

# Need help in the recession?

This leaflet provides information on what to do and who you should contact if you need help and support



**'Bee' aware of  
the help and  
advice available**

***Housing Benefit***

***Council Tax Benefit***

***Jobcentre Plus***

***Free School Meals***

***Debt Advice***

***Help with Mortgage Payments***

## I've just lost my job. What benefits am I entitled to?

The benefits you can get will depend on your individual circumstances.

If you are looking for work, you may be entitled to Jobseeker's Allowance. If you have children, you may be entitled to Child Tax Credit. If you are sick or disabled, you may be able to get Employment and Support Allowance (ESA). If you are a lone parent or a carer, you may be entitled to Income Support.

If you own your own home or are buying your own home and you receive Income Support, income-based Jobseeker's Allowance, income-related ESA or Pension Credit, you may be entitled to help with your mortgage costs, although this may not be immediately available.

Some benefits are contribution-based. This means that the amount and type of benefit you receive depends on how many, and what type of national insurance contributions you paid when you were working. Other benefits are means-tested. This means that an assessment will be made of what income, savings or capital you have.

In all cases make your application as soon as possible.

Contact Jobcentre Plus

[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

Claim Line 0800 055 6688

See also [www.adviceguide.org.uk](http://www.adviceguide.org.uk) for advice

## Rent Arrears and Housing Advice

Keeping on top of rent payments is crucial as arrears can result in the threat of eviction and possibly homelessness. If you are struggling with your rent, get advice as soon as possible. You may be able to get help paying your rent - the easiest way to find out if you are eligible for Housing Benefit is to put in a claim. Contact Chiltern District Council Benefits Office on **01494 732078** or **01494 732077**. [www.chiltern.gov.uk](http://www.chiltern.gov.uk)

A Homelessness and Housing Advice Service is also available through the Council's agent, Paradigm Housing, who are based at 1 Whitehill Chesham and can be contacted on **01494 830991**.

Independent Housing Advice is also available locally from Shelter, who are based at the Southern Counties Housing Aid Centre, 27 Church Street, Slough— **0844 515 1392**. Free housing advice helpline— **0808 800 4444**

Citizens Advice Bureau have offices in Chesham and Amer-sham. It is open Mondays to Thursdays from 9.30am— 4.30pm afternoons by appointment Telephone **0845 0920 137** See also [www.adviceguide.org.uk](http://www.adviceguide.org.uk) for advice and other bureaux.

## Mortgage Arrears

If you can't meet your mortgage repayments, or you're worried you might fall behind, get in touch with your mortgage lender quickly and then they should try to help. You can also get free independent advice from other organisations.

Consumer Credit Counselling Service **0800 138 1111**

National Debtline **0808 808 4000**

[www.nationaldebtline.co.uk/england\\_wales/pdf/self\\_help\\_pack/mortgage\\_arrears.pdf](http://www.nationaldebtline.co.uk/england_wales/pdf/self_help_pack/mortgage_arrears.pdf)

Citizens Advice [www.adviceguide.org.uk](http://www.adviceguide.org.uk) for advice or to find local bureau.

### Council Tax Arrears

Firstly, you need to find out whether you qualify for help with your Council Tax (Council Tax Benefit). You do not have to be receiving other benefits to qualify and help may be available if you are on a reduced income even if you own the property you live in.

If you do not qualify for Council Tax Benefit but are struggling to pay your Council Tax, contact the Council Tax office as early as possible to see if you can make alternative arrangements for payments.

Chiltern District Council - Revenues Office 01494 732078  
or 01494 732077

### Struggling with Gas and Electricity Bills?

Independent advice on domestic energy efficiency and potentially reducing your gas and electricity bills is available from your local Energy Advice Centre.

Tel: 01908 699920

Web: [www.mkea.org.uk](http://www.mkea.org.uk)

Home Heat Helpline gives advice to consumers receiving

benefits or on a low income.

Free Helpline number: 0800 336699

Web: [www.homeheathelpline.org](http://www.homeheathelpline.org)

Consumer Direct gives a wide range of consumer advice and this includes advice on energy suppliers.

Tel: 08454 040506

Web: [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)

Winter Fuel Payments are annual payments to help people aged 60 and over with the costs of keeping warm this winter. Winter Fuel payment helpline 0845 915 1515

## Redundancy

During the current economic downturn the number of redundancies being announced across the country is increasing, however there is a duty upon the employer to ensure that redundancies are handled fairly. For advice on redundancy and for answers to frequently asked questions visit the ACAS website at [www.acas.org.uk](http://www.acas.org.uk) or call the helpline on 08457 474747. You can also visit the government website at [www.berr.gov.uk](http://www.berr.gov.uk) and follow the links to employment; or contact Citizens Advice.

Careers Springboard helps redundant Executives to find new work. [www.careersspringboard.info](http://www.careersspringboard.info)

## Relationship Problems

Problems being experienced during the current recession can put additional stress on relationships. For help and advice you could contact Relate on 0300 100 1234

## General Debt Advice

Many people are currently finding it increasingly difficult to manage their debts. Your debt will not go away, you must tackle the problem before it escalates out of control.

Debt can be enormously stressful, so it is important to tell someone.

There are a number of charities who can help you cope with the stress and help you work out a debt management strategy.

Prioritise your responsibilities, for example, meeting repayments on essential services such as your mortgage, council tax, and utility bills should be your first concern.

Despite what you may think, most companies are sympathetic to people who cannot afford repayments. Recovering debt can be enormously expensive, so they are often willing to work out an agreement with you.

For help you can contact:-

Consumer Credit Counselling Service 0800 138 1111

National Debtline 0808 8084000

Citizens Advice [www.adviceguide.org.uk](http://www.adviceguide.org.uk) or Chiltern CAB  
0845 0920 137

## Volunteering

Volunteering can help you keep your skills up to date while helping a local charity or community group. Voluntary Action Chiltern and South Bucks has over 300 local groups registered with them who need volunteers.

To find an opportunity to suit you call 01895 837545, email [joy.volaction@gmail.com](mailto:joy.volaction@gmail.com) or see [www.voluntaryaction.org](http://www.voluntaryaction.org)

## Do you run a small business / are you self employed?

If you run a small business and your premises have a rateable value of under £12,000, you should qualify for small business rate relief. If you are not already receiving this relief, call the Council's Business Rates section on **01494 732078** or **01494 732077**.

Whatever the economic conditions there is always a need for businesses to take stock and think about their business practices however this is particularly important in the current climate. BusinessLink is an organisation who has a range of resources to help organisations take steps to protect themselves.

Business Link South East **0845 600 9006**

[www.businesslink.gov.uk](http://www.businesslink.gov.uk)

Business Debtline provide free, confidential and independent advice on how to deal with debt problems

**0800 197 6026** [www.bdl.org.uk](http://www.bdl.org.uk)

## Free School Meals

Children whose parents are in receipt of some state benefits are entitled to free school meals.

The qualifying criteria are that the parents must be in receipt of one of the following, Income Support, Income-based Jobseekers Allowance, An income-related employment and support allowance, Support under part IV of the Immigration and Asylum Act 1999, Child Tax Credit (provided they are not entitled to Working Tax Credit) and have an annual income that does not exceed £15,575 or The Guarantee element of State Pension Credit.

To apply you should contact the child's school directly.

## Useful contacts

ACAS - 08457 474747

Business Debtline—0800 197 6026

Careers Springboard—[www.careersspringboard.info](http://www.careersspringboard.info)

Chiltern Citizens Advice Bureau - 0845 0920 137

Chiltern District Council Housing Benefit/ Council Tax Benefit —01494 732078 or 01494 732077

Consumer Credit Counselling Service - 0800 138 1111

Direct Gov— the official government website  
[www.direct.gov.uk](http://www.direct.gov.uk)

Insolvency Service enquiry line - 0845 602 9848

Jobcentre Plus - 0800 055 66 88

National Debtline - 0808 808 4000

Paradigm Housing— 01494 830991

Relate - 0300 100 1234

Samaritans - 08457 909090

Shelter National Freephone - 0808 800 4444

Tax Credits helpline—0845 300 3900

The Pension Service—0845 606 0265

UK Insolvency helpline—0800 074 6918

Winter Fuel Payment Helpline— 0845 915 1515



Revenues Section  
Council Offices, PO Box 406  
Amersham  
Bucks HP6 5AW  
Email: [benefits@chiltern.gov.uk](mailto:benefits@chiltern.gov.uk)  
[www.chiltern.gov.uk](http://www.chiltern.gov.uk)