

Worried by the Credit Crunch?



If you are worried by the credit crunch, Conwy County Borough Council and other organisations can offer a number of services to help residents and businesses

Maximising your income

Benefits advice

There is a wide range of benefits available to those on a low income, including Housing Benefit and Council Tax Benefit. You don't have to be out of work to get these benefits. If you are unsure whether or not you would qualify, talk to a Benefit Adviser. They can give you an estimate of your entitlement. They can also advise you about free school meals and school uniform grants. Phone 01492 576491 or visit www.conwy.gov.uk/benefits

You may be entitled to other benefits or tax credits. 9 out of 10 families with children get tax credits, but you don't need to have children to qualify. You may also qualify if you are working but earn low wages. To find out more phone 0845 300 3900.

Pension Credit is an entitlement for people aged 60 and over, which could top up your weekly income to a guaranteed minimum level. You may still be eligible for Pension Credit if you live with your family or own your own home. Phone 0800 991234 and find out if you are entitled.

Paying your bills and saving money

Council Tax

Ignoring your debt problems will only make them worse. If you are experiencing difficulties with paying your Council Tax, contact the Council Tax Unit and explain why. The sooner you do this, the more options you will have for solving your financial problems. There are also discounts and exemptions that can be applied to your bill in certain circumstances, for example if you live alone. To find out more phone 01492 576607 or visit www.conwy.gov.uk/counciltax

Saving energy and saving money

There are ways you can reduce wasted energy in your home and save money on your energy bills. You may be able to get a grant to help you pay for things like fitting home insulation and improving energy efficiency. This can help cut down your fuel bills. To find out more contact the North Wales Energy Advice Centre, phone 0800 954 0658 or visit www.nweeac.org.uk

Social tariffs (energy)

Social tariffs are special rates offered by utility companies to vulnerable households who are having difficulty paying for their gas or electricity.

Different companies have different criteria, but in general, most consider social tariffs for the elderly, and those on low income or benefits.

For more information contact your own utility company, or the North Wales Energy Advice Centre. Phone 0800 954 0658 or visit www.nweeac.org.uk

Don't lose your home

One of the greatest threats from the credit crunch is that residents may become homeless as a result of not being able to maintain the mortgage or rental payments on their homes. In many cases this can be avoided, so don't let it happen to you. If you are experiencing difficulties take action now. Speak to your mortgage lender or landlord. Seeking repossession of your home is a last resort and if you are able to come to a mutually acceptable agreement at an early stage, then court action may be avoided. If you can't come to a satisfactory arrangement with your lender/landlord, seek specialist advice from organisations such as Shelter or the Citizens Advice Bureau.

If you are homeless or threatened with homelessness, speak to the Council's Housing Options and Support Team, they can offer free and confidential advice. Phone 01492 576271 or visit www.conwy.gov.uk/host

Help for businesses

For many businesses the credit crunch is hitting hard. Conwy Council's Business Support Team and its partners offer a range of services to help businesses who might be struggling to cope with the current economic downturn. They can offer hints and tips to help businesses survive the recession. To fail to plan is to plan to fail, so find out what help is available to assist your business during this difficult period. Phone 01492 574555 or 01492 574501 or visit www.conwy.gov.uk/business

National Non Domestic Rates (NNDR) Business Rates

There are a number of business rate reliefs that can be applied for, including: unoccupied rate relief; small business rate relief; discretionary rate relief and hardship relief. Conwy Council's NNDR team can offer advice on paying your bill and on reductions that might be available. Phone 01492 576609, or visit www.conwy.gov.uk/nndr

Make the most of your library

Libraries are open to all and it is free to join. Staff can help you to contact Council departments and other organisations. You can use computers free of charge, which could help you to update your CV, set up an e-mail address, or apply for jobs online. Local and national newspapers

are available to search for jobs or accommodation. To find out more phone 01492 576139 or visit www.conwy.gov.uk/library

Other organisations who may be able to help

Benefit Advice Shop (Rhyl) - offers advice and information on all aspects of Welfare Benefits. Phone 01745 345145 or visit www.bashop.tv/right.htm

Citizens Advice Bureau (CAB) - offers free, impartial, independent and confidential advice on a wide range of subjects, including legal and financial advice. Phone 0845 4503060 or visit www.adviceguide.org.uk

Llandudno Credit Union - offers financial services for the people of Conwy, including current and savings accounts and low-interest loans. Phone 01492 580028 or visit www.llandudnocu.co.uk

Department for Work and Pensions Benefit Adviser Service - provides customers with information and entitlement advice on 28 benefits, pensions and credits, based on their circumstances. Visit <http://campaigns.direct.gov.uk/benefitsadviser/>

Hawliau Pobl Ni - offers benefit advice and help with the completion of claim

forms for residents who live in the Conwy Valley. Phone 01492 641313.

Housing Debt Helpline Wales - offers support to individuals and families who are finding it difficult to meet their mortgage or rental payments. Phone 0800 107 1340 or visit www.housing-debt-helpline-wales.org

National Debt Line - provides free confidential and independent advice on how to deal with debt problems. Phone 0808 808 4000 or visit www.nationaldebtline.co.uk

Shelter Cymru - provides free, confidential and independent advice to prevent people from losing their homes. Phone 0845 075 5005 or visit www.sheltercymru.org.uk

Wales Illegal Money Lending Unit - has been set up to help people who are having problems with illegal money lenders. If you have been the victim of a loan shark or know a victim then call the 24 hour hotline number on 0300 123 3311 or visit www.tradingstandardswales.org.uk

If you are struggling, get the advice and help you need as soon as possible. Ignoring problems will only make them worse. Visit our website at www.conwy.gov.uk/creditcrunch