

Who to contact in South Derbyshire

South Derbyshire Citizens Advice Bureau
46- 48 Grove Street, Swadlincote, Derbyshire DE11 9DD
Tel : 01283 210107

Website:
www.southderbyshirecab.org.uk
Drop-in:
Monday 9.00am – 12.00noon
Tuesday 9.00am – 2.00pm
Friday 9.00am – 2.00pm

South Derbyshire District Council
Civic Way, Swadlincote, Derbyshire DE11 0AH
Tel 01283 595795
Website:
www.south-derbys.gov.uk

Derbyshire County Council Welfare Rights
Tel: 0845 1202985
Opening Hours:
Mon – Fri 11.00am – 4.30pm

Mark Todd MP
Tel 01283 551573
Email:
markwtodd@btconnect.com

South Derbyshire CVS
46 – 48 Grove Street, Swadlincote Derbyshire DE11 9DD
Tel: 01283 550163
Website:
www.sdcvs.org.uk

Moneyspider Credit Union
Tel: 01283 214434 or 01543 419150

MCF Loans
37 Belmont Street, Swadlincote Derbyshire DE11 8JU
Tel 01283 217000
Website:
www.derbyloans.co.uk
Email:
info@derbyloans.co.uk

Further information

Here are some other websites that could help you cope with the effects of the recession:

www.adviceguide.org.uk
www.shelter.org.uk
www.nationaldebtline.co.uk
www.cccs.co.uk
www.adviceuk.org.uk
www.asauk.org.uk
www.ageconcern.org.uk
www.lawcentres.org.uk
www.youthaccess.org.uk
www.direct.gov.uk
www.careersadvice.direct.gov.uk

You can download the leaflet *“Coping with economic downturn: a practical guide for working people and their families”* from www.tuc.org.uk



Surviving the credit crunch in South Derbyshire:

we're here to help

South Derbyshire Citizens Advice Bureau

“We provide free, confidential advice & information on almost any subject including debt, benefits, housing and employment. If for some reason we can't help, we normally know someone who can.”

South Derbyshire District Council

“Can't pay your Council Tax or Business rates? Don't wait until it's too late! The sooner you tell us about any problem the quicker we can help. If you are on a low wage or income we could reduce the Council Tax you have to pay. If you are getting help from us already and the money coming in has dropped we may be able to pay you more.

Help is also available for small businesses. We often assist larger firms too.

If you're worried about losing your home contact the Housing Options Team straight away to see if we can help you. Don't wait until you are homeless, talk to us now!”

Derbyshire County Council Welfare Rights Service

“The Welfare Rights Service offers free advice about any benefit or tax credit issue from initial information right through to appeal representation if that becomes necessary.”

Mark Todd MP

“I can pursue government departments, for instance, on CSA matters or if a benefit isn't in payment but should be.”

South Derbyshire CVS

“We can provide support and advice to families under stress and people who have mental ill health to get the help they need from other organisations. E.g. benefit claims.”

Moneyspider Credit Union

“Our members are encouraged to save regularly (eg for Christmas or holidays). In return, they can access affordable loans. We are not-for-profit and run for the benefit of our members: our income from lending lets us pay our savers a dividend each year.”

MCF LOANS

“Personal loans - On a tight budget, on benefits or working full time, been declined by the bank or looking to setup your own business and need help then call us. MCF Loans is a not-for-profit business managed by and for local people. We can provide credit to people, businesses and community groups who can't get credit from the banks and building societies.”

For contact details see back page

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Top Ten Tips to Survive the Recession

(from www.adviceguide.org.uk)

1. Don't bury your head in the sand

Ignoring a problem will only make it worse. Don't ignore calls or letters from anyone you owe money to (your creditors). Contact them to explain why you're having problems.

2. Get advice

There are many organisations which offer free and independent advice such as Citizens Advice, Shelter, National Debtline and the Consumer Credit Counselling Service.

3. What you need to pay

If you have debts, there are some you need to pay first before others. For example, mortgage or rent debts: if you don't pay these, you could lose your home.

4. Work out a budget

Work out how much money you've got coming in and going out on essential expenses like food, bills and travel to work.

5. Check how you can cut your bills

If you're on a low income you may be able to claim for help with:

- prescription charges and dental costs.
- school meals and clothing.
- fitting home insulation and improving energy efficiency.

Shop around for the cheapest energy deals. Look at other suppliers, and different deals with your current supplier.

6. Check whether you can get benefits

Are you getting all the money you're entitled to? There may be benefits or tax credits you can get which you haven't claimed. The CAB or Welfare Rights can help you claim your entitlement

7. Think twice about taking out a loan to pay off your debts

If you take out another loan, you may end up paying back a lot more than you borrowed and at very high interest rates. You may not be able to afford the repayments and the loan may be secured against your home which you could then lose.

8. Check your rights if you lose your job

Make sure your employer treats you fairly. Get advice about your rights eg unfair dismissal, redundancy pay or lay-offs.

9. Don't ignore your mortgage problems

There are rules about the steps that mortgage lenders must take before they can start court action against you. Seek advice if you start getting into difficulty with your mortgage: the sooner the better, although it's never too late to get help.

10. Get help if you lose your home

Your local authority must provide help to certain people who are homeless or threatened with homelessness. Get expert advice about how to make an application for housing if you lose your home.