#### Scottish Welfare Fund – Community Care and Crisis Grants

Depending on your circumstances, there may be other sources of support available to you.

Need	Support available
Furniture or household items	You may be able to get a <u>Budgeting Loan</u> from the Social Fund for furniture or household items if you are receiving certain benefits.  You could also get a <u>Starter Pack</u> for essential household items  Help support your local community and benefit the environment by buying low cost furniture and electrical appliances from <u>re-use charities</u> such as the <u>Salvation</u> <u>Army's Furniture Project</u> , <u>Transform Furniture Project</u> , or the <u>British Heart Foundation Perth Home Store</u> .
Employment	Perth & Kinross Council's <a href="Employment Hub">Employment Hub</a> provides free information, advice and guidance on employment.  You can look for a job using <a href="Universal Jobmatch">Universal Jobmatch</a> .  If you have a disability, you may get financial support through the DWP's <a href="Access to Work Scheme">Access to Work Scheme</a> .  If you are getting certain benefits, you could get a <a href="Budgeting Loan">Budgeting Loan</a> from the Social Fund for expenses connected with looking for or starting work (including childcare costs).
Money/debt advice	Perth Citizens Advice Bureau provides a free, confidential and independent Money Advice service. Telephone Helpline: 01738 450580  The Money Advice Service also provides free, confidential and independent advice on a broad range of financial matters including Money Advice, debt, home insurance and other financial products and services, including bank accounts.

# Budgeting and financial

The Money Advice Service can provide online tools and budget planners.

The Council's <u>Adult Learning service</u> can provide support and assistance with budgeting and financial education.

# Welfare benefit advice

The Council's Welfare Rights Team provides free, confidential and impartial advice and information on welfare benefits. Telephone 01738 476900 or email WelfareRights@pkc.gov.uk,

The Welfare Rights Team also provides a free appeals representation service.

#### **Housing issues**

If you have any housing issues then you should discuss these with your landlord.

<u>Perth & Kinross Council</u>, <u>Caledonia Housing Association</u>, <u>Hillcrest Housing</u>
Association, Fairfield Housing Co-operative

You will also be able to access free, confidential and independent advice from <u>Shelter Scotland</u>.

### Home contents insurance

Making sure that you are covered with a suitable home contents insurance policy means that you don't have to worry too much about the cost of replacing your belongings if they are lost or damaged. You can get information from the <a href="Money Advice">Money Advice</a> Service.

Perth & Kinross Council has arranged a <u>home contents insurance scheme</u> for its tenants with Royal & Sun Alliance.

If you are a Housing Association or Housing Co-operative tenant then you should contact your individual landlord regarding affordable home contents insurance.

Moving house	You may get a <u>Discretionary Housing Payment (DHP)</u> for removal expenses or a deposit
	if you are moving to cheaper property.
	You may be entitled to help with a deposit under Perth & Kinross Council's Rent Bond
	Guarantee Scheme.
	You may also get a <u>Budgeting Loan</u> from the Social Fund for removal expenses or rent in advance if you are getting certain benefits.
Energy advice and information	For advice and assistance with energy costs you should contact the <a href="Home Energy Advice Team">Home Energy Advice Team (HEAT)</a> .
Reducing/Reusing and Recycling	By participating in waste minimisation, you can help the environment by limiting the amount of waste that is produced by reducing, reusing and recycling.