

“advice and guidance on...”

“urgent support with...”

Managing my debts

If you need support with debts, you should contact **Citizen’s Advice Stockport** on **0300 330 9073**. They will assess your situation and can give advice such as how to prioritise multiple debts and how to manage your payments.

If you need urgent support with debts, you should still contact **Citizen’s Advice Stockport** on **0300 330 9073**. They will assess your situation and may refer you to the Council’s Specialist Debt Advice service. They may also be able to offer specialist support, which could include legal advocacy or advice about insolvency options including bankruptcy and debt relief orders.

Benefits

If you need support with benefits, including checking whether you are getting all the benefits you’re entitled to, you should contact **Citizen’s Advice Stockport** on **0300 330 9073**.

Call the Government’s **Universal Credit helpline** on **0800 328 5644** if something is wrong with your benefits payment, such as if it hasn’t been paid or your payment is less than expected and you haven’t been told why.

Managing household payments

Citizen’s Advice Stockport will be able to offer advice on how to work out your budget in order to manage your household money. Contact them on **0300 330 9073**. They will also be able to advise you about other housing issues you may have.

If are struggling to pay the extra cost of household bills such as energy or water, **contact your supplier** as they may be able to set up a payment plan to help spread the cost of your bills.

For energy bills or other essentials, **Stockport Credit Union** can provide affordable loans which can help you save too. Contact them on **0161 430 5808**. If you’re behind on mortgage payments, contact your mortgage provider as they may agree to pause your mortgage payment for 3 months. Contact **Citizen’s Advice Stockport** on **0300 330 9073** for advice regarding mortgage payments.

The **Stockport Local Assistance Scheme (SLAS)** can provide emergency support for customers who need immediate assistance to maintain independent living. This could mean the provision of food or travel vouchers, pre-payment of essential household appliances and furniture, or emergency relocation costs. For more information call **0161 474 2101** or email slas@stockport.gov.uk.

There is also a **coronavirus SLAS Credit Union Loan** scheme available that is administered by SLAS. Visit <https://www.stockport.gov.uk/stockport-local-assistance-scheme>

Council tax and rent

If you’re struggling with rent, **speak to your landlord or housing association** to see if they are willing to be flexible with your rent payments.

If you’re struggling to pay Council Tax, visit www.stockport.gov.uk/topic/council-tax-support or email council.tax@stockport.gov.uk. You may be able to apply for a payment plan or get a Council Tax reduction.

You should also check you are claiming all the benefits you’re entitled to. Visit www.stockport.betteroff.org.uk for free, independent and confidential advice about benefits and money problems, and/or call **Citizen’s Advice Stockport** on **0300 330 9073** for advice on benefits, rent and council tax.

If you’re getting housing benefit or other help to pay your rent/Council Tax but are still struggling to pay, you may be able to get Discretionary Support from the Council. To find out more, go to:

<https://www.stockport.gov.uk/housing-benefit-discretionary-payments/how-to-apply-hb-discretionary-payments>.

Contact **Citizen’s Advice Stockport** on **0300 330 9073** for emergency advice with paying rent and Council Tax.

Citizen's Advice

Who are Citizen's Advice?

The Citizen's Advice service provides free, independent, impartial and confidential advice about various subject matters, from debt, benefits and consumer rights to immigration, family, health and housing.

If you are struggling financially, the Citizen's Advice service is usually the first place you should go. They can help with:

- Universal Credit applications and other welfare and benefits
- Debt and money management
- Housing
- Work matters

**citizens
advice**

To contact **Citizen's Advice Stockport:**



0300 330 9073



info@castockport.org.uk

They will assess your situation and will be able to give to advice on what to do and where to go next. They may refer you to another service, for example, if you are struggling with lots of debts, they might refer you to Stockport Council's Specialist Debt Advice service.

Stockport Credit Union

Stockport Credit Union is a social enterprise financial co-operative that provides affordable financial services to people who live or work in Stockport. The key aims of the Stockport Credit Union are:

- To provide secure savings
- To provide affordable loans
- To help people manage their finances responsibly

**Stockport
Credit Union**



0161 430 5808



mail@stockportcu.com

Stockport Council

Stockport Council has lots of information and help available on their website regarding any financial difficulties you may be having due to coronavirus, including:

- Council Tax entitlement check
- Change in circumstances form
- Discretionary Housing payment (rent)
- Discretionary Council Tax support
- Defer council Tax payments

You can also access their coronavirus helpline on **0161 217 6046**.



www.stockport.gov.uk/showcase/coronavirus

Stockport Council Specialist Debt Advice

What is Stockport Council Specialist Debt Advice?

Stockport Council's Specialist Debt Advice is a service which provides appointments with specialist debt advisors to help you with your debts.

The service is available to people who:

- live in Stockport or work for Stockport Council
- have multiple debts, credit debts, fuel arrears, rent or Council Tax arrears
- have received a warrant of eviction for rent or mortgage arrears
- would like advice about insolvency options including bankruptcy and debt relief orders

Appointments are currently only being carried out on the phone. You can request an appointment here:



www.stockport.gov.uk/debt-advice

Accessing foodbanks

What is a food bank?

Food banks provide a parcels of 3 days food for the household in need. Stockport has 2 main food bank providers:

Stockport Foodbank

If you've been to Stockport Foodbank before please call **07483 115349** for a direct referral. For first time access please also contact **07483 115349** and one of our volunteers will help you. Stockport Foodbank is currently offering food parcel deliveries for people shielding, isolated or disabled. Stockport Foodbank centres are open 6 days a week across 7 centres around Stockport: Bredbury, Cheadle, Cheadle Heath, Hazel Grove, Heaton Norris, Offerton and Reddish.

More information at: www.stockport.foodbank.org.uk
or foodbank@stockportfoodbank.org.uk

 **07483 115349**  **Foodbank@stockportfoodbank.org.uk**

Chelwood foodbank

Chelwood Foodbank now have a referral helpline which can be accessed **on 0161 883 1792**, Monday – Friday, 10am – 4pm. Chelwood are offering food parcel deliveries for residents isolated at home or who cannot get to a foodbank for other reasons. Chelwood has 4 centres located around Stockport:

- Cheadle Hulme
- Brinnington
- Petersgate, Stockport
- Edgeley

More information is available at: <http://www.chelwoodfoodbankplus.org/>


 **0161 883 1792**  **Info@chelwoodfoodbankplus.org**

Support with Shopping

Support With shopping offer

Through the Council Welfare line residents can access support to help with food shopping needs. This is service is for residents who can afford to pay for food but cannot go shopping as a result of the pandemic.

The Welfare line can facilitate shopping support from services such as the ASDA volunteer gift card, which allows self-isolating shoppers to buy a voucher online to give to volunteers to use on their behalf in store. The welfare line can also support vulnerable and elderly residents to access the Morrisons Doorstep delivery Service.

 **0161 217 6046**

Your Local Pantry

Your Local Pantry is a community food store designed to give people in financial difficulties a helping hand. For £3.50 per week we provide a food bag of at least 10 items, with goods which can be to the value of £10 to £15. What we can offer you each week changes based on the supplies we receive.

To join, fill in the form here **your-local-pantry.force.com/s/member-sign-up** or ring on **0161 474 4760** if you don't have internet access.

Three of the five Pantries are currently open:

- Pantry at Number 5, can be found at 5 Cuddington Crescent, Stockport
- Brinnington Pantry, can be found at First House, 367 Brinnington Road, Stockport
- Woodley Pantry can be found at the Arthur Greenwood Centre, Hipley Close, Stockport

If you are interested in joining but can't currently visit a Pantry you can be considered for home deliveries, please contact us to discuss.

 **0161 474 4760**  **your-local-pantry.force.com/s/member-sign-up**

Stockport Homes Housing services

Stockport Homes

Stockport Homes homeless advice page covers a range of Housing issues such as:

<https://www.stockporthomes.org/find-a-home/homeless-advice/>

Support with mortgage difficulties

Home choice have a dedicated officer who helps customers in mortgage difficulties explore all options available and they can be contacted on **0161 217 6016**.

Rough sleeping

If you see someone sleeping rough, please call us on **0161 217 6016** or email homechoice@stockporthomes.org with details of when and where you saw them and what they looked like. Working with partners Stockport Homes will arrange to visit them within 24 hours and look at what support can be offered to help them off the street.

Out of hours homeless emergency

To contact us about a homeless emergency outside our opening hours, please call **0161 474 2818**.

Support with Rent difficulties

If your landlord is Stockport Homes please make contact with the Customer Finance Team as soon as possible. You can contact by ringing **0161 217 6016**, option 3 Monday to Friday 8.30am until 5pm or email your query to rents@stockporthomes.org. Stockport Homes also has a specialist Money Advice Team, if you find yourself in debt because of Coronavirus we will do everything we can to help you. You can contact the Money Advice team on **01612176016** option 3, then option 4 or email moneyadvice@stockporthomes.org.


 **01612176016**  www.stockporthomes.org/contact/

The Wellspring

The Wellspring provides referrals into housing. The Well Spring actively engage with people who are at risk of becoming homeless therefore preventing homelessness from happening. The Wellspring provides educational courses, Computer courses, art classes, other activities such as football, walking groups and gardening courses. **(Subject to Covid Pandemic and public health guidance)**

Health services are available, including a drop-in service from a GP. Referrals to other specialist services, such as drug and alcohol teams are made frequently. Free food and drink is available 365 days a year. The Wellspring provides people rough sleeping with showers and clean clothing, as well as blankets and sleeping bags. 1-1 support planning sessions take place. All Wellspring staff are qualified learning advisors and constantly signpost people into education. **(Subject to Covid Pandemic and public health guidance)**


- Food Service
- Professional Support
- Referrals to Housing
- Clothing Store
- Health Services
- General Support

 **0161 477 6344**

 thewellspring@btconnect.com

Targeted Prevention Alliance

The TPA provide help to anyone who wants to anyone who is vulnerable due to health, wellbeing or situation and who wants to make change to their lives. They offer advice and support to help individuals develop ways to overcome difficult or overwhelming situations and make improvements to: physical wellbeing; financial wellbeing; mental wellbeing; housing situation or community connections.

 **0161 474 1042**

 info@stockporttpa.co.uk
<https://stockporttpa.co.uk/professional-contact/>

Stockport Local Assistance Scheme

What is the Stockport Local Assistance Scheme?

The Stockport Local Assistance Scheme (SLAS) is a scheme administered by the Supporting People Team in the Adult Social Care division of Stockport Council. The aim of the scheme is:

- To provide an emergency safety net for when there is an immediate threat to health or safety
- To enable or continue independent living

Support can include:

- Vouchers for food or travel
- Pre-payment cards for goods, heating, clothing and essential baby items
- White goods, essential household furniture, bedding and heating appliances
- Emergency transport costs, including that of emergency relocation

To enquire about SLAS please contact:



0161 474 2101



slas@stockport.gov.uk

Coronavirus-related scams

Some criminals are exploiting the coronavirus for their own gain. Watch out for suspicious texts and emails, especially if they ask for passwords or bank details, and do not let people you do not know into your home.

More information is available at: www.stockport.gov.uk/coronavirus-related-fraud-and-scams.

If you transferred money to the scammer in the last 24 hours

Tell the police immediately by calling **101**.

If you think your account details or PIN have been stolen

Contact your bank immediately so they can protect your account

Coronavirus SLAS Credit Union Loan

What is the Coronavirus SLAS Credit Union Loan?

The Stockport Local Assistance Scheme (SLAS) and the Credit Union have introduced a new personal loan scheme for use in emergencies during the coronavirus pandemic. There are £100 cash and £200 goods loans available.

The cash loans are to be offered to meet unexpected or increased costs as a result of the coronavirus pandemic. The goods loans are to be offered where a household has an item that has broken and needs replacing. The repayment plans will also help you save money at the same time with the Credit Union.

- **£100 cash loans**
- **£200 goods loans**

To apply, visit the SLAS website at:



www.stockport.gov.uk/stockport-local-assistance-scheme

Brinnington Big Local Emergency Loans

What is the Brinnington Emergency loans scheme?

The Brinnington Emergency Loan Scheme is a Credit Union loan scheme available only to residents of the Brinnington area struggling with finances. It offers a cash loan of up to £200. You can only access this service by calling **07385569467** (10am-4pm) or emailing bblmarketingcoord@yahoo.com and we'll talk you through your options.



07385569467



bblmarketingcoord@yahoo.com