



# Help to fight the credit crunch

# Anti Poverty/Benefit Awareness Work Group

## IW Council departments

- Customer Accounts
- Housing Benefit
- Housing Services
- Resident Services
- Revenues
- Social Services Financial Assessments and Benefits Team
- Supporting People

## Government departments

- Department for Work and Pensions (DWP)
- Her Majesty's Revenues and Customs (HMRC)
- Job Centre Plus
- Pension Service

## Welfare groups

- Age Concern Isle of Wight
- Citizens' Advice Bureau (CAB)
- Frontline
- Isle of Wight Law Centre

## Other organisations

- Connexions
- The Foyer (Ryde)
- HTP
- Isle of Wight Credit Union
- Isle of Wight Older Voices
- Medina Housing
- South Wight Housing
- Vectis Housing

The Isle of Wight Council - along with its partners - wants to do all it can to minimise the impact of the recession on local families. That is why we have agreed to keep council tax increases at the lowest practical level and freeze many charges at 2008 levels.

We have already taken recent steps to help the Island economy, including speeding up the payments of invoices to local businesses and by looking to increase the number of local suppliers we use.

But we do not wish to stop there - we recognise that many residents may need extra support to help them through the recession. That is why we have produced this handbook, to offer advice on managing, and reducing or avoiding debt.

Should you encounter financial problems, it will comfort you to know that there are numerous people and organisations available to offer help and support.

**David Pugh**  
**Leader, Isle of Wight Council**

There are many reasons why people can find themselves with financial worries but there are simple and practical steps you can take to help manage your finances effectively.

There are also a number of organisations and agencies that are able to give further advice and assistance if required.

This leaflet is designed to offer some guidance both on how to stop yourself getting into debt and also on what to do if you should find yourself in financial difficulty.

# Energy saving

The following tips can help you to reduce your energy bills at home.

## Heating tips

- Set your heating to go off 30 minutes before you leave the house, and come on again 30 minutes before you expect to return.
- Turn the room thermostat down one degree. This can save £30 a year.
- Make sure your radiators are not obstructed by curtains or furniture.
- Draw your curtains at dusk to help keep the heat inside your rooms.
- Insulate your loft space and consider cavity wall insulation too.

## Electrical appliances

- Use energy efficient light bulbs, they use less energy and last up to ten times longer than standard bulbs.
- Turn off household appliances when not in use - they still use electricity when on 'standby' and account for six per cent of electricity usage in the home.

## Hot water

- When using a kettle, only boil as much water as you need.
- Turn the thermostat on your hot water tank down to 60 degrees, which is a comfortable temperature for most and saves on heating costs.
- Have a shower, it will use around 40 per cent of the water needed for a bath.

## Refrigeration

- Don't leave the fridge door open. Don't put hot or warm food straight into a fridge as this increases the energy needed to keep the contents cold.
- Defrost your fridge frequently and check the door seals. Avoid putting your fridge next to heat generating appliances such as an oven or boiler. If possible, keep the freezer in a cool room or garage.

## Cooking

- Use a pan the same size as the cooker ring to prevent heat loss.
- Use a lid on saucepans - the contents heat faster and use less energy.
- Use pressure cookers/steamers/microwaves which use less energy.

## Washing machines, tumble dryers and dishwashers

- Use a low temperature setting and only wash full loads or use a half-load or economy programme.
- When drying your clothes indoors, use a clothes rail instead of a radiator (which stops the heat from reaching the rest of the room).
- Modern dishwashers use less energy/water than washing up by hand.

## Useful websites

### Big Green Switch

[www.biggreenswitch.co.uk](http://www.biggreenswitch.co.uk)

### Energy saving advice

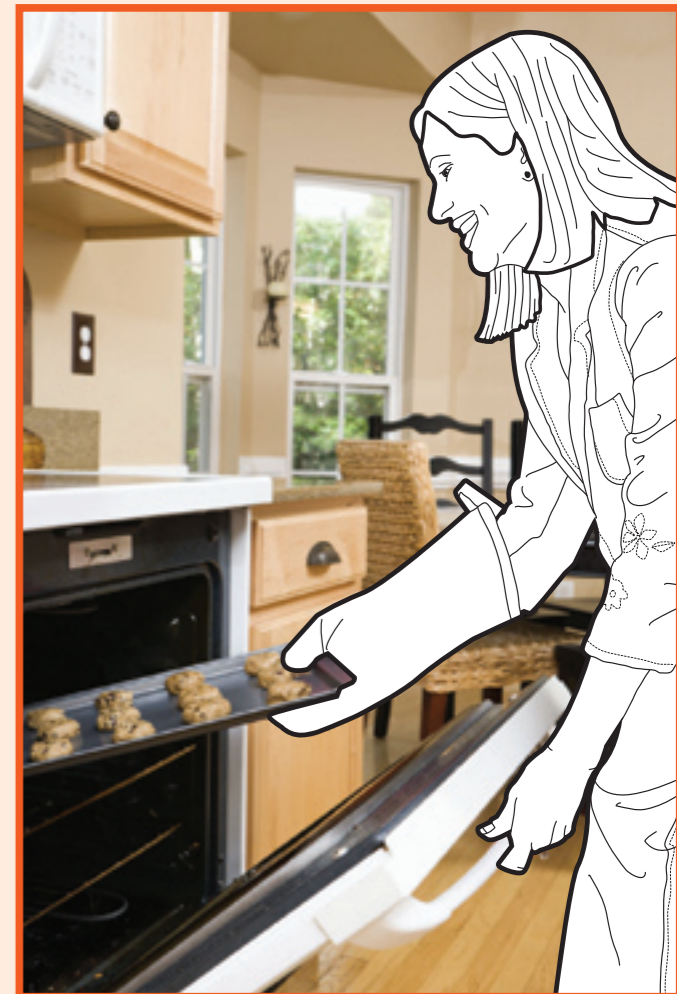
[www.energysavingadvice.co.uk](http://www.energysavingadvice.co.uk)

### Energy saving tips and advice

[www.uk-energy-saving.com](http://www.uk-energy-saving.com)

### Energy Saving Trust

[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)



# Debt

All debts are important, but some are more pressing than others. Some debts carry severe penalties and should be dealt with first; these are priority debts. The list opposite shows what may eventually happen if debts are not dealt with.

## Don't delay!

The worst thing you can do when you owe money is to ignore the problem, hoping it will go away. The earlier you contact your creditors, the more flexible they're likely to be in coming to an agreement with you. Decide which debts are priority debts and which are not. Write to your creditors, or phone, and indicate that you want to work out an arrangement to reduce and clear the debts.

If you make any arrangements over the phone, ask the name of the person you speak to. Write down what was said and then follow up with a letter to confirm the arrangement. Remember to quote your account reference and to keep a copy of all letters you send.

Mortgage	Repossession of your home; eviction
Second mortgage/ secured loan	Repossession of your home; eviction
Rent	Eviction from your home
Council tax	Distrain/distress*; deductions from wages/benefit; imprisonment
Gas/electricity	Supply disconnected
Unpaid magistrates' court fine	Distrain/distress*; deductions from wages/benefit; imprisonment
Unpaid maintenance/ child support	Distrain/distress*; deductions from wages/benefit; imprisonment
Income tax/VAT/ National Insurance	Distrain/distress*; bankruptcy
Telephone	Disconnection
Hire purchase (not normal credit)	Repossession of HP goods
Unsecured credit card debts	County court judgement; impaired credit rating

\* Distrain/distress is the seizure of some of your goods by bailiffs.

## Don't make promises you can't keep

Don't be bullied into agreeing to repayment arrangements which you cannot keep. Arrange a rate of repayment that you can afford to keep up, based on the figures in your personal financial statement (a template for a financial statement can be found later in this section). The aim is not just to solve the immediate problem but to get things organised so you can afford to pay your creditors and meet your other expenditure for the foreseeable future.

## Make regular payments

Many firms are computerised and their systems are programmed to send reminders and warnings automatically if payments are missed. It is better to make regular payments, however small, than large occasional payments.

## The law is on your side

Although the law gives creditors the power to take action to recover the money you owe, it also makes them go through fixed procedures before the final action can legally be taken. So the law also gives you protection. For example, you cannot legally be evicted from your home without the creditor having been to court and obtained the necessary authority.

## Don't be unduly intimidated

Harassing people in debt is illegal; if you are harassed by creditors seek advice immediately.

The Financial Services Authority has a useful website regarding money matters which gives details of the different types of credit available and lists some of the things you should be aware of when taking out any credit. Visit [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)



## Personal budget form

<b>Step one: income</b>	<b>£</b> (weekly/monthly)
Wages or salary (after deductions)	
Partner's salary (net)	
Maintenance/child support	
Own and/or partner's pension	
Income Support	
Jobseekers' Allowance	
Working Tax Credit	
Children's Tax Credit	
Child benefit	
Other benefit	
Interest	
Other income (specify)	
<b>Total income BOX A</b>	<b>£</b>
<b>Step two: outgoings</b>	<b>£</b>
Mortgage/rent	
Mortgage endowment	
Council tax	
Service charge or ground rent	
Buildings/contents insurance	
Life insurance	
Water	

Gas	
Electricity	
Telephone (including mobile)	
Food and drink/housekeeping	
TV licence and rental	
Childcare (inc pocket money/trips)	
School meals	
Entertainment (including hobbies)	
Holidays	
Pets (food, vet, insurance)	
Presents (birthday, Christmas etc)	
Petrol, travel and fares	
Car tax	
Car insurance	
Car service, repairs, MOT	
Clothes and shoes	
Household items (repairs etc)	
Health (dentist, eye test etc)	
Maintenance payments	
Credit card payments	
Loan repayments (including HP)	
Savings and pension plans	
Religious and charitable giving	
Other outgoing	
<b>Total outgoings BOX B</b>	<b>£</b>

<b>Step three: balance</b>	<b>£</b>
<b>Total income BOX A take away</b>	<b>£</b>
<b>Total outgoings BOX B</b>	<b>£</b>
<b>Money left over BOX C</b>	<b>£</b>

Only complete steps four to six if you have outstanding debts

<b>Step four: priority debts</b>	Balance owed £	Offer of repayment £
Mortgage arrears		
Second mortgage/ secured loan arrears		
Rent arrears		
Fuel debts	Gas	
	Electricity	
	Other	
Magistrates' court fine arrears		
Maintenance arrears		
Hire purchase arrears		
Other		
Other		
<b>Total priority debt repayment BOX D</b>	<b>£</b>	

<b>Step five: balance</b>	<b>£</b>
<b>Money left over BOX C take away</b>	<b>£</b>
<b>Total priority debt repayment BOX D</b>	<b>£</b>
<b>Money for credit debts BOX E</b>	<b>£</b>

<b>Step six: credit debts</b>	Balance owed £	Offer of repayment £
Creditor		
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
<b>Total owed BOX F</b>	<b>£</b>	
<b>Total monthly payment</b>		<b>£</b>

### Agencies to approach for advice

Further details on the agencies below can be found at the end of this leaflet.

#### Citizens' Advice Bureau

Tel: 0845 120 2959

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

#### The Law Centre

Tel: 01983 524715

#### Frontline Advice Centre

Tel: 01983 291552

Email: [admin@frontlinedebtadvice.org.uk](mailto:admin@frontlinedebtadvice.org.uk)

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

#### The UK Insolvency Helpline

Tel: 0800 074 6918

Email: [info@insolvencyhelpline.co.uk](mailto:info@insolvencyhelpline.co.uk)

Web: [www.insolvencyhelpline.co.uk](http://www.insolvencyhelpline.co.uk)

#### National Debtline

Tel: 0808 808 4000

Web: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

#### Debt Advice Trust

Tel: 0800 954 6518

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

#### Debt Free Direct

Tel: 0800 083 1433

Web: [www.debtfreedirect.co.uk](http://www.debtfreedirect.co.uk)

### Consumer Credit Counselling Service

Tel: 0800 138 1111

Email: [contactus@cccs.co.uk](mailto:contactus@cccs.co.uk)

Web: [www.cccs.co.uk](http://www.cccs.co.uk)

### ClearStart Consumer Debt Service

Tel: 0800 954 6241

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



### Checklist

**DO** be realistic. Face up to your true situation and resolve to deal with it, using the help available to you.

**DO** get in touch with your creditors immediately to explain your difficulties.

**DO** give priority to those debts which may result in you losing your home, fuel supplies or your liberty.

**DO** remember that your creditors prefer small payments regularly rather than larger, irregular payments that you cannot sustain.

**DO** reply to creditors' letters and court summonses within the time period specified and let them have all the facts.

**DO** keep copies of correspondence, financial statements, debt schedules etc.

**DO** attend and/or be represented at court hearings and take all relevant correspondence with you, including your current financial statement.

**DON'T** ignore the problem, it won't go away.

**DON'T** give up trying to reach agreement with your creditors even if they are difficult and refuse your initial offers.

**DON'T** be threatened or bullied into making promises which you cannot fulfil.

**DON'T** borrow more money to pay off your debts, especially by taking on more credit or store cards.

**DON'T** be afraid to ask for free specialist advice.

# Benefits

If you are struggling financially, having difficulty paying your rent or council tax or other expenses, it is worth checking to see if you are claiming all the benefits you are entitled to.

There are a few websites that you can visit to see what benefits you may be eligible to claim, these being [www.entitledto.co.uk](http://www.entitledto.co.uk), [www.turn2us.org.uk](http://www.turn2us.org.uk), [www.advicenow.org.uk](http://www.advicenow.org.uk) and [www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk). These are general websites, and for more detailed information, you would need to contact the relevant benefit agencies direct.

You can also contact the local Citizens Advice Bureau on 0845 120 2959 or Law Centre on 01983 524715 to get further advice on benefits that may be available to you; or if you are aged 50 or over you can contact Age Concern Isle of Wight on 01983 525282 for benefits advice.

Opposite is a list of the main benefits that you may be eligible to receive, and contact details for the agencies that provide them:

## The Department for Work and Pensions

Deals with a variety of benefits and services for people. Details of benefits available can be accessed via their website [www.dwp.gov.uk](http://www.dwp.gov.uk) or you can contact the following individual offices for further information and to apply for these benefits:

### Jobcentre Plus

Provides financial support for people who are aged between 16 and 65. There are a number of benefits available depending on your circumstances. Jobcentre Plus can be contacted on 0800 055 6688 or you can view their website at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

### The Child Support Agency

Part of the Child Maintenance and Enforcement Commission and its role is to ensure that parents who live apart from their children contribute financially to their upkeep by paying child maintenance. For general enquiries they can be contacted on 08457 133 133 or via their website at [www.csa.gov.uk](http://www.csa.gov.uk)

### HM Revenue and Customs

Collects the bulk of UK tax revenue and also help support families and workers through the benefits and credits they administer. They are responsible for paying Child Benefit, Child Trust fund payments, and tax credits. To discuss tax credits call 0845 300 3900, for child benefit call 0845 302 1444. You can view their website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

## The Local Pension Service

The Isle of Wight Council and the Local Pension Service are now working in partnership to ensure that older people on the Isle of Wight are aware of all their benefit entitlements. If you need assistance on completing an application form or information on any benefits relating to people over 60 years please phone 01983 273034. If you require a home visit please phone the above number. Other information relating to benefits is available from [www.pensionservice.gov.uk](http://www.pensionservice.gov.uk).

## The Disability and Carers Service

Assists with benefits and advice to those with disabilities and the people that care for them. They can be contacted on 0800 88 22 00, by text phone on 0800 24 33 55 for benefit enquiries.

## Isle of Wight Council

- **Local housing allowance/housing benefit** is designed to help you pay your rent if you are on a low income. The amount of benefit due to you is worked out by looking at how much money you have coming in, your personal circumstances, how much rent you have to pay, and the amount of savings you have.
- **Council Tax Benefit** helps people on low-income pay their council tax. If awarded, Council

Tax Benefit is deducted from your council tax liability, reducing your bill. To claim Council Tax Benefit you must be the person liable to pay the council tax bill for a property.

- If you have more than £16,000 in savings we cannot usually pay you any housing or Council Tax Benefit. Different rules may apply if you are in receipt of Pension Credits Guaranteed Credit, please ask for information.
- **Second Adult Rebate** is a different kind of Council Tax Benefit. It can be claimed by anyone who does not have a partner, but only if they do not qualify for Single Person Discount because they share their home with another person, who is 18 or older, is on a low income and does not pay them rent.
- Second Adult Rebate will depend on the financial circumstances of the other adults living with you; your own income will not be used. The maximum you can receive is 25 per cent of your council tax liability.
- All of the above can be applied for, or further information given about, by calling the council on 01983 823950 or by viewing the council's website [www.iwight.com](http://www.iwight.com).

# Housing

Housing is the largest expense of any household, and with the current credit crunch, keeping up repayments on a mortgage, secured loan, or rent can be difficult.

Keeping your home is your priority over all other debts, so ensuring that you get advice as soon as possible if you are having difficulties is very important.

You should contact your lender or landlord as soon as a problem occurs as they are more likely to be able to assist you if you speak with them directly rather than leaving things. You can approach local agencies such as the council's housing services on 01983 823040, the Citizens' Advice Bureau on 0845 120 2959 or Law Centre on 01983 524715 for advice, or even national agencies such as Shelter on 0808 800 4444 if you urgently need advice.

If you are having problems with budgeting, avoiding eviction, neighbour disputes or any other housing related issues you may be able to get assistance from Supporting People.

If you think you need housing-related support, you should talk to your care manager, social worker, mental health worker, probation officer or housing

officer and they will carry out an assessment to see if you can have support. Supporting People can be contacted on 01983 550477 for further information on the programme.

If you are looking for accommodation, you should look in the local newspaper and free ads paper, check with estate agents, look on websites such as [www.rightmove.co.uk](http://www.rightmove.co.uk) and ask family and friends if they are aware of anything.

You can also apply to go on the waiting list for social rented housing through a housing association; this can be done by contacting housing services on 01983 823040 and completing an application form. However, this is not a quick fix and it can take some time to be re-housed through the list, as the number of properties available is far lower than the amount of people that are listed as waiting for accommodation.

Schemes such as shared ownership can assist those that want to purchase a property but do not have the ability to purchase outright on their own. There are certain conditions for the schemes, and details of what schemes are available in the area can be found on the website [www.homesinhants.co.uk](http://www.homesinhants.co.uk)

## Agencies to approach for general advice

### Citizens' Advice Bureau

Tel: 0845 120 2959

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

### IW Council Housing Services

Tel: 01983 823040

Email: [housing@iow.gov.uk](mailto:housing@iow.gov.uk)

Web: [www.iwight.com/housing](http://www.iwight.com/housing)

### The Law Centre

Tel: 01983 524715

### Shelter

Tel: 0808 800 4444

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

### Housing Associations

#### Medina Housing Association

Tel: 01983 822811

Email: [reception@medinahousing.co.uk](mailto:reception@medinahousing.co.uk)

Web: [www.medinahousing.co.uk](http://www.medinahousing.co.uk)

#### South Wight Housing Association

Tel: 08456 581 654

Email: [service.centre@shgroup.org.uk](mailto:service.centre@shgroup.org.uk)

Web: [www.southernhousinggroup.co.uk](http://www.southernhousinggroup.co.uk)

#### Vectis Housing Association

Tel: 01983 525985

Email: [enquiries@vectis-housing.demon.co.uk](mailto:enquiries@vectis-housing.demon.co.uk)

## Other sources of information:

### IW Council

Web: [www.iwight.com/movinghome](http://www.iwight.com/movinghome)

### Prime Location

Web: [www.primelocation.com](http://www.primelocation.com)

### Property Finder

Web: [www.propertyfinder.com](http://www.propertyfinder.com)

### Rightmove

Web: [www.rightmove.co.uk](http://www.rightmove.co.uk)

### Foyer

Accommodation for people aged 16 to 25.

Tel: 01983 567599

Email: [foyer.reception@medinahousing.co.uk](mailto:foyer.reception@medinahousing.co.uk)

Web: [www.medinahousing.co.uk](http://www.medinahousing.co.uk)



# Employment

If you are looking to increase your income you may well be job searching at this time. As well as looking through the situations vacant pages of the Isle of Wight County Press, you could contact the following agencies:

Jobcentre Plus can help you to find employment. They can be contacted on 0800 055 6688 or you can view their website at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk).

If you are interested in doing unpaid voluntary work (which could help you get paid employment), the Rural Community Council has a useful website at [www.iwrcc.org.uk](http://www.iwrcc.org.uk).

There are also a number of recruitment agencies on the island where you can register for temporary or permanent work.

## **Anchor**

18a St James Street  
Newport  
PO30 5HB  
Tel: 01983 822772

## **The Hire Standard**

5 Grays Walk  
Newport

PO30 1TD  
Tel: 01983 522226  
Email: [contact@thsresourcing.co.uk](mailto:contact@thsresourcing.co.uk)  
Web: [www.thsresourcing.co.uk](http://www.thsresourcing.co.uk)

## **Pertemps**

34 The Mall  
Carisbrooke Road  
Newport  
PO30 1BW  
Tel: 01983 533235  
Web: [www.pertemps.co.uk](http://www.pertemps.co.uk)

## **WP Recruitment**

Corner House  
68-70 Lugley Street  
Newport  
PO30 5E  
Tel: 01983 822615  
Email: [info@wprecruitment.co.uk](mailto:info@wprecruitment.co.uk)  
Web: [www.wprecruitment.co.uk](http://www.wprecruitment.co.uk)

As well as these, there are a number of national recruitment websites, some listed below, but there are so many now that if you use a search engine and look for recruitment agencies you will find many more than are listed here:

## **Fish4Jobs**

Web: [www.fish4.co.uk](http://www.fish4.co.uk)

## **Jobsite**

Web: [www.jobsite.co.uk](http://www.jobsite.co.uk)

## **Monster**

Web: [www.monster.co.uk](http://www.monster.co.uk)

## **Reed**

Web: [www.reed.co.uk](http://www.reed.co.uk)

## **Total Jobs**

[www.totaljobs.com](http://www.totaljobs.com)

For guidance with CV writing, job applications and interview techniques.

## **Isle of Wight Council**

Web: [www.iwight.com/worldofwork](http://www.iwight.com/worldofwork)

## **JobCentre Plus**

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

## **Isle of Wight College**

Runs a wide range of courses that can help enhance your job prospects.

Isle of Wight College

Medina Way  
Newport  
PO30 5TA  
Tel: 01983 526631  
Email: [info@iwcollege.ac.uk](mailto:info@iwcollege.ac.uk)  
Web: [www.iwcollege.ac.uk](http://www.iwcollege.ac.uk)



# A to Z of services

There is a lot of help and information available to people, and knowing where to look can be difficult. The following pages contain an A to Z of services that have already been mentioned in this leaflet, and further agencies you can contact. The list is not exhaustive and there may be many more places you can go to for advice, it is just a guide to some of the places you can approach for assistance.



## Age Concern IW

Provides information and advice on a wide range of issues affecting people aged 50 or over. Our Welfare Benefits Service can check if there are any benefits to which you are entitled and help you to claim them.

Although unable to provide debt advice, our Advocacy Service will support individuals to contact the companies owed to try to negotiate repayment plans which are acceptable to both parties. The service will also signpost to other relevant organisations able to offer further assistance. Confidential advice can be provided by home visit if you are unable to get to our office in Newport.

14 Pyle Street  
Newport PO30 1JW  
Tel: 01983 525282  
Email: [info@aciw.org.uk](mailto:info@aciw.org.uk)  
Web: [www.aciw.org.uk](http://www.aciw.org.uk)

**Anchor** - recruitment agency based in Newport.

18a St James Street  
Newport PO30 5HB  
Tel: 01983 822772

## Anchor Staying Put

A not for profit home improvement agency that assists older and disabled people with repairing, improving or adapting their home.

Unit B18  
Whitecross Business Centre  
Whitecross Lane  
Shanklin PO37 7EJ  
Email: [stayingputiow@anchor.org.uk](mailto:stayingputiow@anchor.org.uk)  
Web: [www.stayingput.org.uk](http://www.stayingput.org.uk)

## Business Rates

(Isle of Wight Council Revenue Services)  
Council Offices  
Broadway  
Sandown PO36 9EA  
Tel: 01983 823920 (Late opening for telephone enquiries - Wednesdays until 6.00 pm)  
Email: [business.rates@iow.gov.uk](mailto:business.rates@iow.gov.uk)  
Web: [www.iowight.com](http://www.iowight.com)

## Child Support Agency

Tel: 08457 133 133  
Web: [www.csa.gov.uk](http://www.csa.gov.uk)

## Citizens' Advice Bureau

The CAB offers free, confidential, impartial and independent advice. It helps solve problems and provides advice on issues such as debt, consumer

issues, legal matters, benefits, employment, immigration and family matters. It also has outreach surgeries across the Island.

Advisers can help fill out forms, write letters, negotiate with creditors and represent clients at court or tribunal. When you call into a CAB please bring all relevant paperwork with you and allow time to discuss your case fully.  
Exchange House, St Cross Lane  
Newport PO30 5BZ  
Tel: 0845 120 2959  
Web: [www.nacab.org.uk](http://www.nacab.org.uk)

## ClearStart Consumer Debt Service

Tel: 0800 954 6241  
Web: [www.clearstart.org](http://www.clearstart.org)

## Connexions

Information, advice, guidance and support for young people aged 13 to 19 (and up to 25 for those with learning difficulties and disabilities) on a range of issues including careers, health, housing, leisure interests, alcohol and drugs.  
29 High Street  
Newport PO30 1SS  
Tel: 01983 525927  
Email: [connexions@iow.gov.uk](mailto:connexions@iow.gov.uk)  
Web: [www.connexions-isleofwight.org](http://www.connexions-isleofwight.org)

### **Consumer Credit Counselling Service**

Wade House  
Merrion Centre  
Leeds LS2 8NG  
Tel: 0800 138 1111  
Email: [contactus@cccs.co.uk](mailto:contactus@cccs.co.uk)  
Web: [www.cccs.co.uk](http://www.cccs.co.uk)

### **Council Tax**

(Isle of Wight Council Revenue Services)  
Council Offices  
Broadway  
Sandown PO36 9EA  
Tel: 01983 823901 (Late opening for telephone enquiries - Wednesdays until 6pm)  
Email: [council.tax@iow.gov.uk](mailto:council.tax@iow.gov.uk)  
Web: [www.iwight.com](http://www.iwight.com)

### **Debt Advice Trust**

Tel: 0800 954 6518  
Web: [www.debtadvicetrust.org](http://www.debtadvicetrust.org)

### **Debt Free Direct**

Tel: 0800 083 1433  
Web: [www.debtfreedirect.co.uk](http://www.debtfreedirect.co.uk)

### **Department for Work and Pensions**

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

### **DirectGov**

This service can be accessed via digital tv on Sky interactive and Freeview channel 106.  
[www.direct.gov.uk](http://www.direct.gov.uk)

### **Disability and Carers' Service**

Assists with benefits and advice to those with disabilities and the people that care for them.  
Tel: 0800 88 22 00

### **Eduwight**

A website for education on the Isle of Wight.  
Web: [www.eduwight.iow.gov.uk](http://www.eduwight.iow.gov.uk)

### **Family Information Zone (FIZ)**

The Family Information Zone was set up to provide independent information and guidance about issues relating to Island families, children and young people under the age of 16. We provide information on local childcare provision, support groups, leisure activities, teen issues, and lots more.  
11 Orchard Street  
Newport PO30 1JZ  
Tel: 01983 821999

### **Footprint Trust**

Footprint Trust is a charity working with Island communities to promote the benefits of sustainable living.

Riverside Centre, The Quay  
Newport PO30 2QR  
Tel: 01983 822282  
Email: [info@footprint-trust.co.uk](mailto:info@footprint-trust.co.uk)  
Web: [www.footprint-trust.co.uk](http://www.footprint-trust.co.uk)

### **Foyer**

The Foyer is a supported housing project for young people aged 16 to 25, providing 45 one-person units of accommodation. Anyone applying to live at the Foyer must be in need of housing and prepared to undertake a training or employment programme, and have a local connection.

91 George Street  
Ryde PO33 2JE  
Tel: 01983 567599  
Email: [foyer.reception@medinahousing.co.uk](mailto:foyer.reception@medinahousing.co.uk)  
Web: [www.medinahousing.co.uk](http://www.medinahousing.co.uk)

### **Frontline Advice Centre**

Frontline provides assistance to those who are in debt and independent, expert benefit advice.  
Parklands  
Park Road  
Cowes PO31 7LZ  
Tel: 01983 291552  
Email: [admin@frontlinedebtadvice.org.uk](mailto:admin@frontlinedebtadvice.org.uk)  
Web: [www.frontlinedebtadvice.org.uk](http://www.frontlinedebtadvice.org.uk)

### **HM Revenue and Customs**

Collects the bulk of UK tax revenue and also helps support families and workers through the benefits and credits they administer. It is responsible for paying Child Benefit, Child Trust Fund payments, and tax credits.  
Tel: 0845 300 3900 (Tax Credits)  
Tel: 0845 302 1444 (Child Benefit)  
Web: [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

### **Home-Start**

Home-Start promotes the welfare of families with children under five years. Volunteers and groups offer regular support, friendship and practical help to families experiencing difficulties, helping to prevent family crisis and breakdown.  
10 Union Street  
Newport PO30 1QB  
Tel: 01983 533357

### **Homes in Hants**

Homes in Hants help make home ownership in Hampshire and the Isle of Wight affordable through the HomeBuy schemes and Intermediate Rent scheme.  
The Swaythling Housing Society Ltd  
Collins House,  
Bishopstoke

Hampshire SO50 6AD  
Tel: 023 8062 8004  
Email: info@homesinhants.org.uk  
Web: www.homesinhants.co.uk

### **HomeSwapper**

HomeSwapper is for social tenants (in rented property) who want a house swap (or flat swap). This is also called mutual exchange.  
Web: www.homeswapper.co.uk

### **Housing Benefit and Council Tax Benefit**

(Isle of Wight Council Revenue Services)  
Advice on how to claim Housing and/or Council Tax Benefit, benefit claim enquiries, notifying a change in circumstance and assistance.  
Council Offices, Broadway  
Sandown, PO36 9EA  
Tel: 01983 823950 (Late opening for telephone enquiries – Wednesdays until 6pm)  
Email: housing.benefit@iow.gov.uk  
Web: www.iwight.com

### **Housing Services**

7 High Street  
Newport PO30 1SS  
Tel: 01983 823040  
Email: housing@iow.gov.uk  
Web: www.iwight.com/housing

### **IDAS - Island Drug and Alcohol Service**

Provides advice, information, support, counselling and treatment for people with drug and alcohol related problems, their partners, family and friends.  
102 Carisbrooke Road  
Newport PO30 1DB  
Tel: 01983 526654

### **Information Prescription**

The Information Prescription pilot is a project being run in conjunction with, and supported by the Department of Health. The aim is to provide timely information for patients, carers, friends and professionals that can help a person manage their own condition. For our pilot we are looking at older persons' mental health, and concentrating (at this stage) on the two conditions dementia and depression.  
Web: www.iwight.com/ip

### **Isle of Wight College**

Medina Way  
Newport PO30 5TA  
Tel: 01983 526631  
Email: info@iwcollege.ac.uk  
Web: www.iwcollege.ac.uk

### **Isle of Wight Council**

County Hall  
High Street  
Newport PO30 1UD  
Tel: 01983 821000  
Email: customer.services@iow.gov.uk  
Web: www.iwight.com

### **Isle of Wight Credit Union Ltd**

The Isle of Wight Credit Union is a non-profit ethical savings and loans company; using the savings of its members to make loans to other members. All members must live, work or have a holiday home on the Island. The union aims to pay an annual dividend on savings and offers reasonable interest rate on loans.

Money saved on the Island is spent on the Island. The union is regulated by the Financial Services Authority the same as any high street bank or building society. All trained officers are volunteers and are elected at the AGM. We are here to help if we can, please phone for more details.  
122a Pyle Street  
Newport PO30 1JT  
Tel: 01983 559100  
Email: creditunion122a@btconnect.com

### **Isle of Wight Older Voices**

Older Voices circles help to ensure quality of life for older people within their locality. They may identify individuals in need and, through an older persons' champion, may help to get more difficult issues resolved.  
c/o The Pines  
Sandy Lane  
Newport PO30 3EA  
Email: roger@training4change.demon.co.uk

### **Isle of Wight Youth and Community Service**

29 High Street  
Newport PO30 1SS  
Tel: 01983 823490  
Email: youths@iow.gov.uk  
Web: www.iwyouthservice.org.uk

### **JobCentre Plus**

Part of the Department for Work and Pensions, can apply to claim certain benefits and search for jobs through them.  
Tel: 0800 055 6688  
Web: www.jobcentreplus.gov.uk

### **Law Centre**

The Law Centre is a specialist legal advice centre that provides help and assistance with housing, debt, employment and welfare benefit problems. It provides free, impartial and confidential advice, assistance and advocacy services to people on low incomes or benefits, voluntary organisations and statutory agencies.

In addition to the service delivered from its Newport office, it has an outreach surgery at the Park Centre in Ryde, behind St John's church. Please ring to make an appointment.

Exchange House  
St Cross Lane  
Newport PO30 5BZ  
Tel: 01983 524715

### **Local Pension Service**

The Isle of Wight Council and the Local Pension Service are now working in partnership to ensure that older people on the Isle of Wight are aware of all their benefit entitlements. If you need assistance on completing an application form or information on any benefits relating to people over 60 years or if you require a home visit please phone.

Tel: 01983 273034  
Web: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

### **Medina Housing Association**

Lugley House  
Lugley Street  
Newport PO30 5EL  
Tel: 01983 822811  
Email: [reception@medinahousing.co.uk](mailto:reception@medinahousing.co.uk)  
Web: [www.medinahousing.co.uk](http://www.medinahousing.co.uk)

### **National Debtline**

National debt advice service.  
Tricorn House  
51-53 Hagley Road  
Edgbaston  
Birmingham B16 8TP  
Tel: 0808 808 4000  
Web: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

### **New To You**

Good quality children's clothes to buy exchange or donate.  
Mondays (10am to 12pm) Sandown Methodist Church.  
Contact: Anne 07854 905091 or Frances 01983 404804.

### **NHS Choices**

Information and contact details for all NHS services in the UK.  
Web: [www.nhs.uk](http://www.nhs.uk)

### **Pertemps**

Recruitment agency based in Newport.  
34 The Mall, Carisbrooke Road  
Newport PO30 1BW  
Tel: 01983 533235  
Web: [www.pertemps.co.uk](http://www.pertemps.co.uk)

### **POTS - People off the Streets**

For advice, support, hot food, drinks, showers, sleeping bags etc.

118-119 St James Street  
Newport PO30 2HW  
Tel: 01983 533205  
11am to 3.30pm (Mon, Wed and Fri)

Youth and Community Centre  
Well Street/High Street  
Ryde PO33 2RY  
Tel: 01983 566973  
11.00 - 3.30 Tues and Thurs

### **Prime Location**

Web: [www.primelocation.com](http://www.primelocation.com)

### **Property Finder**

Web: [www.propertyfinder.com](http://www.propertyfinder.com)

### **Rightmove**

Web: [www.rightmove.co.uk](http://www.rightmove.co.uk)

### **Rural Community Council**

The Rural Community Council is the Island's Council for Voluntary Service.  
3 Langley Court  
Pyle Street  
Newport PO30 1LA  
Email: [nigel.parrish@iwrcc.org.uk](mailto:nigel.parrish@iwrcc.org.uk)  
Web: [www.iwrcc.org.uk](http://www.iwrcc.org.uk)

### **Samaritans**

To provide emotional support to those in crisis.  
14 East Street  
Newport PO30 1JL  
Tel: 01983 521234  
Email: [susie.atkinson@hotmail.com](mailto:susie.atkinson@hotmail.com)  
Web: [www.samaritans.org](http://www.samaritans.org)

### **Shelter**

UK Housing and homelessness charity that gives advice to people and also undertakes campaigning on housing issues.  
Tel: 0808 800 4444 for urgent housing advice  
Web: [www.shelter.org.uk](http://www.shelter.org.uk)

### **SSAFA**

Soldiers, Sailors, Airmen and Families Association provides help and support to those who serve in our armed forces and those who used to serve, even if it was only for a single day. We also care for the families of both.

Tel: 0845 1300 975  
Email: [info@ssafa.org.uk](mailto:info@ssafa.org.uk)  
Web: [www.ssafa.org.uk](http://www.ssafa.org.uk)

### **South Wight Housing Association**

Tel: 08456 581 654  
Email: [service.centre@shgroup.org.uk](mailto:service.centre@shgroup.org.uk)  
Web: [www.southernhousinggroup.co.uk](http://www.southernhousinggroup.co.uk)

### **Storerroom**

The Storerroom Project, an initiative of the Real World Trust, recycles furniture within the community to help vulnerable people.

Unit 46 Medina Village  
Bridge Road  
Cowes PO31  
Tel: 01983 298679  
Email: [office@storeroom.org.uk](mailto:office@storeroom.org.uk)  
Web: [www.storeroom.org.uk](http://www.storeroom.org.uk)

### **Supporting People**

Supporting People funds housing-related support services to help you live independently within

your communities. Funding is provided to support services on the Island including hostels, supported housing and a domestic abuse refuge, as well as services to you in your own home. If you think you need housing-related support, you should talk to your care manager, social worker, mental health worker, probation officer or housing officer and they will carry out an assessment to see if you can have support.

Innovation Centre, St Cross Business Park  
Newport PO30 5WB  
Tel: 01983 550477  
Email: [supportingpeople@iow.gov.uk](mailto:supportingpeople@iow.gov.uk)  
Web: [www.iowight.com/supportingpeople](http://www.iowight.com/supportingpeople)

### **Sure Start**

Sure Start is a government programme to support children, parents and communities through the integration of early education, childcare and health and family support services.

Ryde Children's Centre  
George Street  
Ryde PO33 2JF  
Tel: 01983 617617  
Email: [claire.steen@surestart-ryde.co.uk](mailto:claire.steen@surestart-ryde.co.uk)  
Web: [www.surestart-ryde.co.uk](http://www.surestart-ryde.co.uk)

### **UK Insolvency Helpline**

Administration Centre  
788-790 Finchley Road  
London NW11 7TJ  
Tel: 0800 074 6918  
Email: [info@insolvencyhelpline.co.uk](mailto:info@insolvencyhelpline.co.uk)  
Web: [www.insolvencyhelpline.co.uk](http://www.insolvencyhelpline.co.uk)

### **Vectis Housing Association**

30 Carisbrooke Road  
Newport PO30 1BW  
Tel: 01983 525985  
Email: [enquiries@vectis-housing.demon.co.uk](mailto:enquiries@vectis-housing.demon.co.uk)

### **Wight Agents**

Local house rental agencies website.  
Web: [www.wightagents.co.uk](http://www.wightagents.co.uk)

### **Wight CHYPS**

A directory of services on the Isle of Wight for children, young people and their families.  
Web: [www.wightchyps.org.uk](http://www.wightchyps.org.uk)

### **Women's Refuge**

Information, advice, support and refuge for women and their children who have suffered emotional, physical or sexual abuse.  
PO Box 5, Sandown  
Tel: 01983 825981

### **WP Recruitment**

Recruitment agency based in Newport.  
Corner House, 68-70 Lugley Street  
Newport PO30 5ET  
Tel: 01983 822615  
Email: [info@wprecruitment.co.uk](mailto:info@wprecruitment.co.uk)  
Web: [www.wprecruitment.co.uk](http://www.wprecruitment.co.uk)

### **Youth Trust**

Provides immediacy of access to a confidential, independent counselling service for young people up to the age of 25.  
1 St John's Place  
Newport PO30 1LH  
Tel: 01983 529569  
Email: [eileen@iowyouthtrust.co.uk](mailto:eileen@iowyouthtrust.co.uk)  
Web: [www.greengoldfish.com](http://www.greengoldfish.com)

If you would like this document translated, please contact us on  
01983 821000

**Arabic**

إذا رغبت في الحصول على نسخة مترجمة من هذه الوثيقة يرجى الاتصال بنا على  
01983 821000

**Bengali**

এই নথির অনূবাদ চাইলে, দয়া করে ফোন করুন: 01983 821000

**Chinese**

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**German**

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bitte unter einer der folgenden Rufnummern an uns: 01983 821000

**Hindi**

यदि आप इस दस्तावेज़ का अनुवाद चाहते हैं, तो कृपया टेलीफोन नंबर 01983 821000 पर  
संपर्क करें।

**Italian**

Se desiderate la traduzione di questo documento, contattateci allo 01983  
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**Punjabi**

ਜੇਕਰ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਅਨੁਵਾਦ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਟੈਲੀਫੋਨ ਨੰਬਰ 01983  
821000 'ਤੇ ਸੰਪਰਕ ਕਰੋ।

**Spanish**

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teléfono 01983 821000

**Urdu**

اگر آپ اس دستاویز کا ترجمہ حاصل کرنا چاہتے ہیں تو اس نمبر پر فون کریں  
01983 821000

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in large print audio tape or Braille and  
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please contact the Isle of Wight Council  
on (01983) 821000 (Typetalk available).

