Family Friendly Facts

Extra help for families with children

Helping you to help yourself

Coventry City Council

10/05/1795

www.coventry.gov.uk/benefits

Family Friendly Facts

Don't Miss Out

Extra help available for families with children!

If you have a child, or children living with you, and you receive Child Benefit for them, then you may be entitled to Housing and Council Tax Benefit. This will help towards your rent and or Council Tax payments.

A change to the Housing and Council Tax Benefit rules means that we will not take into account any of the money you receive for Child Benefit, regardless of how many children you have!

Don't delay – make that claim and don't miss out!

For further information, or if you would like to speak to someone about this change, then please contact us.

For details on Housing and Council Tax Benefits and details of the local surgeries and Coventry Direct Express bus timetable, please call **024 7683 1800** or visit **www.coventry.gov.uk/housingbenefits**

Housing & Council Tax Benefit

If you're on a low income and need financial help to pay all or part of your rent and/or Council Tax, you may be able to get Housing and/or Council Tax Benefit.

For Council Tax purposes, you may also get Second Adult Rebate if you share your home with another adult (not your partner or civil partner) who's unable to pay towards the Council Tax. In most cases, your savings/capital cannot exceed £16,000. Contact us now to discuss what you may be entitled to – **and don't delay you may miss out!**

Council Tax

Council Tax is a tax set by the council. It helps pay for local services such as education, social services, street cleansing and refuse collection as well as the police and fire services. Each council is responsible for collecting council tax from all households in their area.

You must pay your Council Tax in 10 monthly installments or one lump-sum payment.

How to pay your Council Tax

If you're struggling with your bills, don't leave it till the last minute when the final reminder or summons comes through your letterbox. Coventry City Council offers lots of different ways to pay your Council Tax.

- **Direct Debit** is the easiest, securest and quickest way to pay and allows you to manage your money better. There are four dates each month to choose from – the 1, 10, 17 or 24 day of each month. Call the Council Tax Team on **024 7683 1111** to arrange a Direct Debit or visit **www.coventry.gov.uk** for more information and to download a form

- You can use your **debit or credit card** and pay **online** using the secure payment site, available 24 hours a day, seven days a week. Log on to **www.coventry.gov.uk** and follow the instructions

- You can use your **debit or credit card** and pay over the **telephone**. This service is available 24 hours a day, 7 days a week. Call the automated telephone system on **0845 601 8572**

- You can use your debit or credit card and pay over the **telephone** by speaking to one of our Council Tax Advisers on **024 7683 1111**

- **By cash** – pay at the Council House, Earl Street, Coventry. Counter staff are available Monday to Friday from 10am to 2pm. Please do not send cash in the post to us

- You can make a **lump sum payment** at the beginning of the financial year (in April)

If you cannot make any payments that are due, please call 024 76 83 1111 as soon as possible. This could help prevent you from receiving a final notice or summons.

Income Support

Income Support is extra money to help people on a low income. It's for people who don't have to sign on as unemployed. Whether you qualify or not and how much you get depends on your circumstances.

You may be able to get Income Support if you're aged between16 and up to Pension Credit age and any of the following apply:

- Have a low income
- Work less than 16 hours
- Aren't in full time study (there are some exceptions)
- Don't receive Jobseeker's Allowance or Employment and Support Allowance
- Don't have savings above £16,000
- You're a lone parent
- You're on parental or paternity leave
- You're a carer
- A refugee learning English and arrived less than a year ago

Contact Jobcentre Plus to find out more or to make a claim call **0800 055 6688** or go to **www.direct.gov.uk** for more information and to make a claim on-line or use textphone **0800 023 4888** if you find it hard to speak or hear clearly.

Tax Credits

If you're responsible for at least one child or young person who normally lives with you, you may qualify for Child Tax Credit. If you work, but earn low wages, you may qualify for Working Tax Credit.

You can find out more and apply by calling the Tax Credit Helpline on **0845 300 3900** or textphone **0845 300 3909**. Visit www.direct.gov.uk for more information.

Widowed Parents Allowance

If you're a parent whose husband, wife or civil partner has died and you have a dependent child or young person (aged 16 - 20) for whom you receive Child Benefit, you may be able to get Widowed Parent's Allowance (WPA).

To make a claim, call **0800 055 6688** or use textphone **0800 023 4888** if you find it hard to speak or hear clearly. Alternatively visit **www.direct.gov.uk** for more information or to download an application form.

Jobseekers Allowance

If you're looking for work or working less than 16 hours a week, you may be able to get Jobseeker's Allowance.

To make a claim call **0800 055 6688** or go to **www.direct.gov.uk** for more information and to make a claim on-line or use textphone **0800 023 4888** if you find it hard to speak or hear clearly.

Childcare Costs

If you work and pay for Childcare you may be able to get tax credits to help with the costs. You usually have to work for at least 16 hours a week to qualify. You can claim as soon as you start paying Childcare costs and only for the amounts that are actually paid by you. You can get help with a proportion of your Childcare costs - subject to a maximum limit in the amount of Childcare costs you can claim each week. These can be deducted from your household income for Housing Benefit and Council Tax Benefit claims.

Paying for Childcare

The 'paying for Childcare' website will help you to understand the different types of financial support you may be able to receive to help you with the costs of your Childcare. The type of help you can receive will depend on your individual circumstances. However, you can check here to see whether there is any help available for you while you are working, studying, in training or you have additional needs.

For more information and advice, visit **www.payingforchildcare.org.uk**

Childcare Places

The Direct Gov national website provides Childcare and early year's information collected from all English local authorities. The website helps you find useful information about the different types of Childcare and early education in your local area and helps you to make the right choice for the whole family.

Coventry Family Information Service (FIS) is run by Coventry City Council and the friendly expert team is available to talk to you about all aspects of Childcare; activities; education and any other care and support service that is available in the city for families, children and young people up to the age of 20 years.

For more information, visit http://childcarefinder.direct.gov.uk/childcarefinder or contact Coventry Family Information Service:

- Telephone direct on **024 7683 4373**
- **www.parents.info/coventry**
- e-mail: coventryCIS@coventry.gov.uk
- Or send an online enquiry via the Coventry City Council website **www.coventry.gov.uk/cis**

Healthy Start Vouchers

You may be entitled to free milk, fresh fruit and vegetables, infant formula and vitamins under the Healthy Start scheme. You may qualify if you're pregnant and/or have at least one child under four years old and your family gets any of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Child Tax Credit (but not Working Tax Credit unless your family is receiving Working Tax Credit run-on only*)
- If you are pregnant and under 18 years old

You can request a form by ringing **08701 555 455** or download one from **www.healthystart.nhs.uk**

*** Working Tax Credit run-on is the Working Tax Credit you receive in the four weeks immediately after you have stopped working for 16 hours or more per week.**

Free School Meals

Families who have children up to the age of 19 years in full-time education at Coventry maintained schools and nurseries may be entitled to claim free school meals, providing they receive a qualifying benefit.

Are you:

- A family that receives Income Support or Income-Based Job Seekers Allowance
- A family that receives the Guarantee element of State Pension Credit
- A family that receives Child Tax Credit and has an annual taxable income, as assessed by the Inland Revenue, not in excess of £16,040. Families who also receive an award of Working Tax Credit do not qualify to claim free school meals
- Receiving support under part VI of the Immigration and Asylum Act 1999
- On Employment and Support Allowance (Income Related)

Don't miss out! Make an application for **FREE** school meals!

Children who receive Income Support or Income Based Job Seekers Allowance in their own right are also entitled to receive **FREE** School Meals.

For more information and to make an application: Visit The Admissions and Benefits Team, ED 37, Civic Centre 1, Earl Street, Coventry, CV1 5RS.

Tel: direct on **024 7683 1552** or **1555.** Visit **www.coventry.gov.uk** or e-mail: admissions.benefits@coventry.gov.uk

Education Maintenance Allowance

If your child stays in learning after 16, Education Maintenance Allowance (EMA) could give them an income each week to help with their costs. It won't affect any other benefits you may get. The amount your child receives each week will help towards the cost of books, travel and equipment and will be dependent on your household income. Please call or visit the website for further details.

Apply by calling the Learner Support helpline on **0800 121 8989**. Alternatively, the school or college should have application packs. Further information is available at **www.direct.gov.uk**

Children with Disabilities

Being a parent is the most rewarding experience, but it can also be tough, especially if your child has a disability. The Children's Disability Team has developed some web pages that provide practical advice and details of services available to help provide, advice, guidance and support to parents and carers.

Please visit **www.coventry.gov.uk** or contact The Children's Disability Team, 57 Ribble Road, Coventry, CV3 1AW.

Tel: **024 7678 6087** or e-mail: children'sdisabilityteam@coventry.gov.uk

Coventry SNIP SNAP Parents' Handbook

Special needs information and advice handbook for parents and carers of children and young people with a disability. This handbook aims to offer practical advice and positive ways to manage some of the challenges you may encounter. You'll find information on local services, action to take, as well as ideas and tips that can be used to tackle specific issues. There is also information on how to get further support. The handbook has been produced by The One Voice Parent Group.

To download a copy please visit **www.coventry.gov.uk** or contact Parent Partnership Service, Limbrick Wood Centre,Thomas Naul Croft, Tile Hill, Coventry, CV4 9QX.
Tel: **024 7669 4307** or e-mail: parental.partnerships@coventry.gov.uk

Coventry Parent Partnership

Our Parent Partnership Service provides information and support to parents whose children have special educational needs. We provide accurate and neutral information on the full range of options available to parents. We do not take sides, we help parents make informed decisions and enable parents to play an active role in the education of their child.

Contact details: Parent Partnership Service, Limbrick Wood Centre,Thomas Naul Croft, Tile Hill, Coventry, CV4 9QX. Tel: **024 7669 4307** or e-mail: parental.partnerships@coventry.gov.uk

Disability Living Allowance

Disability Living Allowance - sometimes referred to as DLA - is a tax-free benefit for children and adults who need help with personal care or have walking difficulties because they are physically or mentally disabled.

If you are claiming for a disabled child

Your child must need a lot more help or supervision than other children of the same age.

You can claim for care needs before a child is aged three months, but benefit will not be paid before the child reaches the age of three months unless they are paid under 'special rules' (see below). You can claim for mobility needs from:

- Age three, if your child is unable, or virtually unable, to walk or would be at risk if they tried to walk
- Age three, if your child is both 100 per cent disabled because of loss of eyesight and not less than 80 per cent disabled because of deafness
- Age three, if your child is severely mentally impaired with severe behavioural problems and qualifies for the highest rate of care component
- Age five, if your child needs guidance or supervision when walking out of doors

You may get either a care component or a mobility component of DLA – or both of these.

For advice, guidance and help with making a claim please call **0800 88 22 00** or visit **www.direct.gov.uk** where you can claim online or download an application form.

Carer's Allowance

Carer's Allowance is a taxable benefit to help people who look after someone who is disabled. You do not have to be related to, or live with, the person that you care for.

You may be able to get Carer's Allowance if you are aged 16 or over and spend at least 35 hours a week caring for a person who gets either:

- Attendance Allowance
- Disability Living Allowance at the middle or highest rate for care
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension

There are several ways of making a claim for Carer's Allowance: you can claim online or download an application form at **www.direct.gov.uk** or ask for a claim form to be sent to you, please contact The Carer's Allowance Unit, Palatine House, Lancaster Road, Preston, PR1 1HB.

Tel: **0845 608 4321**
Textphone: **0845 604 5312**
or e-mail:
cau.customerservices@dwp.gsi.gov.uk

Coventry Homefinder 'Letting you choose'

Coventry Homefinder is a new choice based lettings partnership between Coventry City Council and other housing associations across the City.

The partnership is designed to give you improved access and more choice to affordable rented properties across the city.

You only need to complete one application and once registered, you will be able to express an interest for properties, as advertised by Coventry Homefinder. By offering more choice to you we hope to build more settled communities and give you more say in where you are housed. Coventry Homefinder is a simple and straightforward way of letting homes and is more transparent.

For further information and more details: Coventry Homefinder, 1st Floor Christchurch House, Greyfriars Lane, Coventry CV1 2QL or visit **www.coventryhomefinder.com.** Telephone directly on **024 7683 4024.**

If you have any queries relating to homelessness, please contact the Housing Advice Team direct on **024 7683 4025** and not Coventry Homefinder.

Mortgage help

Don't Miss Out

Having problems with your mortgage payments?

Facing the prospect of repossession can be frightening, but it's important to remember that you are not alone. There is a lot of help available from government, from lenders and from advice agencies. The information on **www.mortgagehelp.direct.gov.uk** will give you the tools you need to prevent your home being repossessed. You'll also find stories from some of the 330,000 homeowners who have already received help and advice.

Create your action plan

At **www.mortgagehelp.direct.gov.uk** you can create your own action plan by answering a few simple questions or you can you can go straight to a general action plan to see the simple steps you can take to help you keep your home, and find out the help that's available to you. You'll also be able to read the real stories of people who have been in a similar situation to you.

Homeowners Mortgage Support (HMS)

Homeowners Mortgage Support (HMS) is a government-backed scheme that could help if your household has had a temporary, unexpected drop in income and be unable to meet your monthly mortgage payments. You'll need to switch to an interest-only mortgage, if you haven't already. Your lender will also ask you to commit to paying as much as you can afford each month.

Your lender may have other conditions that you'll need to meet. For example, they may say you should only have a small amount of savings. Talk to your lender about whether you qualify for HMS.

Find out about the help available - you could be eligible to delay some of the interest repayments on your mortgage for up to two years. Homeowners Mortgage Support (HMS) is being offered by lenders covering most of the mortgage market in the UK.

Visit **www.direct.gov.uk** for further details and information on which money advisers provide support and advice about the Homeowners Mortgage Scheme.

Home Energy Advice

Don't Miss Out

Home Energy Efficiency

For energy saving ideas, to see if you are eligible for grants and offers or to ask for a **FREE** Energy Saving Trust Home Energy Check, visit the Energy Saving Trust website **www.energysavingtrust.org.uk** or call **freephone 0800 512 012**.

Act On Energy

Is an independent organisation based in Warwickshire, dedicated to educating the public in the problems associated with climate change and other energy issues. They can provide householders with realistic solutions to reduce energy use. If you would like to save money on your fuel bills, call the advice line on **0800 988 2881** or visit **www.actonenergy.org.uk**

Warm Front

If you need help paying for heating and insulation improvements in your privately owned or rented home, you, your partner or civil partner may be able to get money from the Government's Warm Front grants scheme if, for example, you're receiving income or disability-related benefits. You could get a grant of up to £3500 (or up to £6000 if your home needs oil central heating).

You can call the Warm Front Team on **freephone 0800 316 2805** to discuss your entitlement and to make an application.

Help with your Gas and Electricity Bills

If you are struggling to pay or keep up with payments for your gas and electricity bills, then help is at hand. Grants could be available from a number of charitable trusts set up by the energy companies. Have a look at the following websites.

For British Gas customers, visit **www.britishgasenergytrust.org.uk**

For EDF Energy customers, visit **www.edfenergytrust.org.uk** or call **01733 421060** for an application form.

Severn Trent Water

YOU CAN GET HELP WITH WATER BILLS

I never knew there were so many schemes to help me!

Just one phone call put our minds at rest

Did you know the average person spends around two years (or 16,848 hours) of their lifetime worrying about debt? This equates to 730 sleepless nights*.

At Seven Trent Water, we don't want our customers to have sleepless nights; that's why we offer a great deal of support and services for those struggling to pay their water bill. As soon as you feel you are having financial difficulties please speak to us and **help us to help you** by calling us direct on **0845 604 3772.**

Payment plans

Set up a payment **plan and pay a little off each week**, fortnight or month: whether that's through **direct debit** or using a **water card** at local Pay Point outlets.

Water Direct

If you're on **benefits** you can request to have **small deductions** paid direct from your benefit, helping you to **reduce debt** and in turn, **reduce stress.**

*Research conducted by the Cooperative Bank.

Just pay for the water you use

Have a **water meter fitted for free** and you could **save money** if you feel that you are not using a great deal of water. A water meter means that **you will only pay for:**

- The water you use
- Surface water drainage (rainwater that drains off your property)
- A sewerage charge
- A small standing charge

For more information visit **www.stwater.co.uk** or call **0845 7 090 646**.

WaterSure

WaterSure is a **special tariff** with a **capped charge.** It can help customers who have a water meter, but **experience difficulties** as a result of high water usage due to a medical condition or have a **low income.**

There is also a Severn Trent **Trust Fund** that may be able so assist those in **extreme financial difficulty.** To discuss any of these options please call us on **0845 604 3772.**

I have small deductions taken from my benefits- It's so easy

Help us to help you.
Call: 0845 604 3772
www.stwater.co.uk

Save water and make a real difference!

Each Severn Trent Water customer uses an average of 133 litres of water every day, of which almost one third is wasted without ever being used. We can all help to save water by making small changes to our daily habits. Below are some tips on how to reduce the amount of water you waste:

Save-a-Flush place a free Save-a-Flush bag in your toilet cistern. Customers who have already done this save over 4,000 litres of water every year.

EON ShowerSave Severn Trent Water has teamed up with EON to offer its customers a free EON ShowerSave. Customers who have already installed an EON ShowerSave are saving water, and money on their energy bills.

Take the shower challenge encourage members of your household to reduce their shower time by one minute. Customers who are already doing this are saving hundreds of litres of water every year, saving on their energy bills.

Visit **www.stwater.co.uk/savewater** or call **0845 6034413** for more information and to order your free products.

Money Advice

Heartpay

'Bill payments made easy'

Heartpay has been set up especially for Coventry residents to help with paying regular bills. The cost of the bills you want to pay is worked out and you agree a regular amount to be deducted from your bank account.

This could be every week, fortnight or month to suit you. No worries about whether you have enough money to foot the bill – or whether you've paid on time – as it's all done for you. Heartpay costs just £1 a week to join.

Call **0845 241 1842** for more information.

Coventry East and Coventry West Credit Unions

Coventry East and Coventry West Credit Unions provide a reliable way of saving, rather than opening an account with a traditional bank.

The Credit Union is a 'not for profit' savings and loans co-operative run by its members for its members. You'll receive advice on saving, borrowing and budgeting, whilst there are junior accounts for young people under 16.

For more information on the services provided by Coventry East Credit Union call 02476 511117 and Coventry West Credit Union call **024 7663 3456** or visit the shop at 33 City Arcade, Coventry, CV1 4HX.

Save Xmas

In 2006 the hamper company Farepack collapsed with many people from deprived areas losing their Xmas savings.

Save Xmas is a government campaign to inform customers of other safer ways to save for Xmas.

If you would like information about saving for Xmas contact m.shine@cwcda.co.uk

National Debtline

This helpline provides free confidential and independent advice on how to deal with debt problems. It offers debt advice for people living in different parts of the country but their advice is tailored to you and your circumstances. For free impartial advice call **0808 808 4000** or visit **www.nationaldebtline.co.uk**

Coping with Recession

Household budgets across the country are being squeezed as a result of the recession. While parents are concerned about paying the bills and the risk of losing jobs, children may also be feeling anxious about the economic gloom and the future of their family. Family life can be tough enough without the added pressure of a recession and so Parentline Plus offers some general advice and tips.

Apply for their **FREE** new Recession Pack call **0808 800 2222** or visit **www.parentlineplus.org.uk**

Textphone is available for people who are deaf, hard of hearing or have a speech impairment on **0800 783 6783.**

Easing the pressure of money worries

In a bid to guide Coventry businesses and residents to get help with finances, we have set up a one-stop online advice guide, "Ease the Squeeze".

With the credit crunch taking hold, the website will signpost you to a range of advice services; details on ways to get more for your money when out and about; and lots more.

Please visit **www.coventry.gov.uk/easethesqueeze** for more information and advice.

If you are on a low income the prospect of meeting all of these costs can be extremely stressful. Help is available and often speaking to your child's school may be the easiest option. Some schools give discretionary help for many of these items and if you are on a low income or in receipt of certain benefits you will automatically qualify.

Where else can I get help with these costs?

Coventry Children's Boot Fund

You can apply via your child's school for help with the purchase of school shoes. Forms are available from your child's school, they need to be endorsed by your schools head teacher and are then forwarded to the charity to make a decision.

Coventry General Charities

General Charities of the City of Coventry give grants to people in need, elderly people and organisations, benefiting such people within the Coventry City boundary. Application forms can be completed by an advice worker at your local advice agency, details of which can be found at **www.adviceservicescoventry.org.uk**

Family Action

Family Action has been making grants to families and individuals in need since its foundation in 1869. They make welfare grants, meeting a range of essential needs and educational grants, for the additional costs associated with education such as travel, books and equipment, more information is available at **www.family-action.org.uk** or by contacting your local advice agency.

The Frank Buttle Trust

The Child Support Grant Scheme - provide such items as cookers and other white goods, beds, bedding and essential items of furniture for children who are facing exceptional difficulties, which are impacting on their health or development. Grants are all made through agencies, and only when statutory sources have been explored.

DWP – Social Fund Loans

Payments can be made from the social fund to assist people in need who has important expenses for which it may be difficult to budget.

There are three types of payment which can be made from the social fund:

- Payments to which a person is entitled if s/he meets the eligibility conditions. Payments can be made for maternity and funeral expenses, for periods of cold weather and towards the fuel costs of people aged 60 or over;
- Community care grants and crisis loans which are paid on a discretionary basis.
- Budgeting loans which are paid according to factual criteria

For more information contact your local advice agency or log on to **www.dwp.gov.uk**

Loan Sharks - Dispelling the Myths

The Illegal Money Lending Team part of Coventry's Trading Standards services is to ensure that loan sharks are brought to justice. One of the things that has become apparent is that there are lots of myths around loan shark activities, that have no truth whatsoever. For example:

MYTH – Unlicensed money lending is not illegal
FACT – It is illegal for anyone to operate a money lending business if they do not have a license from the Office of Fair Trading

MYTH – You have to pay back what the loan shark says you owe
FACT – A loan made by an illegal money lender (without a license) is unenforceable without a validation order from the Office of Fair Trading. This means that you cannot legally be made to pay it back

MYTH – If you borrow from a loan shark, you commit an offence
FACT – It is the loan shark who is behaving illegally. Reporting the loan shark's activity will not get you into trouble with the authorities

MYTH – Most people who use loan sharks do so to fund drug or alcohol abuse
FACT – Only 3 out of 10 people who borrow from loan sharks do so to fund drug or alcohol abuse. 7 out of 10 borrow money for day to day living, or to cover unexpected expense such as replacing an item that has broken down

MYTH – Illegal money lending is a victimless crime
FACT – Clients of illegal money lenders are often intimidated into paying back substantially more than they borrowed, with threats of violence common. Whole communities are affected by their activities, as residents may be forced to turn to crime to enable them to pay back the inflated loans. Loan sharks are often linked to other criminal activity such as drug dealing and counterfeiting

MYTH – Loan sharks provide a reasonable priced service
FACT – The average cost of borrowing from a loan shark is three times the price of the highest cost of legal credit. The highest interest rate the team have come across so far was 117,000% APR. One victim was receiving benefits of £74 per week. The loan shark took £50 a week, leaving them just £24 to live on

Association of British Insurers

What is Home Contents Insurance?

Look around your home; the front room, kitchen, in the wardrobes and even behind the sofa. How much do you think it would cost you to replace your things if you were burgled and rooms were vandalised, or there was a fire, or a flood? Could you afford to replace everything? Or might you need to borrow money to buy new things? Insurance protects you against the risks of every day life. If something goes wrong, your insurer will pay for the damage to be put right. Hopefully you will never need to make a claim, but if something does go wrong, insurance can save you thousands of pounds.

What does it cover?

A home contents insurance policy will cover almost everything you would take with you if you were to move: Electrical goods, e.g. televisions and computers, Personal effects, e.g. DVD and CD collections, Furniture, Clothing, Money and Valuables. It will also cover furnishings, such as carpets and curtains.

What isn't covered?

Policies will normally limit the maximum amount of compensation your insurer will pay out on any one claim or against any one item. So anything beyond the maximum amount your insurer says it will pay won't be covered. Your cover may also be affected or cancelled if you leave your home empty for a long period of time. Damage to the building itself is also not covered; this needs to be covered separately by your buildings insurance or your landlords.

What kind of events can you be insured against?

Most policies will cover loss or damage while in your home by:

- Theft or attempted theft
- Fire, explosion, lightning, or earthquake
- Escape of water from tanks or pipes
- Storm and flood

To find out more information on Home Contents Insurance and other Insurance products available visit **www.abi.org.uk**

Moneymadeclear™
No selling. No jargon. Just the facts.

Alternatively visit www.moneymadeclear.org.uk
"helping you with your money'. No selling, no jargon, just the facts. Give them a call on 0300 500 5000 where trained staff will be able to help you and if you prefer they can call you back.

Calling all Housing Association Tenants
Contact your Housing Association direct to find out what great deals and discounts they can offer you for your Home Contents Insurance!
Do it before it's too late.

Heart of England Loans

A loan scheme for those on low income and /or benefits. A cheaper alternative to the door stop lenders for instant loans. Please call **07966 805041** for further details.

Doorstep Lenders

Doorstep Lenders can be an expensive way of borrowing money. The following comparisons illustrate the cost of a £300 loan over one year (as at March 2010).

Loan Supplier	Weekly Payment	APR	Total	Cost of Credit
Provident Personal Credit	£16.89	272.20%	£878.40	£578.47
Shopacheck	£16.02	254.50%	£832.93	£532.93
Heart of England Loan	£6.86	35%	£356.55	£56.55

Warm and healthy homes for Coventry

Funding from NHS Coventry and EBICO Trust has enabled National Energy Action to identify, help and support the vulnerable sector and make sure their homes are both warm and healthy.

It provides: practical help and support on energy efficiency for clients; fuel debt advice; assistance to access Government grants for essential heating and insulation measures; training for health and social professionals and voluntary organizations; sign posting to other essential services.

The project welcomes referrals from health professionals, health service providers, voluntary agencies and other advice agencies so that people in most need in this area get access to the help essential to their health.

For more information, please contact either Judy Best or Saleem Sheikh at:

NEA West Midlands Regional Office
The Energy House
22 Harnall Lane West
Coventry
CV1 4EZ

Tel: **024 7655 9191**
Fax: **024 7652 0012**
e-mail: judy.best@nea.org.uk
e-mail: saleem.sheikh@nea.org.uk
Or visit our website at **www.nea.org.uk**

At some time most of us will have difficulties that involve the law and our rights. Many of us fail to solve our problems because we don't know what to do or where to go. Advice Services Coventry is a partnership of organisations in Coventry who offer confidential, impartial information, advice and support. They can help you manage problems to do with:

- Community Care
- Debt
- Discrimination
- Employment
- Housing
- Immigration
- Welfare Benefits

Advice Services Coventry (ASC) website has up to date information on how, where and when you can get information and advice on your rights.

www.adviceservicescoventry.org.uk

Get help now from an ASC member before a problem becomes a crisis

Age Concern Coventry

Provides information and advice to people aged 50+ and their carers.

Coventry & Warwickshire Family mediation

Support people experiencing issues around separation or divorce.

Coventry Benefits Advice Line

A telephone service providing benefit advice. Asian language line, home visits and personal appointments available.

Coventry Citizens Advice Bureau

Offers face to face advice on a wide variety of issues, specialists in debt and welfare benefits.

Coventry Cyrenians

Temporary accommodation for single homeless people, advice on housing and welfare benefits.

Coventry Law Centre

Specialist advice and representation in Debt, Housing, Welfare Benefits, Immigration, Employment, Community Care and Discrimination law.

Coventry Refugee Centre
Provides essential information and practical help to refugees and asylum seekers in Coventry.

Foleshill 396
Provides information and Advice on Education, Employment, Training and Welfare Benefits.

Holbrooks Community Care Association
Offers advice on Welfare Benefits, Debt and general advice for people living in the Holbrooks area.

Coventry Student Unions Advice Centre
Offer support and advice to those considering higher education and Coventry University students

Willenhall Advice Centre
Advice to people living in South East Coventry, including Welfare Rights, Housing and Debt.

Wood End Advice & Information Centre
Advice and Advocacy service for people living in the North & East of Coventry.

Moneymadeclear™
from the Consumer Financial Education Body (CFEB)

In these uncertain times, it is more important than ever that people are in control of their finances. But sometimes it's difficult to know where to start.

The Consumer Financial Education Body (CFEB), established by the Financial Services Authority (FSA), the UK's financial regulator, is here to help. It provides Moneymadeclear™, a wide range of free, impartial handbooks, guides, resources and online information, tools and calculators to help you with your money. And, because it's independent, there's no selling.

Enclosed is your free copy of 'Making the most of your money'. This practical guide will help you take the first steps in getting to grips with your money. It covers everything from budgeting to borrowing, saving and investing, and protecting your family and possessions to saving for retirement. So it's worth your time taking a look.

CFEB also offers a wide range of free consumer guides covering these topics and more, comprehensive handbooks on retirement and redundancy, and a wealth of online information and tools to help you. For more information visit **www.moneymadeclear.org.uk**

Welfare Benefits 024 7683 2000

Our free and independent service is here to help

A telephone advice service for independent help and support on all types of benefit

Coventry Benefits Advice Line

024 7683 2000

e-mail: welfare.benefits@coventry.gov.uk

Call for a benefit check.
Personal interviews and help with claim forms by appointment.

Need advice on benefits? Give us a call!

Coventry City Council

www.coventry.gov.uk/benefits

Welfare Benefits 024 7683 1238

Our free and independent service can help you:

- Open a basic bank account
- Understand financial jargon
- Improve your budgeting skills
- Manage utility bills
- Maximise income

Coventry Money Advice Service

024 7683 1238

e-mail: money.advice@coventry.gov.uk

Call for an informal chat or to make an appointment at the Housing and Benefits Advice Centre, Spire House, New Union Street.

Need advice with your money? Give us a call!

Coventry City Council

www.coventry.gov.uk/benefits

Advice for Parents

Don't Miss Out

Parentline Plus
'We're here because instructions aren't included'

We're here because parents are the most important people in their children's lives. Helping parents is the best way to help children. We're here to help all parents – mums, dads, grandparents, step-parents, other friends and relatives. We're here because we know that bringing up children is the most rewarding and the hardest thing any of us ever do. And sometimes it's really tough – if we're splitting up, or setting up a new family, or our child is being bullied...and sometimes you can feel lonely, isolated and judged. We are all parents, and many of us are volunteers. Our services are confidential and free. We listen, we help you work out what could work for you and your family and we don't judge. We know that parents love their children and want the best for them.

For help, advice and support visit **www.parentlineplus.org.uk** or call **0808 800 2222**. Textphone is available for people who are deaf, hard of hearing or have a speech impairment on **0800 783 6783**.

Relationship Support and Advice

Relate is working to promote health, respect and justice in couple and family relationships. As the country's largest provider of relationship support, Relate helps people of all ages at centres as well as by phone, online and via SMS text. The services include relationship counselling for individuals and couples; family counselling; counselling for children and young people and sex therapy. Relate also provides friendly and informal workshops for people at important life stages.

Relate campaigns to see relationship support for children, adults and families at the heart of the social justice agenda. They are also the lead agency of the 'Kids in the Middle' coalition, a group of national charities and agony aunts campaigning for better services for separating parents and their children. Visit **www.relate.org.uk** to find the Relate Service nearest to you or call **0300 100 1234**.

Domestic Abuse

It's never easy to come to terms with the fact that you may be experiencing domestic abuse or domestic violence. Unfortunately, it doesn't help that domestic abuse could take a number of different forms. It is worth remembering that physical violence is only one type of domestic abuse. There are a variety of agencies available and willing to help provide information and or confidential support to those suffering domestic violence, (most of which can be contacted via the phone or internet).

If you need somewhere safe to stay or would like to talk to someone in confidence about your situation, the following local specialist agencies will listen and try to help. If an agency is not able to advise you about a particular issue they will help you find someone who can.

Women's Aid – Coventry Haven
Tel: **024 7644 4077**
e-mail: coventryhaven@btconnect.com

Women's Aid – Panahghar
Tel: **024 7622 8952**
e-mail: admin@safehouse.org.uk

Valley House
Tel: **024 7626 6280**
Out of hours: **024 7626 6270/90**
freephone: **0800 328 9084** or e-mail: info@valleyhouseassociation.org

Staying Put Project Tel: **024 7658 4038**

Police Domestic Abuse Officers
Little Park Street - Tel: **024 7653 9445**
Chase Avenue - Tel: **024 7653 9446**
Stoney Stanton Road - Tel: **024 7653 9447**

Coventry Victim Support
Tel: **024 7625 6956**
Out of hours: **0845 303 0900**
e-mail: vss.cov@btinternet.com
Web: **www.victimsupport.org.uk**

Coventry Rape and Sexual Abuse Centre (CRASAC) Tel: **024 7627 7777**
e-mail: crasac@btconnect.com

Relate - Tel: **024 7622 5863**
e-mail: info@relatecoventry.org
Relate – 'Time for You'
Tel: **024 7622 5999**
e-mail: info@relatecoventry.org

Childline - Tel: **0800 1111**
Web: **www.childline.org.uk**

NSPCC Child Protection Helpline
Tel: **0808 800 5000**
Web: **www.nspcc.org.uk**

Survivors of Lesbian Abuse (SOLA)
Tel: **020 7328 7389**

Men's Advice Line and Enquires (MALE) Tel: **0808 801 0327** (freephone)
Web: **www.mensadviceline.org.uk**

Apna Ghar - Helpline for Asian women experiencing domestic violence
Tel: **0845 451 2547**

Chinese Information and Advice Centre (CIAC) - DV Helpline: **020 7462 1281**

Jewish Women's Aid
Tel: **0800 59 1203**
e-mail: info@jwa.org.uk

Respect
Tel: **0845 122 8609**
e-mail: info@respect.uk.net
Web: **www.respect.uk.net**

In an emergency call the police on 999

Advice for Young Parents

Childcare Support for Young Learners

If you are a young parent aged under 20 and want to continue or start learning, care to learn can help with your Childcare costs. Call the Care to Learn Co-ordinator who can help support you in finding the right registered childcare for you and your children.

Care to Learn Officer, telephone **024 7678 5901**.

For information about the types of registered childcare that is available call the Family Information Service on **024 7683 4373**.

Gingerbread

www.gingerbread.org.uk provides help and advice for single parents on money, debt, survival tips for single parents, a **Young Mums Guide** aimed at mums under 25 years old which is full of information and advice on what to do during pregnancy and as a new mum and where to go to for help and a **Money for Teenage Parents magazine** which details what benefits and other financial help you might get depending on your age, where you live and whether or not you are doing any work or training.

Visit the website or call freephone **0808 802 0925**.

Busy Mummy

Busy Mummy and Connexions have introduced a brand new programme / course for teenage parents that will allow you to:

- Work from the comfort of your own home in your own time
- Be supported by your own mentor
- Work out some plans for the future
- Find out about local services for young parents

You could get funding for up to six hours of childcare per week and the course is accredited by AQA.

For more information about this course call Connexions on **024 7660 7900.**

Legal Advice

Community Legal Advice

This website offers free, confidential and independant legal advice on issues such as family and personal issues, debt, money, tax, employment, housing and homelessness, education and training, benefits and tax credits and government law and your rights.

Get legal advice now:
call **0845 345 4 345** or visit the website at **www.communitylegaladvice.org.uk**

Employment Services

Get help & advice

Employment

Jobcentre Plus has one of Britain's largest databases of job vacancies, which is updated constantly. Search the database and find a job to suit you using the jobs and skills search. The database also lets you search for training, career information, voluntary work and Childcare providers across the UK.

Our website **www.direct.gov.uk** has many jobs advertised and you can search by choosing where you want to work, or what sort of job you want to do.

There is also a quick and easy phone service to help you. The advisers can tell you about jobs in your local area and in other places. To use the phone service ring **0800 6060 234**. Lines are open between 8am and 6pm Monday to Friday and between 9am and 1pm on Saturdays.

If you are deaf or hard of hearing you can use our textphone **0845 6044 022**.

If you are a Sky or Virgin Media customer you can also look for local jobs through Directgov Digital Television.

Coventry City Council with partners also provides an Employment Service.

If you are unemployed and looking for work, the City Council and its partners offers a range of free support including:

- CV preparation
- Help filling in Application Forms
- Job Search assistance
- Preparing for Interviews
- Specialist help and advice with health issues
- Managing any existing debt and providing advice on benefits
- Building your confidence and overcoming any problems in finding work

For further information or to find out more please call on **024 7683 1218** or visit **http://www.coventry.gov.uk/ccm/navigation/jobs-and-careers/**

NHS
Coventry Community Health Services
"Now I have more energy than my little lad!"
We can help you to get more out of life.
With our advice and support you could stop smoking, become more active, lose weight, and eat and drink more healthily.
To find out more call Coventry Healthy Lifestyle Services
0300 200 0011
Email: health.trainers@coventrypct.nhs.uk
smokefreecoventry@coventrypct.nhs.uk
Visit: www.coventrycommunityhealthservices.nhs.uk
health trainers
changing futures together
SMOKEFREE

Health and Leisure

Don't Miss Out

Free Internet computers at your local library!

Library members can use the internet **FREE** of charge for up to one hour per day!

Peoples network

Thanks to support from Coventry City Council and the New Opportunities Fund of the National Lottery, Coventry Libraries have introduced free computer and internet access in all your libraries in the city.

For further details contact:
access@central
Central Library
Smithford way
Coventry
CV1 1FY

e-mail:
central.library@coventry.gov.uk
Telephone: **024 7683 2583**
Text phone: **024 7683 2395**

Coventry's Step Out Guide

Find out what's going on at parks and open spaces. The new Step Out guide for October 2010 to March 2011 (PDF) is now available to view online or to download from **www.coventry.gov.uk**

It's packed full of events and days out for all the family this autumn and winter.

Enjoy more for less

A Passport to Leisure and Learning gives you discounts on loads of activities across Coventry.

Leisure Plus One
Available to people who live within the city boundary and need assistance to take part in leisure activities. The card entitles an enabler/carer of a passport holder, free or cut-price admission at some venues.

For further information about Passport to Leisure and Learning, please visit **www.coventry.gov.uk/ptll** or telephone **024 7683 2368**, minicom on **024 7683 2308** or e-mail passporttoleisure@coventry.gov.uk

A list of venues where you can use the passport to leisure and learning can also be found.

Be active
Be healthy
Be happy

It's as easy as 1, 2, 3, to make a change 4 a healthier life!

The Health and Physical Activity Team has four projects running throughout the year which could help you to Be Active, Be Healthy, Be Happy. Keep reading to find out more.

One Body One Life

What is it? A 12 week programme to help you make real changes to your eating and exercise habits. Our qualified coaches run weekly exercise sessions, which gently improve fitness.

How much is it? It's **free** of charge.

What do you get?

- **1 hour exercise:** these fun and interactive weekly sessions focus on gently improving fitness with activities such as unihoc, basketball, netball, football, rounders and dance, as well as EXTEND and Tai Chi.
- **1 hour healthy eating:** these sessions are fun and interactive with healthy eating tips and demonstrations.
- **Health checks:** as part of the course you will receive a **FREE** body MOT (normal cost around £60 at your local gym), so you can see the benefits of a healthy lifestyle firsthand.
- **Motivational coaching:** clients also receive coaching to help them make achievable changes in their eating and exercise habits. The coaching is also complemented by a free health diary.

How can I join in?
Call us on 024 7683 3146 to find out when the next course starts or visit www.coventry.gov.uk/beactivebehealthy

Coventry City Council

www.coventry.gov.uk/beactivebehealthy

EXTEND and Tai Chi

- **What is it?** Low intensity, adaptable physical activity that can be chair- based or aerobic. Tai Chi can be incorporated.
- **Benefits:** Improved flexibility, co-ordination and strength.
- **Community-based course times:** Please visit our website or contact us directly.
- **How can I join in?** Just give us a call on 024 7683 3148 to find out where local courses are running.
- **How much does it cost?** Extend session fees vary according to the tutor. Typical costs are between £1.50 and £2.50 per session.
- **Want to become an EXTEND tutor?** Please contact the team to find out more about the free course.

Coventry Healthy Walks

- **What is it?** Local walks around Coventry led by a trained walk leader. All walks have been risk assessed.
- **Where are walks held?** Please visit our website or contact us directly.
- **How can I join in?** Please visit our website or contact the Health and Physical Activity Team on 024 7683 3148.
- **How much does it cost?** It's free of charge.
- **Want to become a trained walk leader?** Please contact our team to find out about the free course.

Active for Health

- **What is it?** A GP referral exercise scheme for people over the age of 16. As part of the programme, you will receive a safe 12 week exercise course individually designed by a qualified exercise consultant.
- **How can I join in?** Visit your local GP to be referred.
- **Where are courses held?** Coventry Sports Centre, Foleshill Leisure Centre, Ricoh Arena and Moat House Leisure and Neighbourhood Centre. For service times, please contact the venue directly - see our website for contact details, or call the Health and Physical Activity Team on 024 7683 3148.
- **How much does it cost?** Each session costs a concessionary fee of £2.50.

09/06/15 47A

Coventry City Council · NHS Coventry · Football Foundation · Coventry NHS · EXTEND · change 4 life

Free Activities for Children/Young People with significant disabilities

Don't Miss Out

Short Breaks

We offer a whole range of free activities which take place outside of school hours, weekends and school holidays. These include swimming, football, deep sea den, horse riding, dance, trampolining, cooking, family discos, go karts, Duke of Edinburgh Award and much more!

These activities provide children & young people the opportunity to enjoy new experiences, become more independent, have fun and develop relationships beyond the family.

If your child has a disability and/or additional needs and they would like to take part in any activity then please do get in touch.

For further info please contact:
Michelle Roberts
Tel: **024 7678 6087**
e-mail: michelle.roberts@coventry.gov.uk

change4life

This is a fun, free and easy way to get your kids happy and healthy. As Change 4 Life starts to grow, there will be plenty of interesting things to get involved in all over the country. These will include local events and activities, information packs and recipe ideas for yummy food amongst many other things.

If you're interested in receiving more information on helping your kids stay fit and healthy, why not join change 4 life today?

You can register at
www.nhs.uk/change4life
or call **0300 123 4567**
lines open 9am-8pm 7 days a week.

Stop Smoking

If you want help and support to stop smoking call the NHS Smoking Helpline on **0800 022 4332** or visit **www.nhs.uk/smokefree**

There are lots of tools on this website that can help you to go smokefree. You can find out about what happens to your body when you quit smoking, assess your current addiction levels, download inspirational videos, order support packs and more.

For your nearest NHS Stop Smoking Service text **'ADVICE'** and your postcode to 88088.

Safer Communities

Safer Communities

Reporting Anti-Social Behaviour (ASB)
If you're concerned about anti-social behaviour in your neighbourhood, you need to report all incidents.

The new, local service - called It's Your Call - has a Coventry phone number **024 7683 1300**.

It has been redesigned to make it easier for people to report the different types of ASB, from litter in the street, to graffiti and vandalism, nuisance neighbours to underage drinking. People can now report, in confidence, to It's Your Call.

In Coventry the line operates 24 hours a day, seven days a week and all reports will be referred to appropriate agencies. These include council departments such as City Services and Neighbourhood Management and external agencies such as West Midlands Police, West Midlands Fire Service, Youth Offending Services and registered social landlords such as Whitefriars Housing Group.

It's Your Call

It's Your Call, Coventry's ASB (Anti-Social Behaviour) reporting line, can be contacted on **024 7683 1300.**

Whilst every effort has been made to ensure the information in this booklet is up to date, Coventry City Council cannot be responsible for any inaccuracies.

If you need this information in any other format or language please contact us on:

Telephone: 024 7683 1800
e-mail: benefits@coventry.gov.uk