org.uk

Online: www.changing-lives-together.org.uk/buddy-and-befriending



Help to cover the cost of 'Back to School'

Believe it or not as we approach the end of another academic year some parents/guardians will soon be focussing on how to meet the costs of the new term beginning in September.

After an initial trial last year, West Cheshire Credit Union are pleased to be offering a school uniform loan of up to £250, giving parents another option to turn to when it comes to meeting the costs. School shoes can often be one of the more expensive items of a school uniform, so small loans are available to cover this cost.

The loan scheme aims to complement other options that are available, such as School Uniform Banks, other school uniform providers and the preloved clothing sector – all of whom have a collective part to play in ensuring school uniforms are affordable.

Loan Example

£250 over 52 weekly repayments

Repayments £5.78 per week

Total interest charged £48 (42.6% Representative APR)

Total repayable £298

Repayments can be made via your Child Benefit or by Standing Order.

The application window is now open and **closes 31 August 2025** – www.wccu.co.uk/uniform-loan
For more information you can call the WCCU team on **01244 399006**

The following applies to all applications

- No pre saving is required
- Must become a member of West Cheshire Credit Union
- Maximum application amount – £250
- Repayments over 52 weeks / 12 months
- Can apply even if currently have an existing Family Loan with West Cheshire Credit Union.
- All applications are reviewed on affordability (as a responsible lender)

A credit union is a member-owned financial cooperative that provides a range of financial services, such as savings accounts and loans to its members. They are run on a not-for-profit basis, meaning any profits generated are either reinvested into the credit union to benefit members or distributed back to members in the form of dividends.