Help to fight the credit crunch
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

**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

**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

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

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

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

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

Energy saving advice
www.energysavingadvice.co.uk

Energy saving tips and advice
www.uk-energy-saving.com

Energy Saving Trust
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.

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

* 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.moneymademclear.fsa.gov.uk
### Personal budget form

#### Step one: income
- **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**
- **Interest**
- **Other income (specify)**

**Total income BOX A**

<table>
<thead>
<tr>
<th>Description</th>
<th><strong>£</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages or salary</td>
<td></td>
</tr>
<tr>
<td>Partner’s salary</td>
<td></td>
</tr>
<tr>
<td>Maintenance/child support</td>
<td></td>
</tr>
<tr>
<td>Own and/or partner’s pension</td>
<td></td>
</tr>
<tr>
<td>Income Support</td>
<td></td>
</tr>
<tr>
<td>Jobseekers’ Allowance</td>
<td></td>
</tr>
<tr>
<td>Working Tax Credit</td>
<td></td>
</tr>
<tr>
<td>Children’s Tax Credit</td>
<td></td>
</tr>
<tr>
<td>Child benefit</td>
<td></td>
</tr>
<tr>
<td>Interest</td>
<td></td>
</tr>
<tr>
<td>Other income</td>
<td></td>
</tr>
</tbody>
</table>

#### Step two: outgoings
- **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**

**Total outgoings BOX B**

<table>
<thead>
<tr>
<th>Description</th>
<th><strong>£</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Gas</td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
</tr>
<tr>
<td>Food and drink</td>
<td></td>
</tr>
<tr>
<td>TV licence</td>
<td></td>
</tr>
<tr>
<td>Childcare</td>
<td></td>
</tr>
<tr>
<td>School meals</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
</tr>
<tr>
<td>Holidays</td>
<td></td>
</tr>
<tr>
<td>Pets</td>
<td></td>
</tr>
<tr>
<td>Presents</td>
<td></td>
</tr>
<tr>
<td>Petrol, travel</td>
<td></td>
</tr>
<tr>
<td>Car tax</td>
<td></td>
</tr>
<tr>
<td>Car insurance</td>
<td></td>
</tr>
<tr>
<td>Car service</td>
<td></td>
</tr>
<tr>
<td>Clothes and shoes</td>
<td></td>
</tr>
<tr>
<td>Household items</td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td></td>
</tr>
<tr>
<td>Maintenance payments</td>
<td></td>
</tr>
<tr>
<td>Credit card payments</td>
<td></td>
</tr>
<tr>
<td>Loan repayments</td>
<td></td>
</tr>
<tr>
<td>Savings and pension plans</td>
<td></td>
</tr>
<tr>
<td>Religious and charitable giving</td>
<td></td>
</tr>
<tr>
<td>Other outgoing</td>
<td></td>
</tr>
</tbody>
</table>

#### Step three: balance
- **Total income BOX A**
- **Total outgoings BOX B**

**Money left over BOX C**

<table>
<thead>
<tr>
<th>Description</th>
<th><strong>£</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total income BOX A</td>
<td></td>
</tr>
<tr>
<td>Total outgoings BOX B</td>
<td></td>
</tr>
</tbody>
</table>

#### Step four: priority debts
- **Mortgage arrears**
- **Second mortgage/secured loan arrears**
- **Rent arrears**
- **Fuel debts**
- **Other**
- **Magistrates’ court fine arrears**
- **Maintenance arrears**
- **Hire purchase arrears**
- **Other**

**Total priority debt repayment BOX D**

<table>
<thead>
<tr>
<th>Description</th>
<th><strong>£</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage arrears</td>
<td></td>
</tr>
<tr>
<td>Second mortgage/secured loan arrears</td>
<td></td>
</tr>
<tr>
<td>Rent arrears</td>
<td></td>
</tr>
<tr>
<td>Fuel debts</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Magistrates’ court fine arrears</td>
<td></td>
</tr>
<tr>
<td>Maintenance arrears</td>
<td></td>
</tr>
<tr>
<td>Hire purchase arrears</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

#### Step five: balance
- **Money left over BOX C**
- **Total priority debt repayment BOX D**
- **Money for credit debts BOX E**

**Total owed BOX F**

<table>
<thead>
<tr>
<th>Description</th>
<th><strong>£</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Money left over BOX C</td>
<td></td>
</tr>
<tr>
<td>Total priority debt repayment BOX D</td>
<td></td>
</tr>
<tr>
<td>Money for credit debts BOX E</td>
<td></td>
</tr>
</tbody>
</table>

#### Step six: credit debts
- **Creditor**
- **Balance owed**
- **Offer of repayment**

<table>
<thead>
<tr>
<th>Creditor</th>
<th>Balance owed</th>
<th>Offer of repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total owed BOX F**

<table>
<thead>
<tr>
<th>Description</th>
<th><strong>£</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance owed BOX F</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th><strong>£</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Offer of repayment BOX E</td>
<td></td>
</tr>
</tbody>
</table>
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.

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.

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

The Law Centre
Tel: 01983 524715

Frontline Advice Centre
Tel: 01983 291552
Email: admin@frontlinedebtadvice.org.uk
Web: www.frontlinedebtadvice.org.uk

The UK Insolvency Helpline
Tel: 0800 074 6918
Email: info@insolvencyhelpline.co.uk
Web: www.insolvencyhelpline.co.uk

National Debtline
Tel: 0808 808 4000
Web: www.nationaldebtline.co.uk

Debt Advice Trust
Tel: 0800 954 6518
Web: www.debtadvicetrust.org

Debt Free Direct
Tel: 0800 083 1433
Web: www.debtfreedirect.co.uk

Consumer Credit Counselling Service
Tel: 0800 138 1111
Email: contactus@cccs.co.uk
Web: www.cccs.co.uk

ClearStart Consumer Debt Service
Tel: 0800 954 6241
Web: 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.
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 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.jobcentrepuls.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

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

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

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.

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

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, www.turn2us.org.uk, www.advicenow.org.uk and 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 2953 or Law Centre on 01983 524714 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 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.jobcentrepuls.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

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

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

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.

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

Agencies to approach for general advice

Citizens’ Advice Bureau
Tel: 0845 120 2959
Web: www.nacab.org.uk

IW Council Housing Services
Tel: 01983 823040
Email: housing@iw.gov.uk
Web: www.iwight.com/housing

The Law Centre
Tel: 01983 524715

Shelter
Tel: 0808 800 4444
Web: www.shelter.org.uk

Housing Associations

Medina Housing Association
Tel: 01983 822811
Email: reception@medinahousing.co.uk
Web: www.medinahousing.co.uk

South Wight Housing Association
Tel: 08456 581 654
Email: servicecentre@shgroup.org.uk
Web: www.southernhousinggroup.co.uk

Vectis Housing Association
Tel: 01983 525985
Email: enquiries@vectis-housing.demon.co.uk

Other sources of information:

IW Council
Web: www.iwight.com/movinghome

Prime Location
Web: www.primeloocation.com

Property Finder
Web: www.propertyfinder.com

Rightmove
Web: www.rightmove.co.uk

Foyer
Accommodation for people aged 16 to 25.
Tel: 01983 567599
Email: foyer.reception@medinahousing.co.uk
Web: www.medinahousing.co.uk

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 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
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.

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.

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

Pertemps
34 The Mall
Carisbrooke Road
Newport
PO30 1BW
Tel: 01983 533235
Web: www.pertemps.co.uk

WP Recruitment
Corner House
68-70 Lugley Street
Newport
PO30 5E
Tel: 01983 822615
Email: info@wperecruitment.co.uk
Web: www.wperecruitment.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

Jobsite
Web: www.jobsite.co.uk

Monster
Web: www.monster.co.uk

Reed
Web: www.reed.co.uk

Total Jobs
www.totaljobs.com
For guidance with CV writing, job applications and interview techniques.

Isle of Wight Council
Web: www.iwight.com/worldofwork

JobCentre Plus
Web: 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
Web: www.iwcollege.ac.uk

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.

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.

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

Pertemps
34 The Mall
Carisbrooke Road
Newport
PO30 1BW
Tel: 01983 533235
Web: www.pertemps.co.uk

WP Recruitment
Corner House
68-70 Lugley Street
Newport
PO30 5E
Tel: 01983 822615
Email: info@wperecruitment.co.uk
Web: www.wperecruitment.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

Jobsite
Web: www.jobsite.co.uk

Monster
Web: www.monster.co.uk

Reed
Web: www.reed.co.uk

Total Jobs
www.totaljobs.com
For guidance with CV writing, job applications and interview techniques.

Isle of Wight Council
Web: www.iwight.com/worldofwork

JobCentre Plus
Web: 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
Web: www.iwcollege.ac.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:
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
Web: www.aciw.org.uk

Anchors - 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: stayingputlow@anchor.org.uk
Web: 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
Web: www.iwight.com

Child Support Agency
Tel: 08457 133 133
Web: 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

ClearStart Consumer Debt Service
Tel: 0800 954 6241
Web: 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 823927
Email: connexions@iow.gov.uk
Web: www.connexions-isleofwight.org

Anchor – recruitment agency based in Newport.
18a St James Street
Newport PO30 5HB
Tel: 01983 822772

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
Web: www.aciw.org.uk

Anchors - 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: stayingputlow@anchor.org.uk
Web: 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
Web: www.iwight.com

Child Support Agency
Tel: 08457 133 133
Web: 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

ClearStart Consumer Debt Service
Tel: 0800 954 6241
Web: 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 823927
Email: connexions@iow.gov.uk
Web: www.connexions-isleofwight.org

Anchor – recruitment agency based in Newport.
18a St James Street
Newport PO30 5HB
Tel: 01983 822772

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
Web: www.aciw.org.uk

Anchors - 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: stayingputlow@anchor.org.uk
Web: 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
Web: www.iwight.com

Child Support Agency
Tel: 08457 133 133
Web: 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

ClearStart Consumer Debt Service
Tel: 0800 954 6241
Web: 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 823927
Email: connexions@iow.gov.uk
Web: www.connexions-isleofwight.org
**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

**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

---

**DirectGov**  
This service can be accessed via digital tv on Sky interactive and Freesview channel 106.  
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

**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  
Web: 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 7LZ  
Tel: 01983 567599  
Email: foyer.reception@medinahousing.co.uk  
Web: 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  
Web: www.frontlinedebtadvice.org.uk

**Department for Work and Pensions**  
Web: www.dwp.gov.uk

---

**Consumer Credit Counselling Service**  
Wade House  
Merriion Centre  
Leeds LS2 BNG  
Tel: 0800 138 1111  
Email: contactus@cccs.co.uk  
Web: 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  
Web: www.iowight.com

**Debt Advice Trust**  
Tel: 0800 954 6518  
Web: www.debtdvicetrust.org

**Debt Free Direct**  
Tel: 0800 083 1433  
Web: www.debtfreedirect.co.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

**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.

---

**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  
Web: www.iowight.com

**Debt Advice Trust**  
Tel: 0800 954 6518  
Web: www.debtdvicetrust.org

**Debt Free Direct**  
Tel: 0800 083 1433  
Web: www.debtfreedirect.co.uk

**Department for Work and Pensions**  
Web: www.dwp.gov.uk

---

**DirectGov**  
This service can be accessed via digital tv on Sky interactive and Freesview channel 106.  
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

**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.

---

**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  
Web: www.iowight.com

**Debt Advice Trust**  
Tel: 0800 954 6518  
Web: www.debtdvicetrust.org

**Debt Free Direct**  
Tel: 0800 083 1433  
Web: www.debtfreedirect.co.uk

**Department for Work and Pensions**  
Web: www.dwp.gov.uk

---

**DirectGov**  
This service can be accessed via digital tv on Sky interactive and Freesview channel 106.  
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

**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.

---

**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  
Web: www.iowight.com

**Debt Advice Trust**  
Tel: 0800 954 6518  
Web: www.debtdvicetrust.org

**Debt Free Direct**  
Tel: 0800 083 1433  
Web: www.debtfreedirect.co.uk

**Department for Work and Pensions**  
Web: www.dwp.gov.uk

---

**DirectGov**  
This service can be accessed via digital tv on Sky interactive and Freesview channel 106.  
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

**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.
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: youthservice@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

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

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

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 823590 (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 15S
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: youthservice@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
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
Web: 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
Web: 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

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 5RZ
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

Medina Housing Association
Lugley House
Lugley Street
Newport PO30 5EL
Tel: 01983 822811
Email: reception@medinahousing.co.uk
Web: 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

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

Per temps
Recruitment agency based in Newport.
34 The Mall, Carisbrooke Road
Newport PO30 1BW
Tel: 01983 533235
Web: 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

Property Finder
Web: www.propertyfinder.com

Rightmove
Web: 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
Web: 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
Web: 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
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
Web: www.iwight.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
Web: 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
Web: www.insolvencyhelpline.co.uk

Vectis Housing Association
30 Carisbrooke Road
Newport PO30 1BW
Tel: 01983 525985
Email: enquiries@vectis-housing.demon.co.uk

Wight Agents
Local house rental agencies website.
Web: 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

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

SSFA
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@ssfa.org.uk
Web: www.ssfainfo.org.uk

South Wight Housing Association
Tel: 08456 581 654
Email: servicecentre@shgroup.org.uk
Web: www.southernhousinggroup.co.uk

Storeroom
The Storeroom 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
Web: www.storeroom.org.uk

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

WP Recruitment
Recruitment agency based in Newport.
Corner House, 68-70 Lugley Street
Newport PO30 5ET
Tel: 01983 822615
Email: info@wprecruitment.co.uk
Web: www.wprecruitment.co.uk

Youth Trust
Provides immediate 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
Web: www.greengoldfish.com

WP Recruitment
Recruitment agency based in Newport.
Corner House, 68-70 Lugley Street
Newport PO30 5ET
Tel: 01983 822615
Email: info@wprecruitment.co.uk
Web: www.wprecruitment.co.uk

Youth Trust
Provides immediate 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
Web: www.greengoldfish.com
This publication is available on request in large print audio tape or Braille and in other languages. For further details please contact the Isle of Wight Council on (01983) 821000 (Typetalk available).