

1. Benefit Take-up and Benefit Advice

There are various ways in which you can check what benefits and tax credits you are entitled to. The following organisations can check where you could be missing out on benefits and tax credits.

Citizens Advice Bureaux (CAB)

Citizens Advice Bureaux provide advice about benefits and will check what benefits you are entitled to claim. They can also provide you with a range of advice in other areas.

To contact any CAB office.
Telephone: 0161 628 7288
www.oldhamcab.org.uk

1-2 Ashcroft Court
Peter Street,
Oldham, OL1 1HP

Royal Oldham Hospital
Forest House, Chapel Walk
Rochdale Road, Oldham
OL1 2JH

Age Concern
10 Church Lane,
Oldham
OL1 3AN

Shaw Outreach
Shaw Parish Council,
Council Offices, High Street,
Shaw, Oldham
OL2 8RF

Entitledto

Helps people find out about entitlements online. The website provides a free web-based calculator to help people work out their entitlements to benefits and tax credits.

www.entitledto.co.uk

Tax Credits Helpline

Making it easier to find out if tax credits can help you and your family

Telephone: 0845 300 3900
www.hmrc.gov.uk/Taxcredits

Pension Credit Helpline

An entitlement for people aged 60 or over and living in Britain. This could mean more money for you every week. Pension Credit guarantees everyone aged 60 and over an income.

Freephone: 0800 991 234
www.thepensionservice.gov.uk/pensioncredit/calculator/home

Jobcentre Plus

Can provide help and advice on jobs and training for you if you can work and financial help for you if you cannot.

Telephone: 0845 608 8550
www.jobcentreplus.gov.uk

2. Housing Advice

Mortgage and rent arrears

Mortgage and rent payments are priority debts and should always be paid first. If you are finding difficulties in paying your mortgage or keeping up with your rent payments the first thing to do is to start talking; talk to your lender or talk to a free, independent debt advisor.

Citizens Advice Bureaux (CAB)

The Citizens Advice Bureaux provides general housing advice, working with other agencies and housing providers to help families access affordable housing to keep their homes and alleviate homelessness.

Housing Benefit and Council Tax Benefit – The Basics

Housing benefit is a national welfare benefit, helping people on low income pay for rent. You may get housing benefit if you rent your home from First Choice Homes or from a housing association. Or help with local housing allowance if you rent your home from a private landlord.

Council Tax benefit is also a national welfare benefit and helps people on a low income pay council tax. There are two types of council tax benefit.

Ordinary Council Tax Benefit

People who receive income support, job seekers allowance (income based), employment and support allowance (income related), or guarantee pension credit usually do not have to pay council tax and others on low incomes can have their bills reduced.

Second adult rebate

You may be able to get money off your council tax bill if there is someone else living with you who is on a low income but is not your partner.

How to collect a housing and council tax application form.

- Pick up from Access Oldham, Civic Centre, West Street, Oldham, OL1 1UT, Monday to Friday 8:40am – 5pm
- Visit your local library or local housing office
- Request a form by phoning our 24 hour hotline 0161 770 3915, or if you need further help phone on 0161 770 6633 (Monday to Friday 8am–6pm, Saturdays 9am–1pm)
- To make an appointment at Access Oldham, Civic Centre, West Street, Oldham, you can phone us on 0161 770 6633 and
- If you have any difficulty visiting any of these offices because of illness or disability you can arrange a home visit by phoning 0161 770 6633.

Discretionary Housing Payment

If you are not paying your full Housing Benefit and Council Tax Benefit and you cannot afford to make the shortfall in your rent and Council Tax we may be able to give you temporary extra help. Discretionary Housing payments is made to those who we feel have unusual circumstances and we think that you need more help with rent and Council Tax. For more information or to apply telephone: 0161 770 6633.

Is your home at Risk? Or are you in debt?

If you are in debt or finding it hard to pay all your bills, call free for information and guidance on what help and support is available to you. This service is available to all Oldham residents it does not matter if you rent or own your own home. This service is operated by First Choice Homes Oldham in partnership with Oldham CAB on behalf of Oldham Council.

Freephone: 0800 954 2789

First Choice Homes

Can offer you a range of advice and services including:

- If you are in threat of becoming homeless
- Applying for housing
- Asylum seeker support
- Retirement support
- Adaptations and equipment
- Domestic violence
- Eviction advice
- Squatters

For further information on any of the above or other services offered contact First Choice Homes.

Telephone: 0161 770 3576
www.oldham.gov.uk/fcho

Shelter

Shelter is a charity that works to alleviate the distress caused by homelessness and bad housing. They can provide advice, information and advocacy to people in housing need, and by campaigning for lasting political change to end the housing crisis for good.

Telephone: 0808 800 4444
www.shelter.org.uk

Financial help with home improvements

Block Refurbishment Schemes

This is typically where a group of properties in a row are improved on the outside, to improve the overall appearance.

For further information contact:
Housing Implementation –
Telephone: 0161 770 8796

E: Housing.implementation@oldham.gov.uk

Home Repairs Assistance

This is a small grant, usually up to £5000. This is available for repairs and improvements to homes for people who find it difficult physically or financially to keep their home in a good condition. Anchor Staying Put provides this service. There are conditions that will determine your entitlement, for more information contact;

Anchor Staying Put
Telephone: 0161 342 8750

E: stayingput.oldham@anchor.org.uk



Home Improvement Loans

This scheme is currently under review for more information please contact. Telephone: 0161 770 4136 / 8796

Warm Front Scheme

Warm Front is a government – funded scheme which provides grants to keep your home warmer, healthier and more energy efficient. Up to £3,500 is available to help pay for insulation in your home and heating appliances. Warm Front Grants are for people who are on certain benefits and own their home or rent it from a private landlord.

To check whether you qualify for a Warm Front Grant or to find out more information contact your local Energy Advice Centre.

Freephone: 0800 512 012
www.energysavingtrust.org.uk

All Wrapped Up

All Wrapped up is a council backed scheme offering free or subsidised insulation to owners and First Choice Homes tenants. If you receive certain benefits, you may qualify for free insulation. If you don't receive benefits you may still qualify for a big reduction in the cost, if you are a First Choice Home Tenant you will get insulation installed free. To check what you qualify for or more information contact your local Energy Efficiency Advice Centre.

Freephone: 0800 512 012
www.energysavingtrust.org.uk

Other Energy Efficiency Grants

There are often other grants available for heating and insulation and also for renewable energy technologies. Contact your local Energy Efficiency Advice Centre for up to date information on all current schemes.

Freephone: 0800 512 012
www.energysavingtrust.org.uk

The Energy Saving Trust advice centre

Provides free, impartial, locally relevant advice for householders on home insulation, heating and heating controls, and the different types of grants and discounts available.

Freephone: 0800 512 012
www.energysavingtrust.org.uk

Home Heat Helpline

Can provide you with independent free advice if you are struggling to pay your energy bills.

Freephone: 0800 336699

3. Debt Advice

If you are having difficulties in dealing with debt problems, you should get specialist advice straightaway. Some useful contacts are listed below.

Citizens Advice Bureaux (CAB)

Citizens Advice Bureaux offers advice about debt problems. If it's a very complicated case, you will usually be referred to a money advice specialist.

To contact any CAB office. Telephone: 0161 628 7288
www.oldhamcab.org.uk

1-2 Ashcroft Court
Peter Street,
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Forest House, Chapel Walk
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Council Offices, High Street,
Shaw, Oldham
OL2 8RF

National Debtline

This helpline can provide you with free, confidential and independent advice on how to deal with debt problems.

Telephone: 0808 808 4000
www.nationaldebtline.co.uk

Consumer Credit Counselling Service

The Consumer Credit Counselling Service is a registered charity whose purpose is to assist people who are in financial difficulty by providing free, independent, impartial and realistic advice.

Freephone: 0800 138 1111
www.cccs.co.uk

Payplan

Payplan offers a fresh approach to dealing with financial difficulties. It is the UK's largest provider of free debt solutions, including free debt management plans and Individual Voluntary Arrangements or IVAs.

Freephone: 0800 917 7823
www.payplan.com

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Oldham Partnership Support Team
Oldham Business Centre
Cromwell Street, Oldham
OL1 1BB
T: 0161 770 5256
E: info@oldhampartnership.org.uk
www.oldhampartnership.org.uk/

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Your guide to help you through the credit crunch

Helping local residents know where to go for advice and guidance during the current recession.



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