

Money Advice Referral Tool Oldham

Online version available at: www.oldham.gov.uk/wecanhelp

How to access services

WR Oldham Welfare Rights Service

We offer free specialist advice and support to Oldham residents on welfare benefits issues, including challenging benefit decisions and providing representation at appeal tribunals. We help in identifying and applying for benefits, starting with benefit calculations and advice/assistance in initially making the claim.

Online Form – www.oldham.gov.uk/welfarerights
Open Mon – Fri 9am to 5pm

CA Citizens Advice Oldham

Free, confidential advice on welfare benefits, financial capability, immigration & residency issues, human rights, family & personal issues. We offer specialist services in debt, housing and employment.

Adviceline: 08082787803
For universal credit support: 0800 144 8 444
Textphone: www.casort.org
Open Monday to Friday, 8:30am to 5:30pm

WH Warm Homes

Free boiler replacements, Green Homes Grants, energy vouchers, support with maximising income, claiming benefit entitlements, getting out of energy or water debt and making trust fund applications for furniture and white goods.

Freephone: 0800 019 1084
www.warmhomesoldham.org
Open Monday to Friday, 9am to 5pm

SI Support Inclusion Team

If someone has Council Tax arrears they can be referred to our team for support and advice. We will also assist with budgeting advice

Tel: Through the Customer Support Centre 0161 770 6622
Open Monday to Friday, 9am to 5pm

CAP Christians Against Poverty

Free debt help from a friendly team. We help you to find the best route out of debt, work out a budget for you, and walk with you every step of the way. We support anyone regardless of their religion.

Tel: 0800 328 0006
www.capuk.org
Open Monday to Friday, 9am to 5pm

Other support

Support Finding Employment		
Get Oldham Working	Help with writing CVs and job applications. A personal learning mentor will help you improve your job prospects. Information about local jobs and training/apprenticeships opportunities.	07970966527 employability@oldham.gov.uk
Support for over 50's		
Age UK	Information and advice on for the over 50s. Benefit support for those above state pension age.	0161 6330213 info@ageukoldham.org.uk www.ageuk.org.uk/oldham
Gambling		
Beacon Counselling Trust	A counselling charity providing support to people with mild to moderate mental health issues, including problematic gambling.	0151 226 0696 beaconcounsellingtrust.co.uk/problematic-gambling/
Drug and Alcohol		
Turning Point	The adult substance misuse treatment and support service for Oldham.	0300 555 0234 wellbeing.turning-point.co.uk
Mental Health		
Tameside Oldham and Glossop Mind	A range of support including counselling and 'listening spaces'.	0161 330 9223 Office@togmind.org
Domestic Abuse and Violence		
Greater Manchester Domestic Abuse Helpline	For people over 16 experiencing or who have previously experienced domestic abuse & violence.	0800 254 0909 Or for a 24-hr service, National Domestic Abuse Helpline, 0808 2000 247
Homelessness		
Housing Options Oldham	Advice and support to people who are homeless or at risk of becoming homeless.	0161 770 4605 housing.options@oldham.gov.uk hpa2.org/refer/OLDHAM

Asylum Seekers, Refugees and Migrants with No Recourse to Public Funds

1) Local Authority Asylum Seeker Liaison Officers provide support for asylum seekers and refugees due to leave Home Office/Serco accommodation
E: Narcisa.Trozic@oldham.gov.uk, Suzanne.Fields@oldham.gov.uk

2) The Migrant Destitution Fund can make grants to destitute migrants with no leave to remain – contact sawn.org@gmail.com

3) GMIAU can help with applications to have the "no recourse to public funds" restriction lifted and also help people with asylum support applications www.gmiau.org

Tenants of Housing Providers

Registered social landlords provide many of the advice services described throughout this tool. Tenants of these providers may want to check first with their provider what support is on offer there.

Created by Greater Manchester Poverty Action in collaboration with Oldham Council and Oldham's VCSE sector. With thanks to everyone who contributed, particularly Oldham's food banks.

gmpa GREATER MANCHESTER POVERTY ACTION

What's the problem?

I suddenly have no money

- Lost job
- Benefits stopped (sanctioned/failed a medical)
- Emergency/disaster (fire, flood, lost money)
- Relationship breakdown
- No recourse to public funds (NRPF)

See options 1 2 4

I'm waiting on a payment/decision

- Made a new claim for benefit
- Benefit is delayed
- Waiting for benefit decision to be reassessed

See options 1

My money doesn't stretch far enough

- Deciding between food and fuel
- Low income or zero hours contract
- Not sure if eligible to claim for benefit
- Change of circumstances (e.g. new baby / bereavement / illness / reduction in benefit)
- Unsure how to manage my money/overspending

See options 3 4 6 7

I have debt

- Rent, Council Tax, gas or electricity arrears
- Payday loans or owing friends and family
- Benefit repayments

See options 5 6 7 8

I have other problems that are affecting how I manage my money

For support with employment, mental health, addictions, resettlement, or other support needs see section on 'other support' overleaf.

What are some options?

1 **Benefit advance or hardship payment:** If you have applied for benefits and are waiting for your first payment you may be able to get an advance. This will have to be paid back. If you have no money because of a sanction, you may be able to claim a hardship payment from the Jobcentre. Hardship payments of Universal Credit need to be paid back, but hardship payments of JSA or ESA do not. You should get advice before accessing either of these.

Who can help: SI CA

2 **Challenging a decision:** You can challenge a benefit decision if your benefit has been stopped, sanctioned, or reduced and you believe the decision is wrong. Most decisions need to be challenged within one month, or within 13 months if there are special reasons for delay.

Who can help: CA WR

3 **Budgeting:** Advice and support to manage the money you have more effectively.

Who can help: SI

4 **Benefit check:** A benefit check can ensure you are receiving your maximum entitlement and you can receive help to claim benefits. If you're pregnant or have a child under four years old you can also ask the advisor about healthy start vouchers: www.healthystart.nhs.uk

Who can help: CA WR Self-check online: benefits-calculator.turn2us.org.uk

5 **Debt advice:** Advice & support including financial assessments, solutions, debt recovery options available to creditors, income maximisation, budgeting advice & Financial Statements.

Who can help: CA CAP

6 **Energy advice:** If you're struggling to pay your energy bills you may be able to get support to reduce your bills, apply for a warm home discount, or access other grants.

Who can help: WH CA

7 **Discretionary Housing Payment:** Payments may be awarded if you are struggling to pay your rent and do not already receive full housing benefit. You must already be in receipt of some Housing Benefit, or the housing element of Universal Credit. For full eligibility go to: www.oldham.gov.uk/info/100001/benefits_and_money/1780/housing_benefit_and_help_to_pay_your_rent/4

Who can help: SI

8 **Council tax arrears:** Receive help to claim benefits and Council Tax Reduction and that the appropriate discounts have been applied to your account.

Who can help: SI

Who can help?

SI
Support Inclusion Team
0161 770 6622

CA
Citizens Advice
08082787803

WR
Welfare Rights
www.oldham.gov.uk/welfarerights

WH
Warm Homes
0800 019 1084

CAP
Christians Against Poverty
0800 328 0006

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