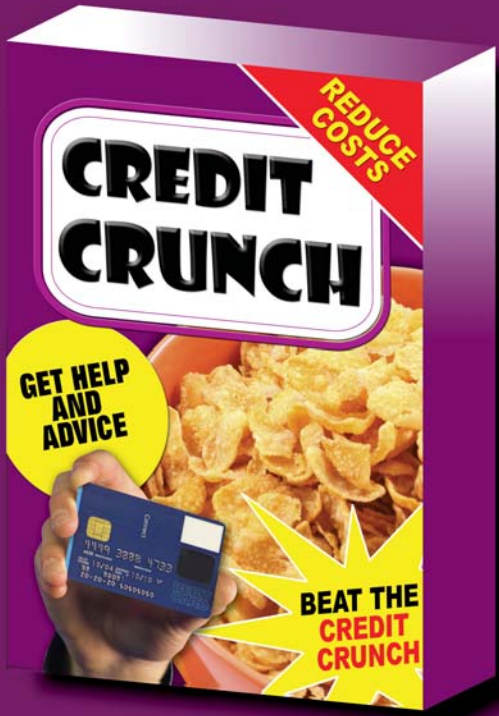




**CREDIT CRUNCH: ADVICE AND SUPPORT FOR LOCAL RESIDENTS  
DON'T DELAY,  
ACT TODAY!**

[www.warwickdc.gov.uk](http://www.warwickdc.gov.uk)



# BEAT THE CREDIT CRUNCH



*Dear local resident,*

**Councillors and staff at Warwick District Council are united in helping both local householders and businesses beat the Credit Crunch.**

This leaflet contains a number of helpful ways you can reduce costs, check your benefit entitlements or get a new job. From help with keeping your home warm and saving energy to help with your Council Tax, this leaflet points the way.

The main message is, if you are in financial difficulties please don't ignore them. Help is at hand. We can't change the economic situation but we are doing all we can to help out during these difficult times by giving the best advice possible.

For more information please visit [www.warwickdc.gov.uk/creditcrunch](http://www.warwickdc.gov.uk/creditcrunch)



**Michael Doody**  
Leader of Warwick District Council



**Chris Elliott**  
Chief Executive of  
Warwick District Council

### Are you paying too much council tax?

Discounts, benefits and rebates are available to help council tax payers.

Call **01926 456066** if you feel you may qualify for help.

#### Council Tax Benefit

Do you have less than £16,000 in savings and are on a low income or benefit? If so, you may be entitled to this benefit.

#### Single Person Discount

25% off your council tax bill for dwellings with one occupier.

#### Disabled Relief

A one band reduction, if you, or someone who lives with you, uses a wheelchair indoors, or has an

additional bathroom, kitchen or other room to meet special needs arising from disability.



#### Second Adult Rebate

Up to 25% reduction for people who cannot get council tax benefit but have a person or people living with them on a low income.



The Citizens Advice Bureau helps people resolve their legal, money and other problems by providing free, independent and confidential advice. Call (01926) 457900 or visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for your nearest bureau.



If you want to train for a different career, add to your current skills set or simply update your knowledge – then we are here to help.

Tel: 0845 217 7414

or visit [www.warkscol.ac.uk](http://www.warkscol.ac.uk)

Your local Jobcentre Plus will be able to provide you with support, advice and help if you're facing redundancy or trying to get a job. Call 0845 6060 234 or visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)



Debt advice is available from the National Debtline on 0808 808 4000 or visit [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

#### Need a helping hand this winter?

Warm Front makes homes warmer, healthier and more energy efficient. Grants are available to provide a package of insulation and heating improvements up to the value of £2,700 (or £4,000 if oil central heating is recommended).

For more information or to apply visit [www.warmfront.co.uk](http://www.warmfront.co.uk) or call freephone 0800 316 2805



Many people are not claiming their full benefit entitlement and could be missing out on hundreds of pounds in Government assistance.

Even if you are working you may be able to access benefits if you are on a low income. Visit [www.direct.gov.uk](http://www.direct.gov.uk)



To get energy saving ideas and see if you are eligible for grants and offers visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk) or call freephone 0800 512 012



#### Mortgages

The Government has changed the rules for those on certain state benefits to shorten the waiting time before those of working age can get help with mortgage interest. For more details visit [www.dwp.gov.uk](http://www.dwp.gov.uk)

If you are having difficulty with your payments you should contact your mortgage provider as soon as possible. Please call us on (01926) 456431 or 456446 if you have any homeless enquiries.

#### Rent

You may be able to get help with your rent. If you have less than £16,000 in savings and are on a low income or benefit, you may be entitled to help. Please call us on (01926) 456837.

If you are having difficulty with your payments you should contact your landlord as soon as possible.

If you are having difficulty paying your council rent please call us on (01926) 456438 or 456457 or 456239 or visit your local one stop shop.



Severn Trent runs a number of schemes to help those who are having difficulty with their water bill.

If you feel you are having financial difficulties call on 0845 7 500500 or visit the website [www.stwater.co.uk](http://www.stwater.co.uk)



If you want to start your own business or need business help and advice call Business Link on 0845 113 1234. The specialist contact centre team will be able to signpost you to an appropriate service or deal with your query there and then.

If you own, or work for, a business that needs help to get through the economic downturn call the Credit Crunch Hotline 0845 002 0900 for assistance. For further business information visit our website [www.warwickdc.gov.uk/business](http://www.warwickdc.gov.uk/business)

Warwick District Council will also send a separate leaflet with specific advice for local businesses.

For more information please visit [www.warwickdc.gov.uk/creditcrunch](http://www.warwickdc.gov.uk/creditcrunch)