



Cash in for the future

Your District Council is doing all it can to try and make things easier for Stratford District people.

While we cannot offer direct financial advice, we can help you by providing information as to where and what help is available.

STRATFORD-ON-AVON
DISTRICT COUNCIL

Top 10 tips for dealing with debt

1

Don't ignore the problem - the longer it's left, the worse it will get. Free advice is available from the Citizens Advice Bureau (CAB)

2

Make the most of your income - check you are claiming all the benefits you can. If you have lost your job or are off work because of illness, make sure your debts, such as your mortgage is covered by payment protection insurance.

3

Tackle your priority debts first so that you don't lose your home or risk having your gas and electricity cut off.

4

Work out your budget - what money comes in and what you have to pay out.

5

Contact all the people you owe money to straight away - explain your circumstances. Do not ignore letters or phone calls.

6

Work out a reasonable offer for each amount owed as they prefer a small amount paid regularly rather than nothing at all.

7

If the people you owe money to are difficult, stick with it and speak to someone more senior if need be.

8

Keep copies of letters and papers you send or receive. Record dates and times of phone calls and who you have spoken to.

9

Beware of borrowing money to pay off existing debts - it's not necessarily a good deal. Watch out for companies offering to combine all your loans - get advice especially if they want your home as security.

10

If you get taken to court make sure you reply to all letters straight away. Always go to court hearings, give the court the facts and take your personal budget with you.

Struggling to pay Council Tax or rent?

If you are struggling to pay your Council Tax or housing rent, you could be entitled to vital cash help from **Your District Council**. You may qualify for benefits if you are on a low income or a Council Tax discount of up to 25% if you are disabled, a carer, a student or live on your own.

Council Tax Benefit will reduce the amount of Council Tax you pay, if you have savings of less than £16,000 and are on a low income or benefit. This can be awarded even if you own your property. If you rent, Housing Benefit is also available and can be paid in addition to other benefits or Tax Credits. Act today – even if you are entitled, benefits cannot normally be backdated.

If you are already in receipt of Housing Benefit but still struggling to pay your rent, you may be entitled to a Discretionary Housing Payment (DHP). DHP is a discretionary payment that the Council may award to claimants who are eligible for Housing Benefit to help 'top up' their Housing Benefit to the level of their rent. **For further information, please contact the Housing Benefit Team at the Council or visit www.stratford.gov.uk/files/seealsodocs/6824/SDC0985DEC06.pdf**

If you are on benefits, remember to let us know if there are any changes in your circumstances such as someone who moves in with you, your rent changes or you change your job. It could mean your benefit goes down or up. Claiming benefit you are not entitled to is fraud and you would have to pay the money back or may even be prosecuted.

If you are struggling with your bills, don't leave it until the last minute when the final reminder or summons comes through your letterbox. **Your District Council** offers lots of different ways to pay your Council Tax. **Contact 01789 260990 for further details.**

Citizens' Advice Bureau (CAB) offers free confidential advice on maximising your income and minimising your outgoings. CAB advisers can help tackle your debt by helping you to manage your regular bills and repayment plans. **Contact Stratford-upon-Avon CAB on 01789 293299 for advice.**

For alternative advice on dealing with debt contact the National Debtline on 0808 808 4000 or visit www.nationaldebtline.co.uk

Did you know?

Qualifying for benefits means you could also claim free school meals for your children. Contact Warwickshire County Council on 01926 412396.

Keep warm, keep well.....

You can get plenty of free advice on heating your home from Act on Energy a not-for-profit group able to give impartial advice.

For further information
please contact
Act on Energy
on 0800 9882 881

There could be cash available for residents and private landlords based in the District to improve home insulation and heating systems. Different schemes apply to different properties whilst eligibility will also depend on your age, financial circumstances and whether you have a disability.

Top tips

- Close your curtains and shut doors to keep heat in and try not to cover your radiators.
- Turn your central heating thermostat down – just 1°C could save you £30 a year.
- Fit a letter flap box and draft excluders around doors.
- Ensure your hot water cylinder is insulated and have your central heating boiler serviced regularly.
- Check your loft insulation – the recommended depth is 300mm (around 12 inches).
- Try not to leave electrical items on standby and unplug items like phone chargers.
- Use low energy light bulbs – they are 5 times more efficient and last 10 times longer.
- Wash a full load in your washing machine and dishwasher.
- Just boil the water you need in the kettle and use the right size pan on the cooker.
- Order a Save-A-Flush bag to put in your toilet's cistern – it will save water as you flush. Visit www.stwater.co.uk
- Buy A+ or A rated appliances - it will save energy (and money) in the long term.

Did you know?

Help with gas, electricity
and other household bills or costs
could be just an application away.
Grants could be available from a
number of charitable trusts
and the ones here were set up by the
energy and water companies.
www.britishgasenergytrust.org.uk
www.edfenergytrust.org.uk
www.sttf.org.uk

Be Local, Buy Local...



When you buy local, you'll be helping to shield Stratford District from the effects of the recession, bringing lasting benefits to our community.

Your next purchases can support local businesses - please consider the local options first, whether it's your weekly food shop, a gift, a major purchase or the services of a builder, plumber or hairdresser. Help your local shops, businesses and services, help retain jobs.

Local businesses shape the character of our community – but they rely on local custom to thrive. There are a number of real benefits to the community when you buy local. Your actions will help retain local businesses and services and support local jobs.

- Buying local boosts our economy
- Buying local protects and creates jobs
- Buying local saves services
- Buying local saves you money
- Local shops and businesses value you more
- Local shops are for everyone
- Local shops sell a wide range of great products at affordable prices
- Shopping local helps the environment
- Shopping locally retains our communities

We need your support

Together we really can make a difference. Show your support by pledging to help our local businesses whenever you can.

Advice for Businesses

Stratford District Council does not directly support businesses, but can provide helpful information so businesses can get support from the right organisations.

Did you know about the Small Business Rate Relief scheme?

If the rateable value on your premises is less than £15,000 you may be entitled to small business rate relief. If you are not sure if you are receiving this relief contact 01789 260993 or by email at nndr@stratford-dc.gov.uk

Business rates deferral scheme 2009/10

The government announced at the end of March that it will bring forward regulations to enable businesses to defer payment of 60% of the increase in their 2009-10 business rate bills until 2010-11 and 2011-12.

Relief in rural settlements (Village shop rate relief)

Certain shops in rural settlements may be entitled to receive relief from rates where they provide a service to that settlement. Relief, at the Council's discretion, may be awarded at any amount up to 100% of the full rates payable.

Further information about business rates can be requested from the Revenues Division on 01789 260993 or by email at nndr@stratford-dc.gov.uk

Useful contacts

Coventry & Warwickshire Chamber of Commerce - www.cw-chamber.co.uk

Business Link West Midlands- credit crunch hotline: 0845 002 0900 or visit www.businesslinkwm.co.uk

Support West Midlands- www.supportwm.co.uk/support-for-businesses/

The Hub- www.baytonhub.com

Business Debtline - www.bdl.org.uk Business Debtline is a free, confidential and independent advice on how to deal with debt problems.

HMRC Business Payment Support Service - www.hmrc.gov.uk/pbr2008/business-payment.htm

Information to help you...

Your District Council can offer unpaid work placements to people of any age? If you are thinking of a change of career and direction, or simply want to gain some valuable experience for your CV, then a work placement could be just the thing. Work placements are usually short, a few weeks, or maybe a day a week over a slightly longer period, and could be in any service area of the Council. **If you are interested, please contact**

Human Resources on 01789 260706.

Useful contacts

- Free** national bus passes for everyone who is disabled or aged 60 and over
- Free** swimming for all over 60's with an Everyone Active card.
- Free** parking in all District Council car parks in local villages (except Telegraph Street, Shipston-on-Stour)
- Free** parking for over 60's on the Recreation Ground (£10 admin fee applies)
- Free** Health Walk

Useful contacts

- Benefits** - 01789 260991
- Council Tax** - 01789 260990
- Housing Advice** - 01789 260861
- Benefit Enquiry Line**
(for people with disabilities) - 0800 882200
- South Warwickshire Carer's Support Services** - 01926 485486
- Learn Direct** - 0800 100 901
- Loan Shark Helpline** (confidential) - 0300 555 2222
- National Tax Credit Helpline** - 0845 300 3900
- Jobseeker Direct** - 0845 6060 234



.... and websites

- www.citizensadvice.org.uk
- www.nationaldebtline.co.uk
- www.direct.gov.uk
- www.insolvencyhelpline.co.uk - Free money advice
- www.creditaction.com - Promotes self-help in personal money matters
- www.cccs.co.uk - Consumer Credit Counselling Service
- a free confidential service for anyone with debt problems
- www.jobcentreplus.gov.uk

The District Council Support

Stratford District Partnership's Economy and Enterprise Theme Group is co-ordinating work with a number of partner organisations to help residents and businesses in providing tailored support. Partners are:

- Citizens' Advice Bureau
- Federation of Small Businesses
- Job Centre Plus
- Learning & Skills Council
- Shakespeare Country
- Stratford-on-Avon District Council
- Stratford Town Management Partnership
- Stratford-upon-Avon College
- Voluntary Action Stratford-upon-Avon District
- Warwickshire Chamber of Commerce
- Warwickshire County Council

The group is particularly keen to help businesses and the local community through the current challenging times. Local events 'Beat the credit crunch', 'Buying from the Public Sector' and 'Weathering the storm' have been held.

Your District Council has provided:

- Financial support was given to Stratford's '**River Festival**' held on 3, 4 and 5 July and the '**Food Festival**' on 25, 26 and 27 September which resulted in a boost to the local economy through the increased number of visitors.
- **Hardship Rate relief for Businesses.**
Financial support is being offered by **Your District Council** to businesses in the district affected by the current economic downturn. **Your District Council** is allocating up to £50,000 from the Department for Communities and Local Government (CLG) to support economic and enterprise issues arising from the economic down turn and £10,000 from this has been allocated to support hardship rate relief applications. This additional funding will enable **Your District Council** to provide financial support to a greater number of local businesses currently suffering as a result of the economic downturn. This additional money will provide short term financial support for businesses who are struggling to remain solvent during this very difficult time. The more support **Your District Council** can provide now, the better the prospects for businesses will be in the future.
- **Small Businesses recognised by Stratford District Council**
Your District Council along with another 4 councils has signed up to the 'Small Business Engagement Accord'. The Federation of Small Businesses launched the Accord in April 2009 to encourage a more productive dialogue with local businesses. It brings together various aspects of consultation, as well as specific proposals from the FSB designed to improve the level of participation by businesses in local democracy.

Discretionary Grants and Disabled Facility Grants

Grants are available for minor and major works, from small scale repairs and improvements through to major works for unfit properties.

Grants are also available for adapting and improving facilities to homes for people that have a disability.

For further information please contact the Private Sector housing team on 01789 260848.

Empty Homes Grants

If you own a property that has been empty for over 6 months **Your District Council** can help you get it back into use.

An empty property can cost up to £8000 per year to keep. The Empty Homes Officer can provide financial advice and assistance on:

- Council Tax exemptions
- VAT relief
- Discretionary Grants

For further information please contact The Empty Homes Officer on 01789 260866.

We also work with Age Concern, who provide the Handifix service opposite.

Age Concern Handifix Service

Age Concern Warwickshire runs a Care and Repair service for tenants of privately rented homes, who are aged 60 and over. This service is also available for those who are disabled, of any age. Care and Repair caseworks can support clients to live independently in their own homes by helping to arrange repairs and adaptations using their handyman service or liaising with vetted contractors. They can also make referrals to Home Safety Check, Gardening Service, Daily Living Support and Carers Short Break Service all run by Age Concern.

For further information please see our website:<http://www.ageconcernwarwickshire.org.uk/index.cfm?id=1245> or telephone 01926 458125

Housing Difficulties

If you are in housing difficulties due to debt problems or for any other reason, talk to your landlord or lender and seek advice as soon as possible to ensure you do not have to leave your home. Contact **Your District Council's** Housing Advice Team to arrange a housing options interview by ringing **01789 260861 or 260862**. You could also Contact the local Citizens' Advice Bureau for advice - to find contact details of your local branch visit **www.citizensadvice.org.uk**.



Mortgage Rescue Scheme

Mortgage Rescue is a new government scheme launched at the beginning of 2009. It is designed to help vulnerable homeowners facing repossession to stay in their own homes. The scheme is administrated by **Your District Council's** Housing Advice Team, together with the Citizens' Advice Bureau and Orbit First Step, part of the Orbit Housing Group.

1. If you are running into problems making your mortgage payments, contact your lender first to see if you can sort out a new arrangement.
2. To qualify for the Mortgage Rescue Scheme there are certain criteria which need to be fulfilled.
3. The Housing Advice Team will be able to assess if you are eligible for mortgage rescue and provide further advice and support.

Cash help whatever your age

Many people are not claiming their full benefit entitlement and could be missing out on hundreds of pounds of help. **Your District Council** has already helped pensioners claim more than £250,000 worth of extra benefit and around £70,000 for carers. Even if you are working, you may be able to access benefits if you are on a low income. **Visit www.directgov.uk or Warwickshire Welfare Rights Advice Service at www.wwas.org.uk for lots of useful information and contact details.**

Get your priorities right

All debts can become a problem, some more than others; for example if you don't pay your mortgage or rent you could lose your home or gas or electricity you could be cut off. These are your 'priority debts' which should be paid off before non-priority ones.


Priority debts

Cannot pay?

- Rent or mortgage ➔ **You could lose your home**
- Electricity, gas, telephone ➔ **Fuel and phone could be cut off**
- Secured loan ➔ **You could lose your home**
- Council Tax ➔ **You could lose your belongings, have money deducted from your wages or benefits or even go to prison**
- Maintenance including child support ➔ **see Council Tax above**
- TV licence ➔ **As above or you could be fined up to £1,000**

Non-priority debts

- Catalogue |
 - Credit card |
 - Store card |
 - Personal loan |
 - Housing Benefit overpayment |
- ➔ **You could be taken to court. If you own your own property you could receive a charging order.**



This booklet from **Your District Council** contains advice and information and will help you reduce costs, check your benefits entitlement, prevent homelessness, keep your home warm, and look for a job.

It is not intended to be a comprehensive guide but it will hopefully give you a few pointers to guide you through the information out there.