

Contact details for agencies

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| 1st Light Trust | 01642 758021 www.firstlighttrust.co.uk |
| Accent Housing | 0345 678 0555 www.accentgroup.org |
| Age UK Teesside | 01642 805500 www.ageuk.org.uk |
| Anchor Hanover | 0800 731 2020 www.anchorhanover.org.uk |
| Beyond Housing | 0345 065 5656 rent_income@beyondhousing.co.uk |
| Carers Together | 01642 488977 info@carerstogether-rc.org.uk |
| Citizens Advice | 01642 030000 enquiries@rccitizensadvice.co.uk |
| Cleveland Fire Brigade | 01429 874 063 www.clevelandfire.gov.uk |
| Debt Advice Foundation | 0800 622 6151 www.debtadvicefoundation.org |
| Families Information Service | 0800 073 8800 and FIS@redcar-cleveland.gov.uk |
| Five Lamps | 01642 608316 www.fivelamps.org.uk |
| Illegal Money Lending Team | 0300 555 2222 www.stoploansharks.co.uk |
| Jobcentre Plus | 0800 169 0310 www.gov.uk |
| Karbon Homes | 0808 164 0111 info@karbonhomes.co.uk |
| Macmillan Cancer Support | 0808 808 0000 www.macmillan.org.uk |
| Money Advice Service | 0800 138 7777 www.moneyadvice.service.org.uk |
| MP- Jacob Young | 01642 432588 www.jacobyoung.org.uk |
| MP- Simon Clarke | 01287 204709 www.simon-clarke.org.uk |
| National Debt Helpline | 0808 808 4000 www.nationaldebtline.org |
| North Star | 03000 110011 northstarhg.co.uk |
| Payplan | 0800 280 2816 www.payplan.com |
| R&C Financial Support Team | 01642 774774 and council website |
| R&C Customer Service & Libraries | 01642 774774 and council website/library buildings |
| R&C Housing Advice Team | 01287 612444 and council website |
| Shelter | 0808 800 4444 www.shelter.org.uk |
| South Bank Credit Union | 01642 463700 sbcreditunions.com |
| South Tees Community Bank | 0191 2767963 www.southteescommunitybank.org.uk |
| Step Forward Tees Valley | 01642 681785 www.sfteesvalley.co.uk |
| Stepchange | 0800 138 1111 www.stepchange.org |
| Stroke Association | 01642 511032 www.stroke.org.uk |
| Thirteen Housing | 0300 111 1000 customerservices@thirteengroup.co.uk |
| The Junction | 01642 756000 thejunctionfoundation.com |
| Tully | www.tully.co.uk website only |
| Welfare Rights | 01642 771166 welfarerights@redcar-cleveland.gov.uk |
| Warm & Well | 01642 771289 and council website |

Department For Work and Pensions (DWP)

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| Universal Credit | 0800 328 5644 |
| Employment & Support Allowance/Income Support/Job Seeker's Allowance | 0800 055 6688 |
| Attendance Allowance | 0800 731 0122 |
| Pension Credit | 0800 731 0469 |
| Personal Independence payment | 0800 121 4433 |
| Disability Living Allowance | 0800 121 4600 |



this is Redcar & Cleveland



Advice and support for managing money and paying your bills

The Council is committed to helping residents who are struggling to cope financially and find it difficult to meet their Council Tax payments.

There is a Support Scheme which can cover up to 82.5% of Council Tax charges for low income working age households and up to 100% of the charge for low income pension age households.

To find more about Council Tax Support visit the Council's website www.redcar-cleveland.gov.uk and search for 'Council Tax Support'. For discounts and reductions search 'discounts and reductions'.

N.B Universal Credit does not cover Council Tax Support. You need to make a separate claim for this from the Council.

Details of other help, support and advice available and the agencies that provide this are provided in this leaflet. The back of this leaflet has contact details for each agency.

Managing Money & Debt

| Advice on protection against scams | Help to manage money | Independent debt advice | Help to lower bills | Information on financial products |
|---|---|---|---|---|
| <ul style="list-style-type: none"> • Citizens Advice • Illegal Money lending Team • Money Advice Service • South Tees Community Bank • South Bank Credit Union • Thirteen Housing | <ul style="list-style-type: none"> • Citizens Advice • Money Advice Service • South Tees Community Bank • South Bank Credit Union • Accent Housing • Anchor Hanover • Karbon Homes • Macmillan Cancer Support • Thirteen Housing • Step Forward Tees Valley • North Star | <ul style="list-style-type: none"> • Citizens Advice • Payplan • National Debt Helpline • Stepchange • Debt Advice Foundation • Tully • Macmillan Cancer Support | <ul style="list-style-type: none"> • Citizens Advice • Money Advice Service • Accent Housing • Anchor Hanover • Karbon Homes • Thirteen Housing • Macmillan Cancer Support • Northumbrian Water • South Tees Community Bank • South Bank Credit Union • Step Forward Tees Valley • North Star | <ul style="list-style-type: none"> • Citizens Advice • Money Advice Service • Thirteen Housing • North Star |

Contact details for each agency are on the back page of this leaflet

Benefits

| General Benefit information | General Benefit Checks | Help to fill in forms | Help to challenge benefit decisions | Representation at tribunal |
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| <ul style="list-style-type: none"> • Citizens Advice • Redcar and Cleveland Customer Services • Redcar and Cleveland Financial Support Team • Welfare Rights • Jobcentre Plus • Accent Housing • Anchor Hanover • Karbon Homes • Macmillan Cancer Support • Money Advice Service • Step Forward Tees Valley • Stroke Association • Thirteen Housing • Age UK Teesside • Beyond Housing • Carers Together • North Star | <ul style="list-style-type: none"> • Citizens Advice • Welfare Rights • Accent Housing • Beyond Housing • Carers together • Karbon Homes • Macmillan Cancer Support • Step forward Tees Valley • Thirteen Housing Group • 1st Light Trust • Age UK Teesside • North Star | <ul style="list-style-type: none"> • Citizens Advice • Welfare Rights • Accent Housing • Anchor Hanover • Carers Together • Karbon Homes • Macmillan Cancer Support • Step Forward Tees Valley • Thirteen Housing • 1st Light Trust • Age UK Teesside • North Star • DWP | <ul style="list-style-type: none"> • Welfare Rights • Citizens Advice • Accent Homes • Beyond Housing • Carers Together • Karbon Homes • Macmillan Cancer Support • MP Anna Turley's Office • MP Simon Clarke's Office • Step Forward Tees Valley • Thirteen Housing • North Star | <ul style="list-style-type: none"> • Welfare Rights • Beyond Housing • North Star • MP Jacob Young's Office • MP Simon Clarke's Office |

Universal Credit — Help to claim

- Citizens Advice

Loans

| Information on loans | Getting out of the loan shark trap | Alternatives to Pay Day/Doorstep lenders |
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| <ul style="list-style-type: none"> • Citizens Advice • Money Advice Service • Thirteen Housing | <ul style="list-style-type: none"> • Citizens Advice • Illegal Money Lending Team • Money Advice Service • Thirteen Housing | <ul style="list-style-type: none"> • South Tees Community Bank • South Bank Credit Union • Five Lamps |

Bank and Savings

| Information on basic bank accounts | Information on credit union accounts | Information on savings accounts |
|---|---|---|
| <ul style="list-style-type: none"> • Citizens Advice • Money Advice Service • South Tees Community Bank • South Bank Credit Union • Beyond Housing • Thirteen Housing • North Star | <ul style="list-style-type: none"> • Citizens Advice • Money Advice Service • South Tees Community Bank • South Bank Credit Union • Beyond Housing • Thirteen Housing • North Star | <ul style="list-style-type: none"> • Citizens Advice • Money Advice Service • South Tees Community Bank • South Bank Credit Union • Thirteen Housing |

Digital

| Self-service website for key products, advice and services | Digital Support to claim Universal Credit | Help to improve Digital Skills |
|--|---|---|
| <ul style="list-style-type: none"> • Redcar and Cleveland Customer Services • Beyond Housing • Citizens Advice • Jobcentre Plus • Money Advice Service • Northumbrian Water • South Tees Community Bank • Thirteen Housing • North Star | <ul style="list-style-type: none"> • Citizens Advice • Jobcentre Plus • Redcar and Cleveland Customer Services • Thirteen Housing | <ul style="list-style-type: none"> • Adult Education – Digital Living Course |

Energy and utility bills

| Help to find the best deal | Advice or help to fill in forms for fuel utility grants | Heating and insulation advice |
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| <ul style="list-style-type: none"> • Citizens Advice • Karbon Homes • Money Advice Service • Thirteen Housing • Warm and Well • Macmillan Cancer Support | <ul style="list-style-type: none"> • Citizens Advice • Karbon Homes • Thirteen Housing • Warm and Well • Macmillan Cancer Support | <ul style="list-style-type: none"> • Citizens Advice • Cleveland Fire Brigade • Thirteen Housing • Warm and Well • Macmillan Cancer Support |

Some energy and utility providers offer extra support, get in touch with your supplier for more information.

Housing Advice

| General | Advice from Housing Providers |
|---|--|
| <ul style="list-style-type: none"> • Citizens Advice • Redcar & Cleveland Housing Advice Team • Shelter • Age UK Teesside • Macmillan Cancer Support | <ul style="list-style-type: none"> • Beyond Housing • Thirteen Housing • Accent Homes • Anchor Hanover • Karbon Homes • North Star |