# Citizens Advice Copeland Community Newsletter



Feb 2025



# Did you know we offer a Macmillan Benefits Advice service?

# A cancer diagnosis can change your financial situation

We have a team of Macmillan Benefits Adviser who can assist clients with a cancer diagnosis or a close family member to maximise their income.

# We can also help with:

- Travel to Hospital Costs
- Blue Badge applications

If you would like an appointment please contact us on 01946 693321

# Do you need help with debts?

Being in debt can be stressful and it can be difficult to know what to do first – especially if you are constantly getting letters and calls from the companies you owe money to.

There's no debt problem that's unsolvable. Becoming debt free, however long it takes, can improve your credit rating and mean you can think about longer term plans.

We have a team of people ready and waiting to help you if you are struggling. We can help you to manage your debts, plan an affordable budget and look at ways in which you can plan and save for the future. We will also look at ways in which you can reduce your expenditure for example by assisting you to get a cheaper deal on your energy costs.

# Help to make your money go futher We can help you to:

- Increase your knowledge, confidence & skills around money management
- Look at options for increasing your income and reducing your outgoings
- Plan & save for a more financially secure future
- Access online support to manage your financial wellbeing

For more debt advice scan this QR code



Debt Advice



# **Energy Saving Tips** Stay Warm and spend less!

# Your winter heating checklist:

# **Check your radiators**

Bleed your radiators - Cold spots caused by trapped air could mean your radiators aren't giving out as much heat as they should. You can bleed your radiators yourself:

- 1. Some radiators have a valve that can be bled using a flathead screwdriver
- 2. If the valve has a square spindle with no flathead cutout, you'll need a radiator bleeding key. You can get a radiator key from most DIY shops or online
- 3. Please ensure the heating's off and has had time to cool down before bleeding
- 4. You may need to repressurise the system after doing this. You can check your boiler's user manual for how to do this or check with a heating engineer

Thermostatic radiator valves (TRVs) - the numbers normally correspond to a specific room temperature (e.g. on a scale of 0-5, 5 is typically 30°C), so turning them up to the maximum or minimum could still mean you're over or underheating that room in your property. On a 0-5 scale, 4 is usually okay for rooms that need to keep warm and 2 or 3 is okay for rooms that don't need to be as warm.

### Check your boiler's flow temperature

- The flow temperature is the temperature of the water your boiler sends to your radiators and hot water cylinder (if you have one)
- Turning your boiler's flow temperature down can reduce your heating bill by as much as 9%, according to some claims
- This is set on the boiler itself you can check your user manual to find out how to change this. If you're unsure, you can ask a heating engineer to reduce the flow temperature for you
- If you have a combi boiler, you could turn it down to 60°C in cold weather. In mild weather you might be able to turn it down as low as 50°C
- If you have a boiler with a hot water cylinder, you can turn it down to 65°C. Don't set it any lower otherwise the boiler won't be able to heat your hot water cylinder to a safe temperature

- After reducing the flow temperature, your boiler will take longer to heat your home and your hot water (if you have a cylinder). You should set your boiler to come on earlier to give it more time to work
- Turning down your boiler thermostat may not be suitable for all homes, especially if your home is already underheated, or certain heating system types
- If your home feels cold or struggles to reach a comfortable temperature, consider other energy-saving measures instead

# Keep your heating set at the lowest comfortable temperature (typically 18-21 degrees)

- Setting a higher temperature on your room thermostat doesn't make your property warm up any faster but it could waste energy. Set your heating to come on earlier so that it has longer to work; this uses less energy than turning up the thermostat
- You should keep your home warm enough so there's less risk of your home becoming damp and you getting ill. If you have a health condition that might be made worse by the cold, ask your GP or a healthcare professional what temperature you should keep your home at

#### Book in a boiler service

The last thing you want is to switch your heating on during a cold snap only to find it's broken down. You should also think about getting a service booked in with a Gas Safe engineer if you haven't already had a service in a while. This will also ensure it's working safely and efficiently

Also check if an annual service might be needed to keep your boiler's warranty valid.

## Don't rely on portable electric heaters

Portable heaters are best for short-term use, not as a replacement for your whole house heating system. If you want to heat a single room, it's usually cheaper to use your central heating and adjust the thermostat and TRVs.

If you need help with an energy issue call us on 01946 693321 to book an appointment with our energy adviser!

For more energy advice scan this QR code









# Volunteer with us!

# Join our team of volunteers and make a difference in your local community!

People volunteer with us for many different reasons, but one thing that unites them all is that they find it challenging, rewarding and varied.

### We have volunteers who:

- Advise clients
- Complete forms
- Are trustees
- Campaign for change
- Fundraise
- Promote our services in the community

## How volunteering with us benefits you:

- New opportunities
- Meet new people
- Give back to your community
- Enhance your CV
- Become part of a team
- Gain confidence & improve wellbeing

# As a volunteer at Citizens Advice you don't need any specific qualifications or experience.

- You'll need to be friendly and approachable and have a respect for views, values and cultures that are different to your own.
- Some roles may require you to have a basic IT skills, be a good listener, or have good written skills.
- As a volunteer you'll receive an introduction to the service and training for your role, as well as support and supervision from our supervisors during your time volunteering with us, and opportunities for development.
- Many of our public-facing roles take place in the day time (Mon - Fri 9am - 5pm) but we can be flexible with some of our other roles, which you could do in the evening or weekends.

# How to apply to be a volunteer with us

If you would be interested in volunteering email advice@cacopeland.org or call 01946 693321 and we will be happy to either email or post you an application form.

Scan the QR code which will take you to our website for more information and the application form.





# Success stories from some of the clients we have helped recently:

"Following our help with Dave's mandatory reconsideration he was awarded PIP at the enhanced rate for the daily living component and the mobility component. Dave will now receive £737.20 every four weeks."

"Sarah is a female survivor of domestic violence who had to move house and make a claim for Universal Credit, Our benefits adviser helped to backdate her Universal Credit claim and applied for backdated premiums of original legacy benefits. After 16 months and an official complaint Sarah received arrears of £9685."

"After being awarded the standard rate of PIP daily living our benefits adviser helped Stuart to challenge his award as his mobility hadn't been considered. With our support the case went to Tribunal and using evidence regarding his physical and mental health Stuart was awarded the enhanced rate for mobility and daily living. Stuart was awarded a backdated payment of £10,000 and his weekly disability benefits will now increase to £184.30."

# **Upcoming Community Outreaches**

We're going to be at various outreach sessions over the next few months. At all our outreach sessions we promote the services we offer and if you come to us in need of help we can add you to our list for an adviser to contact you.

# Here is a list of the outreaches we will be at in February and March:

### **Monday 17th February**

Whitehaven Welcome Hub, United Reformed Church, Whitehaven 11am-1pm

## Tuesday 18th February

Whitehaven Family Hub on the Harbour, Swing Pump Lane, Whitehaven 1-4pm

## Wednesday 19th February

Distington Warm Hub, Distington Club for Young People, 12-2pm

# Friday 21st February

Time To Change Welcome Hub, B4 Haig Enterprise Park, Kells, Whitehaven 12-2pm

# Thursday 6th March

St Peters Community Hall, Whitehaven 1-3pm

# **Monday 17th March**

Whitehaven Welcome Hub, United Reformed Church, Whitehaven 11am-1pm

# Wednesday 19th March

Egremont Welcome Space, The Meeting Place, Egremont Methodist Church, 11am-1pm

#### Wednesday 19th March

Whitehaven Library, Social Prescribing Event, Whitehaven, 11am-2pm

To keep up to date with our upcoming outreaches visit our website: www.citizensadvicecopeland.org



# Follow us on TikTok!

We have a new TikTok account please find the link below if you would like to follow us: **TikTok account**