

**Is Debt causing you problems?**

**Seek advice from well known organisations including Citizens Advice 03454 04 05 05 or National Debt helpline on 0808 808 4000 - they can often negotiate your debt and help with budgeting**

**Look beyond the debt - there is help available and a way through**

**Worried, stressed or anxious? Consider talking to MIND on 0300 123 3393 or The Samaritans on their new free helpline 116 123.**

*Disclaimer: This leaflet contains information regarding third parties who are not associated with, nor endorsed by Cherwell District Council. If you wish to use their services, we cannot be held responsible for any actions or issues that may arise. Information on Council Services may change or be updated. Other services may be available.*



## Who can help?

A guide to local and national support when you need it most

## Local Advice Services

### Citizens Advice—Banbury

Website: [www.caox.org.uk](http://www.caox.org.uk) & [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Email: [bureau@banburycab.cabnet.org.uk](mailto:bureau@banburycab.cabnet.org.uk)

03444 111 444 (9.00am—5pm). Drop-in available - phone for times.

26 Cornhill, Banbury

Citizens Advice offer free, confidential, impartial and independent advice.

Their advice helps people resolve their problems with debt, benefits, employment, housing, discrimination, and many more issues. It is available to everyone.

### Citizens Advice—Bicester

01869 321806 (10am—1pm) Mon, Wed, Fri

The Garth, Launton Road, Bicester

Also in Kidlington - please call *Bicester number*

### Kidlington and District Information Centre (KADIC)

Free advice in confidence when you need help.

Enquiries@[kidlingtoninformation.org.uk](mailto:kidlingtoninformation.org.uk)

01865 378 479 (24 Hour Answerphone)

### Age UK Oxfordshire

Contact: 0345 450 1276 (Community Information Network)

For those Aged 55 and over. Local services available in Banbury, Bicester and Kidlington. Advice and support for older people. Good Neighbour Scheme, IT Courses, Friendship, Activities and Transport. 0800 169 565

Drop-in Café at White Lion Walk, Banbury and Health and Wellbeing Centre in Launton Road, Bicester. 10am - 1pm.

### Banbury Young Homeless Project (BYHP)

Support and practical help for those aged between 16 and 25. Work projects available. Job Club, Health and Wellbeing project, homelessness help, Peer support, counselling and mediation.

Drop-in at 2 Chandos Close Banbury. 01295 259442

## Local and national helplines

### Domestic Abuse - Thames Valley Police - 01295 754625

[DVUNOxon@thamesvalley.pnn.police.uk](mailto:DVUNOxon@thamesvalley.pnn.police.uk)

### Cherwell Refuge 0800 731 0055

Operating locally to help those at risk

### Refuge (National UK Charity)

Supporting women and children who are victims of domestic abuse or violence

0808 2000 247

### Mankind Initiative (National UK Charity)

Supporting male victims of domestic abuse or violence

Contact 01823 334244

### Samaritans

Locally in Banbury and Nationally. Available to drop-in at various times including weekends. 01295 27 00 00. National 08457 90 90 90

### Victim Support

To help anyone affected by crime both victims and witnesses.

Banbury Centre 01295 277990      National Support line 08 08 16 89 11

### MK Equality Council

Third Party Hate Crime Reporting 24 Hour line 0300 1234 148

### London Lesbian and Gay Switchboard (National UK Charity)

Provides an information, support and referral service for lesbians, gay men, bisexual, transgender people and anyone who needs to consider issues around their sexuality

0300 330 0630

### Elder Abuse from [www.reducingtherisk.org.uk](http://www.reducingtherisk.org.uk)

0808 808 8141

Alternatively visit or call your local Age UK centre for advice in confidence.

### Mind (Oxfordshire)

Depressed, stressed, anxious or worried - advice and support . 121 help & groups

[www.mind.org.uk](http://www.mind.org.uk)

01865 722122 or 01295 270000 or 08457 90 90 90

## **Cherwell District Council**

### **Housing support services**

Housing and Homelessness 01295 227004

(Care Leavers and 16—18's who are Homeless call County Council 01865 792422)

### **Tenancy Relations Officer**

Is your Landlord harassing or threatening you in order to make you leave a premises? Contact the Tenancy Relations Officer on 01295 227004.

### **Worried about the condition of the property your are renting?**

Contact Private sector Housing on 01295 227004

### **Housing Benefit and Council Tax Reduction—See p6 & p7. See also 'DHP' p7**

### **Disabled Facilities Grant**

Contact 01295 227004.

Grants to ensure that those with disabilities can properly access their home and facilities. Level access showers, ramps, low level units and stair-lifts

### **Cherwell Small Repairs Service**

Contact: 0844 833 0310

If you are over 60, registered disabled or suffering from long term ill-health you may qualify for help in your home. The service costs £15.00 per hour for upto 2 hours but may be free if you receive certain Benefits.

### **Essential Repair Grant**

Contact: 01295 227004

Available to help vulnerable home-owners resolve essential repairs. To be eligible you must have owned the property for at least 3 years and qualify for a means tested benefit. You must also be over the age of 60 or in receipt of Child Benefit for a child who lives with you. May include repairs or replacement Boiler/heating system, faulty windows and doors or other essential housing elements.

### **Flexible Home Improvement Loan**

Contact: 01295 227004

Own your own home but struggling to pay for repairs? The Council may be able to provide a loan for those aged over 60 and who own their own home. Complete initial enquiry form to access via [www.cherwell.gov.uk](http://www.cherwell.gov.uk)

### **Street Wardens—Banbury and Bicester**

Contact Joanne, James, Tim or Julie on 01295 279242

## **Local Advice Services - continued**

### **Carers Oxfordshire**

If you are an adult providing help and support to another adult you can access information and advice including Benefit checks, Emergency Carer Support Service, Grants and more. Home Visiting available.

Various groups in Banbury, Bicester and Kidlington.

Telephone: 0845 050 7666 Website: [www.carersoxfordshire.org.uk](http://www.carersoxfordshire.org.uk)

### **Spurgeons—Young Carers**

Supporting young people who care for others. Activities, information and support locally. Banbury, Bicester and Kidlington.

Telephone: 01865 328471

### **Veterans UK**

Contact 0808 191 42 18

Government agency that provides support to enable transition from service to civilian life, bereavement support or respond to life events that present welfare needs. One to one advice and guidance. Support available for Veterans, beneficiaries and dependants.

### **Sunrise Multicultural Centre**

Contact 01295 701728

Working to support locally disadvantaged members of the community

<http://www.sunrisemulticultural.org.uk>

### **Food Banks**

Locally across Cherwell. Vouchers are issued at the point of need by selected organisations including CAB, Job Centre, GP, Health Visitor, Childrens Centres and some support workers.

[www.banbury.foodbank.org.uk](http://www.banbury.foodbank.org.uk)

[www.bicester.foodbank.org.uk](http://www.bicester.foodbank.org.uk)

[www.northoxfordshirecommunityfoodbank.org.uk](http://www.northoxfordshirecommunityfoodbank.org.uk)

### **Oxfordshire Council Council**

Where a statutory responsibility exists (Domestic Violence, Mental Health, Learning or Physical Disability, Older people or Families suffering hardship)

Social and Healthcare Team 0845 050 7666 or 01865 792422

(Out of Hours emergency 0800 833408)

## Housing & Support Services

### Housing

Housing and Homelessness 01295 227004

(Care Leavers and 16—18's who are Homeless call County Council 01865 792422)

### Connections Floating Support

Contact 01295 701880

Offering support to people in Oxfordshire to avoid homelessness and achieve independence. Self-referrals

### No Second night out (NSNO)

To provide support and access to help including emergency accommodation and healthcare. 0300 500 0914

### Oxford Night Shelter and Day Shelter

Contact 01295 304600

[www.oxhop.org.uk/contact](http://www.oxhop.org.uk/contact)

### Shelter

0808 800 4444

National charity offering advice on homelessness, eviction, benefits, mortgage problems and budgeting.

### Beacon Centre

Monday—Thursday 10am—12.15 drop-in

A friendly atmosphere with help and advice for those suffering Homelessness, Mental Health or substance abuse issues. Hot drinks, snacks and a listening ear.

St Marys Centre, Horsefair, Banbury

### Salvation Army

Banbury - Help for those families experiencing Food poverty. Tuesday—Saturday 10.30—12pm. George Street, Banbury. 01295 262449

Bicester - Bridges informal drop in for those with alcohol or drug dependency 9—2pm  
Monday - Friday. Hart Place, Bicester. 01869 369 160

### Cherwell Voluntary Service (CVS) Furniture Recycling (Banbury)

Low priced donated furniture for those on low incomes/Benefits. 01295 267741

### The furniture Project

Contact Banbury Community Church on 01295 255 911

## Wellbeing

### Cherwell Link Card

Contact: 01295 221803

For Cherwell District residents with DLA/Blue Badge/other disability benefits. For a £5 annual fee this entitles you to 50% discount on some Gym sessions and other activities at Banbury, Bicester and Kidlington.

### Cherwell Health Activities 2015/16

Contact: 01295 221715

Free walks and health initiatives.

[www.cherwell.gov.uk/keepfit](http://www.cherwell.gov.uk/keepfit)

### Mind

Website: [mind.org.uk](http://mind.org.uk)

Infoline: 0300 123 3393

“Mind believes no one should have to face a mental health problem alone. We'll listen, give you support and advice, and fight your corner. Local services available.

### Restore

Website: [restore.org.uk/](http://restore.org.uk/)

Contact: 0845 250 0518

An Oxfordshire charity that supports people with mental health issues. Providing support services including coaching, recovery groups, sport & activity groups and training.

### Citizens Advice Bureau (CAB volunteer Connect)

Community transport and Volunteering opportunities in Cherwell

Telephone: 0300 30 30 125 / 126

### Oxfordshire Advocacy

Free and independent Advocacy Support in Oxfordshire. Listening, Supporting and getting your voice heard.

[www.gettingheard.org](http://www.gettingheard.org) 01865 741200

### GP

Checking in with your GP or registering if you are new to the area should be a priority if you are unwell, depressed, worried, not eating well or homeless

## Money problems?

### **Cherwell Community Bank**

A Credit Union for Cherwell residents from Cherwell, South Northants Councils and Sanctuary Housing. Savings, Loans and Budgeting advice.

Telephone: 01604 250016 [www.northamptonshirecu.co.uk](http://www.northamptonshirecu.co.uk)

### **Christians Against Poverty**

Website: [capuk.org/](http://capuk.org/)

New Enquiries: 0800 328 0006 (help available locally face to face)

“We are a national charity, working across the UK to lift people out of poverty and debt.”

### **National Debtline**

Website: [nationaldebtline.co.uk](http://nationaldebtline.co.uk) Freephone: 0808 808 4000

### **The Money Advice Service**

Easy to use, free and impartial money advice. Top pick for tools and calculators and budgeting help.

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

### **Affordable Warmth Network**

Contact: 0800 107 0044 or 0300 123 1234

Impartial advice on energy bills, affordability, grants and financial assistance.

**Loan Shark Hotline** - Help available now 0300 555 222

### **Basic Bank Accounts**

Many high street banks/Building Societies offer a basic account. This usually offers no overdraft and is easy to run. Check charges and fees if applicable. You may wish to consider a basic account if you do not have one as government benefits require an account to pay money into.

### **Council Tax Discounts and Exemptions**

In addition to Council Tax Reduction you may be able to apply for additional discounts or Exemptions including a Band Reduction where a permanent disability exists and the property has been adapted to meet specific needs or where you have left your property to provide care or receive care. See website as discounts/exemptions are subject to change.

<http://www.cherwell.gov.uk/ctbandreductions>

## Support finding work

### **Banbury, Bicester and Kidlington Job Clubs**

Job Searching, CV writing, Interview Skills, Course, Benefit advice. Friendly atmosphere. 01295 221863

Banbury Town Hall (Alternate Fridays 11– 1pm)

Bicester Methodist Church Hall, Sheep Street (Alternate Fridays 11-1pm)

Kidlington Library (First Monday of the Month 11—1pm)

Also - Neithrop Job Club, Neithrop Library. **See: ‘Looking for a Job’ booklet**

### **Jobcentre Plus**

[www.gov.uk/benefits-adviser](http://www.gov.uk/benefits-adviser)

Telephone: 0800 055 6688 (New claims)

### **Banbury & Bicester College**

Website: [www.banbury-bicester.ac.uk](http://www.banbury-bicester.ac.uk)

Telephone: 0808 168 6626

Some courses may be free if you are unemployed and in receipt of means-tested benefits

### **The Hub— are you aged under 19?**

Website: [oxme.info](http://oxme.info)

01865 328440

Aged 16-19? (or up to 25 with extra educational needs). Support and help with Job/Apprenticeship seeking, College & Training advice, CV building, Interview skills, Benefits. Health Drop-in, LGBT advice, Music Workshop and more,

Banbury, Youth Centre, Hilton Road & Bicester, The Courtyard, Launton Road

### **EMBS (Ethnic Minority Business Service)**

Education, training and careers advice for the whole community. English Language, Maths and IT courses.

[www.embs.org.uk](http://www.embs.org.uk)

01295 269999 Crown Buildings, Southam Road, Banbury (next to Job Centre Plus)

### **Sunshine Centre**

Help in the heart of the community. Families and individuals. Home, health, learning and support.

[www.sunshinecentre.org](http://www.sunshinecentre.org) 01295 276769 Bradley Arcade, Banbury

## State Benefits and entitlements - What help is available?

Government Benefits are available for a wide range of situations.

**www.entitledto.co.uk (any age group)**

Find out if you are entitled to any Government benefits online

**www.turn2us.org.uk (any age group)**

Charitable service which helps people access the money available to them – through welfare benefits, grants etc. Helpline 0808 802 2000

### Housing Benefit (Local Housing Allowance)

Help toward the rent that you pay on the property you live in based on your income and capital. *You will need to claim from your local Council.*

CDC only - apply online now at [www.cherwell.gov.uk/hbclaim](http://www.cherwell.gov.uk/hbclaim)

### Council Tax Reduction (previously Council Tax Benefit)

Help toward your Council Tax bill based on your income and capital. You can apply for Council Tax Reduction if you own your property or if you rent. Council Tax Reduction may be applied in addition to any discounts that may apply.

Apply online now at [www.cherwell.gov.uk/hbclaim](http://www.cherwell.gov.uk/hbclaim)

### Pension Credits - 0800 991234 (to make a phone application)

A age related government benefit that is based on your income and capital. *We would encourage you to claim this benefit even if you think you won't qualify - many people find they do! Try the calculator online or simply give them a call.*

*Worried about all the paperwork?* - give Age UK a call to get some help locally.

<https://www.gov.uk/pension-credit-calculator>

<https://www.pensionwise.gov.uk>

### Attendance Allowance

You need to be over 65 and you can claim this if you live on your own or with a partner. Partners can both claim if the need exists. The benefit is based on the help you need, not the help you actually get. We advise to seek help claiming for this from your local Age UK, Citizens Advice Bureau or other local agency. *Entitlement does not have a negative impact on other benefits you receive and it is **not** means-tested.*

### Funeral and Bereavement Payments

You may be entitled to these benefits at a very difficult time. Your local Citizens Advice Bureau will be able to guide you through these. Available from DWP.

### Universal Credit

[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

## State Benefits and entitlements - continued

### Tax Credits helpline

Contact 0345 300 3900

### Discretionary Housing Payments - 01295 227001

If you are receiving housing benefit but are still struggling to pay your rent then you may be entitled to a discretionary housing payment to top up your benefit from the Cherwell District Council.

You may be entitled to a discretionary housing payment, for example, if:

- Your rent eligible for housing benefit has been restricted by the rent officer
- Your benefit has been reduced by a non-dependant deduction
- You have unavoidable expenditure that is not covered by the ordinary benefit scheme
- You have other special circumstances.

### Carers & Disability Benefits

Government Benefits for those of any age with a disability, care need or mobility issue. May include Personal Independence Payments (PIP), Carer's Allowance and many others.

[www.gov.uk/browse/benefits/disability](http://www.gov.uk/browse/benefits/disability)

### Blue Badge Parking Permits

Oxfordshire County Council 0845 050 7666

[www.gov.co.uk/apply-blue-badge](http://www.gov.co.uk/apply-blue-badge)

### Budgeting Loan

Available from Department of Work and Pensions at [www.gov.uk/budgeting-loans](http://www.gov.uk/budgeting-loans)

### Crisis Loans - No longer available from DWP

### Oxfordshire support fund - Ended in March 2014

*Many more benefits exist but this booklet is not exhaustive and highlights only those most likely needed and readily claimed. However you can find out about other benefits available by visiting [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits).*