



# 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 out more** about Council Tax Support visit the Council's website [www.redcar-cleveland.gov.uk](http://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 still 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 AND DEBT   |   |   |   |   |
|---|---|---|---|---|
| Advice on protection against scams  | Help to manage money  | Independent debt advice   | Help to lower bills   | Information on financial products   |
| Citizens Advice<br>Illegal Money Lending Team<br>Money Advice Service<br>South Tees Community Bank<br>South Bank Credit Union<br>Thirteen Housing | Citizens Advice<br>Money Advice Service<br>South Tees Community Bank<br>South Bank Credit Union<br>Accent Housing<br>Anchor Hanover<br>Karbon Homes<br>Macmillan Cancer Support<br>Thirteen Housing<br>Step Forward Tees Valley<br>North Star | Citizens Advice<br>Payplan<br>National Debt Helpline<br>Stepchange<br>Debt Advice Foundation<br>Tully<br>Macmillan Cancer Support | Citizens Advice<br>Money Advice Service<br>Accent Housing<br>Anchor Hanover<br>Karbon Homes<br>Thirteen Housing<br>Macmillan Cancer Support<br>Northumbrian Water<br>South Tees Community Bank<br>South Bank Credit Union<br>Step Forward Tees Valley<br>North Star | Citizens Advice<br>Money Advice Service<br>Thirteen Housing<br>North Star |

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

| BENEFIT  |                          |                          |                                     |                            |
|--|--------------------------|--------------------------|-------------------------------------|----------------------------|
| General Benefit Information                        | General Benefit Checks   | Help to fill in forms    | Help to challenge benefit decisions | Representation at tribunal |
| Citizens Advice                                    | Citizens Advice          | Citizens Advice          | Citizens Advice                     | Welfare Rights             |
| Redcar & Cleveland Customer Services               | Welfare Rights           | DWP Visiting Service     | Welfare Rights                      | Beyond Housing             |
| Redcar & Cleveland Customer Financial Support Team | Accent Housing           | Welfare Rights           | Accent Housing                      | North Star                 |
| Welfare Rights                                     | Beyond Housing           | Accent Housing           | Beyond Housing                      | MP Jacob Young's Office    |
| Jobcentre Plus                                     | Carers Together          | Anchor Hanover           | Carers Together                     | MP Simon Clarke's Office   |
| Accent Housing                                     | Karbon Homes             | Carers Together          | Karbon Homes                        |                            |
| Anchor Hanover                                     | Macmillan Cancer Support | Carers Together          | Macmillan Cancer Support            |                            |
| Karbon Homes                                       | Step Forward Tees Valley | Macmillan Cancer Support | MP Jacob Young's Office             |                            |
| Macmillan Cancer Support                           | Thirteen Housing Group   | Step Forward Tees Valley | MP Simon Clarke's Office            |                            |
| Money Advice Service                               | 1st Light Trust          | Thirteen Housing         | Step Forward Tees Valley            |                            |
| Step Forward Tees Valley                           | Age UK Teesside          | 1st Light Trust          | Thirteen Housing                    |                            |
| Stroke Association                                 | North Star               | Age UK Teesside          | North Star                          |                            |
| Thirteen Housing                                   |                          | North Star               |                                     |                            |
| Age UK Teesside                                    |                          |                          |                                     |                            |
| Beyond Housing                                     |                          |                          |                                     |                            |
| Carers Together                                    |                          |                          |                                     |                            |
| North Star   |                          |                          |                                     |                            |

| UNIVERSAL CREDIT - HELP TO CLAIM |
|----------------------------------|
| Citizens Advice                  |

| LOANS                |                                    |  |
|----------------------|------------------------------------|--|
| Information on loans | Getting out of the loan shark trap | Alternatives to Pay Day/Doorstep lenders |
| Citizens Advice      | Citizens Advice                    | South Tees Community Bank                |
| Money Advice Service | Illegal Money Lending Team         | South Bank Credit Union                  |
| Thirteen Housing     | Money Advice Service               | Five Lamps                               |
|                      | Thirteen Housing                   |  |

**this is Redcar and Cleveland**

| BANKS AND SAVINGS                  |                                      |                                 |
|------------------------------------|--------------------------------------|---------------------------------|
| Information on basic bank accounts | Information on credit union accounts | Information on savings accounts |
| Citizens Advice                    | Citizens Advice                      | Citizens Advice                 |
| Money Advice Service               | Money Advice Service                 | Money Advice Service            |
| South Tees Community Bank          | South Tees Community Bank            | South Bank Community Bank       |
| South Bank Credit Union            | South Bank Credit Union              | South Bank Credit Union         |
| Beyond Housing                     | Beyond Housing                       | Thirteen Housing                |
| Thirteen Housing                   | Thirteen Housing                     |                                 |
| North Star                         | North Star                           |                                 |

| DIGITAL  |   |   |
|--|---|---|
| Self-service website for key products, advice and services | Digital Support to claim Universal Credit | Help to improve Digital Skills          |
| Redcar and Cleveland Customer Services                     | Citizens Advice                           | Adult Education - Digital Living Course |
| Beyond Housing   | Jobcentre Plus                            |   |
| Citizens Advice  | Redcar and Cleveland Customer Services    |   |
| Jobcentre Plus   | Thirteen Housing                          |   |
| Money Advice Service                                       |   |   |
| Northumbrian Water   |   |   |
| South Tees Community Bank                                  |   |   |
| Thirteen Housing   |   |   |

| 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 |
| Citizens Advice            | Citizens Advice   | Citizens Advice               |
| Karbon Homes               | Karbon Homes  | Cleveland Fire Brigade        |
| Money Advice Service       | Thirteen Housing  | Thirteen Housing              |
| Thirteen Housing           | Warm and Well   | Warm and Well                 |
| Warm and Well              | Macmillan Cancer Support                                | Macmillan Cancer Support      |
| 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 |
| Citizens Advice                        | Beyond Housing                |
| Redcar & Cleveland Housing Advice Team | Thirteen Housing              |
| Shelter                                | Accent Homes                  |
| Age UK Teesside                        | Anchor Hanover                |
| Macmillan Cancer Support               | Karbon Homes                  |
|  | North Star                    |

## CONTACT DETAILS FOR AGENCIES

|                                  |               |  |
|----------------------------------|---------------|--|
| 1st Light Trust                  | 01642 758021  | <a href="http://www.firstlightrust.co.uk">www.firstlightrust.co.uk</a>                   |
| Accent Housing                   | 0345 678 0555 | <a href="http://www.accentgroup.org">www.accentgroup.org</a>                             |
| Age UK Teesside                  | 01642 805500  | <a href="http://www.ageuk.org.uk">www.ageuk.org.uk</a>                                   |
| Anchor Hanover                   | 0800 731 2020 | <a href="http://www.anchorhanover.org.uk">www.anchorhanover.org.uk</a>                   |
| Beyond Housing                   | 0345 065 5656 | <a href="http://www.beyondhousing.co.uk">www.beyondhousing.co.uk</a>                     |
| Carers Together                  | 01642 488977  | <a href="http://www.carerstogether.co.uk">www.carerstogether.co.uk</a>                   |
| Citizens Advice                  | 01642 030000  | <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>                 |
| Cleveland Fire Brigade           | 01429 874 063 | <a href="http://www.clevelandfire.gov.uk">www.clevelandfire.gov.uk</a>                   |
| Debt Advice Foundation           | 0800 622 6151 | <a href="http://www.debtadvicefoundation.org">www.debtadvicefoundation.org</a>           |
| Families Information Service     | 0800 073 8800 | <a href="http://www.redcar-cleveland.gov.uk">www.redcar-cleveland.gov.uk</a>             |
| Five Lamps                       | 01642 608 316 | <a href="http://www.fivelamps.org.uk">www.fivelamps.org.uk</a>                           |
| Illegal Money Lending Team       | 0300 555 2222 | <a href="http://www.stoploansharks.co.uk">www.stoploansharks.co.uk</a>                   |
| Jobcentre Plus                   | 0800 169 0310 | <a href="http://www.gov.uk">www.gov.uk</a>   |
| Karbon Homes                     | 0808 164 0111 | <a href="http://www.karbonhomes.co.uk">www.karbonhomes.co.uk</a>                         |
| Macmillan Cancer Support         | 0808 808 0000 | <a href="http://www.macmillan.org.uk">www.macmillan.org.uk</a>                           |
| Money Advice Service             | 0800 138 7777 | <a href="http://www.moneyadviceservice.org.uk">www.moneyadviceservice.org.uk</a>         |
| MP - Jacob Young                 | 01642 432588  | <a href="http://www.jacobyoung.org.uk">www.jacobyoung.org.uk</a>                         |
| MP - Simon Clarke                | 01287 204709  | <a href="http://www.simon-clarke.org.uk">www.simon-clarke.org.uk</a>                     |
| National Debt Helpline           | 0808 808 4000 | <a href="http://www.nationaldebtline.org">www.nationaldebtline.org</a>                   |
| North Star                       | 03000 110011  | <a href="http://www.northstarhg.co.uk">www.northstarhg.co.uk</a>                         |
| Payplan                          | 0800 280 2816 | <a href="http://www.payplan.com">www.payplan.com</a>                                     |
| R&C Adult Education              | 01642 774774  | <a href="http://www.redcar-cleveland.gov.uk">www.redcar-cleveland.gov.uk</a>             |
| R&C Financial Support Team       | 01642 774774  | <a href="http://www.redcar-cleveland.gov.uk">www.redcar-cleveland.gov.uk</a>             |
| R&C Customer Service & Libraries | 01642 774774  | Council website/library buildings  |
| R&C Housing Advice Team          | 01287 612444  | <a href="http://www.redcar-cleveland.gov.uk">www.redcar-cleveland.gov.uk</a>             |
| Shelter                          | 0808 800 4444 | <a href="http://www.shelter.org.uk">www.shelter.org.uk</a>                               |
| South Bank Credit Union          | 01642 463700  | <a href="http://www.sbcreditunions.com">www.sbcreditunions.com</a>                       |
| South Tees Community Bank        | 0191 276 7963 | <a href="http://www.southteescommunitybank.org.uk">www.southteescommunitybank.org.uk</a> |
| Step Forward Tees Valley         | 01642 681785  | <a href="http://www.sfteesvalley.co.uk">www.sfteesvalley.co.uk</a>                       |
| Stepchange                       | 0800 138 1111 | <a href="http://www.stepchange.org">www.stepchange.org</a>                               |
| Stroke Association               | 0300 3300 740 | <a href="http://www.stroke.org.uk">www.stroke.org.uk</a>                                 |
| Thirteen Housing                 | 0300 111 1000 | <a href="http://www.thriteengroup.co.uk">www.thriteengroup.co.uk</a>                     |
| The Junction                     | 01642 756000  | <a href="http://www.thejunctionfoundation.com">www.thejunctionfoundation.com</a>         |
| Tully                            | -             | <a href="http://www.tully.co.uk">www.tully.co.uk</a>                                     |
| Welfare Rights                   | 01642 771166  | <a href="http://www.redcar-cleveland.gov.uk">www.redcar-cleveland.gov.uk</a>             |
| Warm & Well                      | 01642 771289  | <a href="http://www.redcar-cleveland.gov.uk">www.redcar-cleveland.gov.uk</a>             |

## DEPARTMENT FOR WORK AND PENSIONS (DWP) VISITING SERVICE

|  |               |
|--|---------------|
| 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 |