

Residents

Coping with the recession

Practical advice and support for Birmingham people from Birmingham City Council and its partners

Coping with the recession and looking to the future



Mike Whitby, Leader of the City Council

Everyone is affected when the economy takes a downturn, Birmingham City Council and its partners are working hard to help local families and businesses. We can help with debt, housing benefits and employment issues.

At the same time it is vital that we plan for the future and prepare for the recovery and the new opportunities that global expansion will bring in the years ahead. I am confident that Birmingham will respond to these opportunities as it has always done, with dynamism, industry and invention.

The future looks good, with more than £20 billion worth of planned investment across the whole of the city in the next decade, £6 billion of this to be undertaken by the public sector.

Birmingham is a global city with a local heart. Birmingham City Council can help local residents cope with the challenges arising from the recession. We offer a range of services to:

- help you better manage your debts,
- keep your home,
- help you maximise your income by making sure you take up the benefits you are entitled to,
- increase your financial awareness by helping you acquire the skills, knowledge, confidence and motivation to manage your finances better.

This booklet is designed to help you find the help you need and it includes contact numbers and useful web-sites.

Do you need help with your finances or advice to manage your money?

We have a network of neighbourhood offices across the city who provide a wide range of advice to residents.

Our **debt advice service** helps you if you are experiencing severe debt problems. It offers a structured approach to managing personal debt by maximising income, providing budget advice, preparing a full debt repayment plan and talking to the people you owe money to.

Advice is also available to help you work out how to manage your finances better, obtain all the government support to which you are entitled, and deal with debts. This includes targeted take-up campaigns based on **Housing Benefit** and **Council Tax Benefit** and joint working with **Job Centre Plus** and the **Pension Service**. We will support you throughout the claiming process.

Under a new scheme, we are also providing additional financial help to people who start work in neighbourhoods with the highest unemployment rates in the city. For those that start work in these areas, and continue to qualify for **Housing Benefit** or **Council Tax Benefit**, the council will top up payments, for up to 12 weeks, to the level received while an individual was unemployed.



www.birmingham.gov.uk/debtadviceteam



0121 303 2087

A number of discounts are available to help reduce **Council Tax** bills. For example, a 25% discount is available for a single adult living in a property, as well as a range of other reductions for particular circumstances. These are fully explained in the leaflet that accompanies **Council Tax** bills and through neighbourhood offices.

 www.birmingham.gov.uk/neighbourhoodoffices.bcc

 0121 303 1111

Details of our neighbourhood offices can be obtained from our website.

 www.birmingham.gov.uk/neighbourhoodoffices

If you cannot visit a neighbourhood office send your query via e-mail to: adviceline@birmingham.gov.uk or phone **Contact Birmingham** on **0121 303 1111** who will be able to help with all your enquiries. The lines are open from 8am-8pm Monday to Friday.

Birmingham's Financial Inclusion Partnership offers practical advice on how to manage your money better and includes links to external organisations that can help with money advice, financial literacy and how to access financial services. Please see its website.

 www.birmingham.gov.uk/financialinclusion

Credit Unions offer a range of **saving options** and provide **affordable loans**. Credit unions provide accessible services throughout Birmingham. Some Credit Unions operate in specific neighbourhoods; others offer a service to larger areas of the city.

 www.abcul.com/page/index.cfm

 0161 832 3694

The **Citizens' Advice Bureau** provides a complete client advice service for all matters and provides in-house representation at social security tribunals, medical appeal tribunals, county court for housing repossession, industrial tribunals and CSA tribunals.

 www.citizensadvice.org.uk

 www.birmingham.gov.uk/cabbb to find your nearest office

 0844 477 1010

Do you need assistance to help keep and maintain your home?

In these difficult economic times keeping a roof over your head is a priority. The city council's housing department provides a wide range of services to tenants and homeowners and gives advice on homelessness through its neighbourhood offices. These services are fully explained on the Council's website.


 www.birmingham.gov.uk/housing

In addition the Government has launched three new schemes aimed at helping those who are struggling with their mortgage payments.

Vulnerable households who would get help from the council if their house was repossessed are eligible for a **Mortgage Rescue Scheme**.

If you lose your job you are eligible for **Support for Mortgage Interest**, reducing monthly mortgage payments. You can now get this after 13 weeks and the Government has also doubled the capital limit so that more people can benefit.

If you suffer a drop in household earnings, but still have a regular income, you may be eligible for the new **Homeowner Mortgage Support Scheme**, allowing them to defer part of the loan and reducing monthly payments.

 You can get more information at www.direct.gov.uk/mortgagehelp

The Government is also helping **first time buyers** to get a foot on the property ladder, by expanding the range of shared ownership and shared equity schemes. These schemes are now open to anyone earning up to £60,000 who wouldn't otherwise be able to afford to buy.

Residents

Our partners also provide support for people who are homeless.

These include **St Basils**, who work with young people to prevent homelessness, and **Sifa** (Supporting independence from alcohol).



St Basil's 0121 233 1508



www.stbasils.org.uk



SIFA 0121 666 7023



www.sifafireside.co.uk

The **Wardlow Road Asylum** and **Refugee Centre** provides advice and support for migrants and newcomers who are able to work in the UK.



0121 464 3555

Birmingham Settlement works with other organisations to improve the quality of life for people who are affected by poverty, unemployment, social isolation and language or cultural barriers.



0121 250 3000

The Council can also provide advice on how to reduce your energy bills and provide grants for heating and home improvements through several schemes including **House Proud** and **Homeworks (affordable warmth)**.



0121 303 1116

Where can I get help to find a job?

If you are made redundant or long-term unemployed and you want to find work, contact your local **Jobcentre Plus**. It has information about job opportunities and a complementary range of services to assist you. Jobcentre Plus offices can be found across the city.

They can help you with:

- Skills needs assessments/identifying transferable skills
- Vocational training linked to employment
- Help and advice on job searching, CV production and interview preparation

- Executive and professional support
- Business start up advice
- Pre-employment training and Work Trials.

 0845 6060234

 www.jobcentreplus.co.uk

If you need practical advice about making the right choice to learn new skills, change career or return to work, the **Learning and Skills Council** can help. A nextstep personal adviser will talk to you in confidence to help you plan a new future including understanding the jobs market, finding the right course or training and to apply for jobs.

 0800 0217244

 www.nextstepswestmidlands.org.uk

Accessing **public sector jobs** in Birmingham couldn't be easier as all externally-advertised jobs can now be found on a free website:

 www.wmjobs.co.uk

The Learning Centre in the Central Library offers a range of services to help improve your skills and increase your prospects in the employment market, including: bitesize courses; learndirect registration and enrolment; one to one private tutor support; and a CV surgery.

All **public libraries** offer free access to the internet and help to use it. This can be invaluable if you are searching for a job or training.

 www.birmingham.gov.uk/libraries

Would you like to make your money go further?

The council's allotments, leisure centres, libraries, museums and parks can all help you make your money go further.

Save money on your food bills by **growing your own** fruit and veg. Find out if there's an allotment with vacant plots in your area.



0121 303 3038



www.birmingham.gov.uk/greenfingers

There are council fitness and leisure centres all over Birmingham. You can pay as you go or pay monthly. If you're on benefits, a full-time student or over 60 you qualify for **Passport to Leisure** discounts.

People over 60 and youngsters aged 16 and under can **swim for free** at any council swimming pool.



0121 464 2012



www.leisure.birmingham.gov.uk

Visit your local library and borrow instead of buying. You can also get **free access** to the internet, and get help with training and CVs.



0121 303 4511



www.birmingham.gov.uk/libraries

Entry to all council museums is free and there are free activities for children every weekend.



0121 303 2834



www.bmag.org.uk

The **Birmingham Nature Centre** is a great day out. At £3 for adults and £1 for children it is still fantastic value.

Lastly, there are plenty of walks and bike rides to be had at the council's beautiful parks. Get some fresh air on your own, with friends or family, or join an organised walk with our park rangers.



0121 472 7775



www.birmingham.gov.uk/parks