



# Cracking the Credit Crunch

## Maximise your income

### Are you getting the benefit?

People are missing out on money they are entitled to that could make a big difference to their weekly budget.

Families, single parents, single people, the elderly and the disabled are just some of the groups who may not be claiming their proper benefits.

Now, more than ever, is the time to make sure that you are getting the money you need, at the right rate. Even if you have been refused benefits before, it's always worth applying again, as your circumstances or the qualifying criteria may have changed.

South Staffordshire Council is encouraging local residents feeling the pinch of the credit crunch to claim all the discounts or benefits they may be entitled to. Hundreds of people may be paying more than they should or not claiming the benefits they are entitled to.

The Council has issued four simple 'top tips' that everyone can check:

**Are you entitled to Council Tax Single Occupier Discount?** Do you live alone, are there other people in your home



under 18, or others who may be discounted? You can claim 25% off your Council Tax bill. A discount could still apply if you are a full time student, a carer or an apprentice. It's worth checking what discounts you may be entitled to.

**Properties occupied by a disabled person:** If your property is occupied by a disabled person, you could pay Council Tax on the next lower band. Band A properties may also receive some reduction.

The property needs to have:

- an additional bathroom or kitchen added for use by the disabled person.
- a room for the disabled person (other than a bathroom, kitchen or toilet) which is used mainly by them to meet the needs of their disability.
- extra space inside the property for the use of a wheelchair.

**Are you entitled to Council Tax and Housing Benefit?** This is financial help with Council Tax

and rent for residents on a low income. Whether you qualify will depend on family circumstances, income and savings.

Many people who work may qualify but don't think they can claim. It's best to apply to find out. Log on to our website to find out if you qualify for Housing or Council Tax Benefits by using our on-line benefit calculator.

<https://southstaffordshireclaims.teamnetsol.com/index.jsp>

If you do qualify, you can then complete an on-line claim form.

If you find the claim process difficult, arrange an appointment with an assessment officer at Codsall or, telephone us to arrange a home visit or to meet us at a convenient venue.

**Are you a Small Business with a Rateable Value of less than £15,000?**

Some businesses with a rateable value of less than £5,000 qualify for a 50% reduction on their bill. Relief for businesses with a rateable value of between £5,000 and £10,000 is on a sliding scale with an approximate 1% decrease for every £100 of rateable value over the £5,000. The charge for businesses with a rateable value of between £10,000 and £15,000 is calculated using a lower rate of multiplier (the small business multiplier). This is 45.8p for 2008/09.

## Here to help - useful numbers to cut out and keep

### South Staffordshire Citizens Advice Bureau

Specialist debt advice  
<http://www.sstaffs.gov.uk/default.aspx?page=3534>

### Council tax

Payment difficulty and advice  
01902 696664  
[taxation@sstaffs.gov.uk](mailto:taxation@sstaffs.gov.uk)

### Housing and Council Tax Benefits

01902 696668  
[benefits@sstaffs.gov.uk](mailto:benefits@sstaffs.gov.uk)

### Jobs and benefit advice

[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

### National Debt Line

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

### Community Legal Advice

0845 345 4345  
[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

### Age Concern

01785 788488  
[www.ageconcern.org.uk](http://www.ageconcern.org.uk)



SESSIONS FROM APRIL 2009

# FREE SWIMMING

**NOW AVAILABLE AT**

- CHESLYN HAY LEISURE CENTRE • CODSALL LEISURE CENTRE
- PENKRIDGE LEISURE CENTRE • WOMBOURNE LEISURE CENTRE

*IF YOU ARE OVER THE AGE OF 60 OR UNDER THE AGE OF 16 YOU ARE ENTITLED TO FREE SWIMMING FROM APRIL 2009. PLEASE NOTE THAT RESTRICTIONS APPLY TO SWIMMING COURSES AND SOME SPECIALISED SESSIONS*

For more information contact:

Cheslyn Hay Leisure Centre: 01922 417790  
Codsall Leisure Centre: 01902 844032  
Penkrige Leisure Centre: 01785 714152  
Wombourne Leisure Centre: 01902 898202

[www.sstaffs.gov.uk](http://www.sstaffs.gov.uk)



## Discount leisure on the cards

Fantastic savings of up to 50 per cent can be had on leisure activities with South Staffordshire's leisure discount card for people claiming benefits.

The Leisure Linx Card, is only available to residents of South Staffordshire.

It provides up to half price admission to qualifying concessionary groups on individual leisure activities.

The card is valid for six months and can be used at the leisure centres during off peak times:

**Monday - Friday 10.00 a.m. - 5.00 p.m.**

You can qualify for a Leisure Linx card if you are in receipt of:

- Working tax credit
  - Income support
  - Housing benefit
  - Council tax benefit
  - Incapacity benefit
- or if you are
- A registered Job seeker in receipt of Jobseekers allowance.

There is an initial fee of £5.00 and proof of benefit will be required upon registration.



# Don't burn money in your home

## Keeping control of your fuel bills is vital in these credit crunch times.

Wasting gas and electricity is not only ecologically unsound, it is also costing you money.

No-one is suggesting you should be sitting in a cold house - keeping warm is still a priority, especially during this, our coldest winter for years.

But you can still stay comfortable and save money with a few simple measures.

Spending a little money now could also save you a lot of cash in the future. By making your home more energy efficient, you could save up to £340 a year and reduce your home's carbon dioxide emissions by up to 1.5 tonnes.

Whatever your budget, there are energy tips for everyone.

## No-cost measures:

- **Turn your thermostat down**  
Reducing your room temperature by 1°C could cut your heating bills by up to 10 percent and could save around £60 per year. If you have a programmer, set your heating and hot water to come on only when required rather than all the time.



- **Close your curtains** at dusk to stop heat escaping through the windows and check for draughts around windows and doors. Remember to tuck curtains behind radiators.
- **Unplug and turn off**  
Don't leave appliances on standby and remember not to

leave laptops and mobile phones on charge unnecessarily.

- If possible, **fill up the washing machine**, tumble dryer or dishwasher: one full load uses less energy than two half loads.
- **Do a home energy check**  
Just answer some simple questions about your home and the Energy Saving Trust will send you a free, impartial report showing you how you can save up to £340 a year on your household energy bills. Go to [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)
- **Get a free home fire risk check** from the fire service. Call **0800 0241 999**.

- **See how much heat your home is losing**

In March 2008 South Staffordshire Council conducted a thermal imaging flyover to help identify the energy efficiency of every building in the District. The maps will be available on the Staffordshire Climate Change web-site [www.staffsoc3.org.uk](http://www.staffsoc3.org.uk).

- **Install water efficient products**

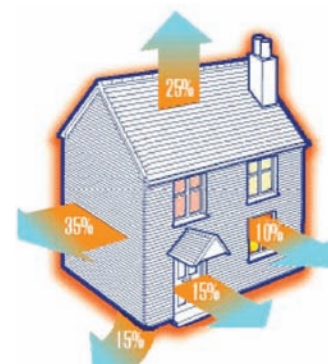
Low flush toilets and water efficient showerheads help to significantly reduce your water use. Also, fixing dripping taps and fitting a 'hippo' in toilet cisterns are cheap ways of saving water. Hippos are available FREE from Severn Trent. You can also collect rainwater in water butts and use it for watering your garden instead of a hose.

- **Car Share**  
Car sharing is when two or more people travel by car together, for all or part of a trip. You can car share for any journey, and with the Staffordshire Share a Lift scheme, it's easy to cut your emissions and save money at the same time. Visit <http://share-a-lift.co.uk/> to find out more.

## Cost-effective energy saving measures:

- **Cavity Wall and Loft Insulation**

Around a third of all the heat lost in an un-insulated home is lost through the walls. If you have a cavity wall, insulate it. South



Staffordshire Council have a preferential rate with a local installer to offer Cavity Walls or loft insulation top up for £149 for a semi, or £199 for a detached property. Insulating your loft could save you around £205 per year on your energy bills if you don't have any insulation there at the moment. To access this offer ring the Energy Advice Centre on **0800 512 012**.

- An **insulating jacket for your hot water cylinder** costs around £10 and will pay for itself in months.

With energy saving home improvements, you can save money, improve the comfort of your home and help fight climate change. An energy efficient house makes sense. It's cheaper to run and it could be a key selling point if you choose to sell your house.

For more information take a tour of the energy saving house at <http://www.energysavingtrust.org.uk/Home-improvements/The-Energy-Saving-House> and be inspired to make a difference to your life and your pocket!

## Business Link

### 'Helping you to help your Business Grow'

**Business Link West Midlands offers businesses within the region FREE, one 2 one business advice that could help your business prosper during the economic downturn.**



Getting business support in the West Midlands has never been easier. Business Link provides impartial and expert information, support and advice needed to help businesses develop and make them more successful. Business Link can help you to improve your business performance, making it easier to move your business forward, no matter what stage your business is at.

Business Link can help you:

- Access business information and research
- Get expert advice on how to improve your business performance
- Find relevant solutions through access to quality assured suppliers
- Improve the skills of you and your staff
- Access specialist manufacturing advice
- Start a dynamic new business

See what they can offer you!

Contact Business Link by:

Tel: **0845 113 1234.**

Open Mon - Fri, 8am - 6pm.

Email: [info@businesslinkwm.co.uk](mailto:info@businesslinkwm.co.uk)

Fax: **0845 112 6000**

For Events:

Tel: **0845 609 9890**

Email: [events@businesslinkwm.co.uk](mailto:events@businesslinkwm.co.uk)

Website: [www.businesslinkwm.co.uk](http://www.businesslinkwm.co.uk)

## Federation of Small Businesses

**The Federation of Small Businesses (FSB) exists to promote and protect the interests of those running a small business.**

Established in 1974, the FSB has gained a reputation amongst senior politicians and key decision makers as an organisation which successfully carries out this all-important remit. Currently, the FSB has 215,000 members nationally, with just under 9,500 of those being in the Staffordshire and West Midlands region. As well as benefiting from

the key business lobbying decisions which the FSB has been involved in, members are able to take advantage of a wealth of benefits designed to give added protection and support to small businesses.

Contact: Karen Norris LL.B (Hons)

Tel: **01283 736702**

Email: [Karen.norris@fsb.org.uk](mailto:Karen.norris@fsb.org.uk)

Address: PO Box 7440, Derby, DE65 9BD

Website: [www.fsb.org.uk](http://www.fsb.org.uk)

## Events and Workshops for Businesses

**A new addition to the Council's website, this section highlights various events and workshops being hosted both locally and regionally by various organisations.**

Not only can you pick up handy tips on things such as marketing, ICT, Food Hygiene, forums and AGMs, you also get the opportunity to meet like minded people and think about your business from outside of the box!

Many of the workshops/events are FREE to attend and well worth attending!

For more information visit [www.sstaffs.gov.uk](http://www.sstaffs.gov.uk) and look for 'Events and Workshops' in the 'For Business' box on the homepage.

## IT Futures

**IT Futures is the umbrella organisation encompassing a whole host of IT consultancy projects based at the University of Wolverhampton.**

Located in a state-of-the-art building - the 'IT Futures Centre' - the team aims to provide advice, consultancy and high level training. Independent advice and practical assistance is offered to small and medium sized enterprises from across the West Midlands for FREE.

If you want to gain a competitive edge for your business by adopting the latest technological solutions, IT Futures can assist you. The IT Futures team offers you a complete consultancy service covering all sorts of solutions for all sorts of business.

Contact: IT Futures team

Tel: **01902 321870**

Address: IT Futures, MI Building, University of Wolverhampton, Wulfruna Street, Wolverhampton, WV1 1SB

Website: [www.it-futures.com](http://www.it-futures.com)

## Advice and guidance for employers and their workforce during the economic downturn.

**The current economic downturn makes it a tough time for businesses both large and small.**

In supporting employers through these difficult times, the Regional Minister has set up the West Midlands Taskforce to ensure public sector agencies and business organisations are working together to address the impact of the economic downturn, providing a wide range of assistance for business, individuals and communities.

Support is there to help employers and their workforce face a variety of challenges, giving advice and practical assistance every step of the way.

Business Link, Jobcentre Plus, Learning and Skills Council and ACAS are working together to provide businesses with flexible and responsive support.

To find out more, visit [www.sstaffs.gov.uk](http://www.sstaffs.gov.uk) and look for the Credit Crunch 'A' board logo or the 'Business Grants and Support' link in the 'For Businesses' box. Both of these are situated on the home page.

## Local businesses for local people

**Businesses and residents across southern Staffordshire are being urged: Think Local!**



South Staffordshire Council is one of five local authorities that have joined forces with Chambers of Commerce in a campaign to persuade people to “think local” for goods and services on their doorstep.

The Think Local project aims to promote inter-trading between businesses and to encourage the public sector, private companies and residents to think and buy local.

A database of nearly 20,000 businesses in southern Staffordshire is available on-line, giving regularly updated contact details.

It's hoped that by promotion and marketing of the initiative, people and firms really will start to think about sourcing their needs at a local level. In the current climate of rocketing transport costs, thinking local may also be a money saver!

The Think Local site can be accessed via the Council's own website (under Business Directory) or direct at [www.think-local.biz](http://www.think-local.biz)

## Rate relief for small businesses

**Owners of small businesses in South Staffordshire could be missing out on a financial boost by failing to claim relief on their rates.**

To qualify for rate relief, businesses must meet the following criteria:

- The rateable value of the property must be less than £15,000
- Occupy only one business premises (or one main property, with the other properties having a rateable value less than £2,200).

If your business falls into these categories and you are not already receiving Small Business Rates Relief, contact the Council's Revenues office:

Call: **01902 696664**

Visit our website: [www.sstaffs.gov.uk](http://www.sstaffs.gov.uk)

Or visit the Council Offices at:

**Wolverhampton Road, Codsall, WV8 1PX.**

# Council Tax Arrears?

Are you struggling to keep up?  
We are here to help...

**WE CAN HELP YOU**  
CONTACT US NOW: 01902 696664  
taxation@sstaffs.gov.uk

We would like to keep the amount of recovery action to a minimum.

At any time that payment becomes difficult or there is a problem with your account, please let us know immediately. We may be able to make alternative payment arrangements.

We will also ensure that you are receiving all the reductions you are entitled to.

## Don't Delay, Contact Us Today

The Council may also be able to help you by rescheduling your payments. But do not ignore the bill completely; if you do not pay it and fail to agree to any other arrangement with the Council, we will take recovery action which could increase considerably the amount you have to pay.

**PAY HASSLE FREE BY DIRECT DEBIT**

**Avoid  
Court Costs of  
£45 on a Summons,  
£20 for a Liability Order  
by speaking to us.**

As soon as you realise you have a problem paying your bill you should talk to the Council, as you may be entitled to a reduction in your bill, for example, through council tax benefit.



**South  
Staffordshire  
Council**

# Are you finding it difficult to pay your Council Tax?

**People on low incomes may be entitled to financial help towards paying their Council Tax bills.**

The benefit is a right for those who qualify, but some people are either unaware of it or choose not to claim.

To be eligible, you must have less than £16,000 in savings or capital. However, if you receive Pension Credit (Guarantee Credit), you will qualify regardless of your savings and capital.

Even if you are not on a low income yourself, you may be eligible for a Second Adult Rebate, which is worth up to 25% of your Council Tax liability.

This can apply where a second adult living in the property (other than your partner) is on a low income.

To claim, you can either:

- Request an application form by telephoning **01902 696668**
- E-mail us at [benefits@sstaffs.gov.uk](mailto:benefits@sstaffs.gov.uk)
- Complete the claim form on our website at [www.sstaffs.gov.uk](http://www.sstaffs.gov.uk)
- Visit the Council Offices at Wolverhampton Road, Codsall, WV8 1PX. We are open from 8.45am-5pm on Mondays, Wednesdays, Thursdays and Fridays. We are also open on Tuesdays from 8.45am-8pm and Saturdays from 9.30am-1pm.

If you need help in claiming, we may visit to help complete the application form in your own home.

## ON-LINE BENEFIT CALCULATOR & APPLICATION FORM

**It is now possible to estimate your own Benefit entitlement on-line and then complete an on-line application form.**

**This service is FREE and entirely confidential. It is designed to give you an indication as to whether you will qualify, without needing to call us or visit the office.**

**If the calculator indicates that you do qualify, you can then carry on and complete the application on-line.**

Visit our website at [www.sstaffs.gov.uk/benefits](http://www.sstaffs.gov.uk/benefits)





## How to keep a roof over your head


**Contingency plans to deal with any increase in homelessness brought about by the current financial crisis have been drawn up by South Staffordshire Housing chiefs.**

With a limited supply of social housing available, not just here, but across the country, a number of steps have been taken to help prevent people losing their homes.

These include:

 Ongoing work with the local Citizen's Advice Bureau to provide money advice for those facing financial difficulty which will also tie in with Central Government's "Mortgage Rescue Scheme". This is further enhanced with the support service offered through the Housing Services Operations Team to help households who are in danger of losing their homes.

 A "Spend to Save" Scheme has been developed which will offer interest free loans to customers who are in danger of becoming homeless.

 A rent deposit scheme is being developed that will help households find private rented accommodation who would otherwise be unable to afford the deposit or bond required from private landlords.

Further information on any of these measures, together with general housing advice, is available from the Housing Services (Operations) team on **01902 696000**.

# Does This Sound Like You?

Last minute rush to Pay Council Tax in your lunch break to meet that due date?



Fed up of listening to that queuing jingle to make a telephone payment?

**It's all because you're still NOT paying by Direct Debit!!**

Life Could Be Much Simpler If You Switch To Direct Debit

- Convenient dates to choose from,
- Save on postage costs for cheques
- Never miss a payment again
- Gain time to focus on other priorities

..... All this and more if you pay by



**South  
Staffordshire  
Council**

Contact us for more information  
Local Taxation: (01902) 696664  
Fax: (01902) 696630