

Chapter 3: Help

This section tells you:

- the benefits and help that may be available to you;
- about other support that may be available; and
- advice on how to manage your bills.

You may be able to get help if you have problems with making ends meet. Listed below are some circumstances when you can claim benefits or allowances, and this section explains what other help may be available.

Benefits

Although the benefits system can be confusing, help is available. However, you may not be aware that you are entitled to help or where to get it.

Your local post office may also have information leaflets and application forms, but they cannot give you advice. If you want advice, contact your local Jobcentre Plus office.

If you want to know about Housing Benefit or Council Tax Benefit, you can visit our website at www.homesforharingey.org, phone the call centre or visit any Customer Services Centres where staff will be able to help you.

You may qualify for benefits if you come under one of the headings below.

Illness or disability

You can claim benefits if you cannot work because of an illness or a disability – these benefits include Attendance Allowance, Disability Living Allowance and Carer's Allowance. You will need sick notes from your doctor. You can get more information from the Department for Work and Pensions, Haringey Benefits Service or by phoning the Benefit Enquiry Line on **0800 88 22 00**.

Signing on and looking for a job

If you are not working, you will need to sign on at your local Jobcentre Plus and show that you are looking for work while you are unemployed. You can claim a range of benefits, which include Income Support and Jobseeker's Allowance, depending on your circumstances. You can get more information from Jobcentre Plus on **0845 601 6916** or by visiting the website at www.dwp.gov.uk.

Not working

This covers a wide range of people, including people who have retired and single parents. The Pension Service now deals with all benefits relating to pensions. You can phone them on **0800 99 1234** (textphone **0800 169 0133**). Their website (www.thepensionservice.gov.uk) contains more information. You can get more information from the Department for Work and Pensions.

Working but finding it hard to pay bills

Depending on your circumstances, you may be able to get help if you are on a low income, whether you work full- or parttime. You can get more information from the Department for Work and Pensions, Haringey Benefits Service, Customer Services Centres, and Citizens Advice Bureaus.

Other help

Supporting People

If you are moving to a new council home, or if you are already a tenant and are not coping well on your own, the Supporting People programme offers practical help and advice to vulnerable people to help them be independent in their own homes.

The Supporting People programme:

- can offer you practical help and advice;
- makes sure that you receive all benefits you are entitled to; and

- can help you deal with any problems you are having in managing your tenancy.

Supporting People can also help you with other services such as GP and healthcare services and education. You can get details on-line from www.haringey.gov.uk or www.homesforharingey.org, or by contacting Supporting People direct.

Supporting People

40 Cumberland Road

Wood Green

London N22 7SG

Phone: 020 8489 3419

Website: www.spkweb.org.uk

Managing your bills

It is important to organise your money so that you can pay essential bills. There is a budget checklist at the end of this section to help you work out how much money you have and how much you spend.

Essential bills that you must pay on time include the following.

Rent

Your rent is due weekly, and must be paid upfront and on time.

Chapter 2, 'Rent, Council Tax and Housing Benefit', tells you about the different ways you can pay your rent.

Council Tax

Council Tax is not included in your rent. As the tenant, you are responsible for paying Council Tax. If you have a joint tenancy, both tenants are responsible. If you don't pay, the council may take legal action against you because not paying Council Tax is a criminal offence.

Water, gas and electricity

There are different ways you can pay these regular bills, such as

meters, direct debit or monthly payment schemes. Your chosen gas or electricity supplier will give you advice about their different schemes.

Other bills

You will also need to budget for other bills, such as your phone or TV licence. You can use the budget checklist to help.

Debts

If you get into debt, get advice straightaway because the problem will not go away. The first thing to do is to speak to the people you owe money to. Unless you tell them, they won't be able to make arrangements to help you.

You can also get confidential debt advice and financial counselling from your local advice centre. You can go to a Citizens Advice Bureau direct or speak to the income collection officer. Chapter 2, 'Rent, Council Tax and Housing Benefit', has more information.

Getting into debt can lead to many problems. It may mean that people take legal action against you and you may have to pay court costs on top of your debts. If there is a county court judgement against you, you will find it very difficult to get loans and hire purchase from reputable banks, building societies or other companies.

Budget checklist

Use the checklist (on the next page) to work out how to organise your money. You can work it out either weekly or monthly. If your outgoings are more than your income, you have a problem and need to take action now. You may have to reduce your 'non-essential' spending on items such as entertainment and leisure. To find out if you are entitled to benefits, you can get advice by phoning the call centre on 0800 195 3404, by visiting a Customer Services Centre or from a Citizens Advice Bureau.

Income	£/p	Outgoings	£/p
Your wages		Rent	
Your partner's wages		Water rates	
Pensions		Council Tax	
Income support or Jobseeker's Allowance		Electricity	
Child Benefit		Gas	
Family Credit		Food and housekeeping	
Other benefits		Prescriptions and health expenses	
Maintenance payments		Maintenance payments	
Other		TV licence	
		Childcare	
		School meals and meals at work	
		Travel or car costs	
		Home insurance	
		Life insurance	
		Telephone	
		Clothing	
		Entertainment and leisure	
		Hire-purchase or catalogue payments	
		Creditcard payments	
		Other	
Total income		Total outgoings	