

In Your Area

What's available?	What is it?	How can I access it?
<p>Children's Centres</p>	<p>Membership to Sure Start Children's Centre Services is available to families with children under five years of age living in Shropshire.</p> <p>Sure Start Children's Centre Services represents the bringing together of a range of services for children under 5 years and their families, including:</p> <ul style="list-style-type: none"> • Early years services • Family support and parental outreach • Child and family health services • Support for children and parents with special needs • Links with Job Centre Plus (Jobs, Training and Money). <p>Sure Start Children's Centre Services will support the needs of children, their families and communities with:</p> <ul style="list-style-type: none"> • their care, education, health and well-being • the availability of services from a range of settings in each 	<p>Children's Centre Services, Sunflower House Kendal Road Shrewsbury SY1 4ES Tel: 01743 452400</p> <p>Children's Centre Services, Honeysuckle Lodge C/o Martin Wilson School, New Park Road, Castlefields Shrewsbury SY1 2SP Tel: 01743 361594</p> <p>Children's Centre Services, Buttercup Lodge c/o Sundorne Infant School, Corndon Crescent, Shrewsbury SY1 4LE Tel: 01743 465231</p> <p>Children's Centre Services, Richmond House, Rutland, Harlescott Shrewsbury SY1 3QG Tel: 01743 460562</p> <p>Children's Centre Services, c/o Meole Brace Junior School Church Road, Meole Brace, Shrewsbury, SY3 9HG Tel: 01743 343430</p> <p>Children's Centre Services, c/o Crowmoor Primary School Crowmere Road, Shrewsbury SY2 5JJ Tel: 01743 235549</p> <p>Children's Centre Services, Poppies – Wilfred Owen School The Monkmoor Campus, Woodcote Way, Monkmoor, Shrewsbury SY2 5SH Tel: 01743 282360</p> <p>Children's Centre Services, Baschurch Village Hall Eyton Lane, Baschurch, Shrewsbury SY4 2JN</p>

	<p>area</p> <ul style="list-style-type: none"> flexible and adaptable services. 	<p>For further information please contact the Children's Centre Coordinator (Central) on 01743 452400</p>
Citizens Advice	<p>The Citizens Advice service helps people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers.</p>	<p>Fletcher House 15 College Hill SHREWSBURY Shropshire SY1 1LY</p> <p>Telephone: 08444 99 11 00 Fax: 01743 284183 Web site: www.cabshropshire.org.uk</p>
Counselling and Advice	<p>Confidential advice, counselling and support.</p>	<p>Relate:</p> <p>28 Claremont Street, Shrewsbury, SY1 1QG 01743 248418</p> <p>The Roy Fletcher Centre, 12-17 Cross Hill, Shrewsbury, SY1 1JE 01743 344010</p> <p>Confide:</p> <p>The Roy Fletcher Centre, 12-17 Cross Hill, Shrewsbury, SY1 1JE</p>

		01743 344010
Hospital	Shrewsbury and Telford NHS Trust	<p>Royal Shrewsbury Hospital, Mytton Oak Road, Shrewsbury, SY3 8XQ 01743 261000</p> <p>Princess Royal Hospital, Grainger Drive, Apley Castle, Telford, TF1 6TF</p> <p>info@sath.nhs.uk</p>
Housing Associations	Registered Social Landlords (RSLs), commonly known as housing associations, are the main providers of new social housing.	<p>Abbeyfield Shrewsbury Society:</p> <p>Leagrove 29 Hereford Road Shrewsbury Shropshire SY3 7QX Telephone: 01743 352078</p> <p>Anchor Trust:</p> <p>Abbey Court Abbey Foregate Shrewsbury Shropshire SY2 6UA Telephone: 01743 365269</p>

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

Bromford Housing Group:

4 Upton Lane
Shrewsbury
Shropshire
SY2 5RR
Telephone: 01743 242637
Fax: 01743 242637

Sevenside Housing:

Sevenside House
Brassey Road
Shrewsbury
Shropshire
SY3 7FA
Telephone: 01743 285000
Fax: 01743 285010
<http://www.sevensidehousing.co.uk>

Shropshire Rural Housing Association:

The Malting
59 Lythwood Road
Bayston Hill
Shrewsbury
Shropshire
SY3 0NA
Telephone: 01743 874848
Fax: 01743 874003

		<p>Stonham:</p> <p>Delta House 264 Monkmoor Road Shrewsbury Shropshire SY2 5ST Telephone: 01743 233288</p> <p>Stonham Housing Association:</p> <p>62 Abbey Foregate Shrewsbury Shropshire SY2 6BQ Telephone: 01743 240532 Fax: 01743 236208</p>
Job Centre Plus	<p>Labour boosted support at Jobcentre Plus so that people can access:</p> <ul style="list-style-type: none"> • Jobseeker's Allowance • Help in writing a new CV and filling in job applications • Retraining and skills advice • Rent and mortgage advice 	<p>Contact your local Job Centre Plus: Whitehall, Monkmoor Road, Shrewsbury, SY2 5AL 01743266000</p> <p>General: www.jobcentreplus.gov.uk 0800 055 6688</p>
Police	West Mercia Constabulary.	<p>Shrewsbury Police Station (Shropshire HQ Division) Clive Road, Monkmoor, Shrewsbury, SY2 5RW 8am to 11pm Monday to Sunday</p>

		08457 444 888
Shropshire County Council	Your local council.	<p>Shirehall, Abbey Foregate, Shrewsbury, Shropshire SY2 6ND</p> <p>customer.service@shropshire.gov.uk</p> <p>0345 678 9000 General enquiries 0345 678 9001 Benefits 0345 678 9002 Council tax 0345 678 9003 Business rates 0345 678 9004 Planning and building control 0345 678 9005 Housing and social services 0345 678 9006 Streets, roads and transport 0345 678 9007 Bins and recycling 0345 678 9008 Children's services 0345 678 9009 Payment line 0345 678 9011 Corporate fax</p>
Victim Support	Free and confidential help to victims of crime, their family, friends and anyone else affected; giving information, emotional support and practical help.	<p>D1 Canon Court East, Abbey Lawn, Shrewsbury, SY2 5DE 01743 362812</p>

Bereavement

What's available?	What is it?	How can I access it?
Bereavement Allowance	After you're widowed you may be able to claim Bereavement Allowance, the taxable weekly benefit paid to you for up to 52 weeks from the date of death of your husband, wife or civil partner.	<p>You may be able to claim Bereavement Allowance if all of the following apply:</p> <ul style="list-style-type: none"> • You're a widow, widower or surviving civil partner aged 45 or over when your husband, wife or civil partner died • You're not bringing up children • You're under State Pension age (currently 60 for women and 65 for men) • Your late husband, wife or civil partner paid National Insurance contributions (NICs), or they died as a result of an industrial accident or disease <p>Contact your local Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688</p>
Funeral Payments	If you're on a low income and need help to pay for a funeral you're arranging, you may be able to get a Funeral Payment from the Social Fund. You might have to repay some or all of it from the estate of the person who died. A Funeral Payment includes necessary burial or cremation fees, certain other specified expenses and up to £700 for any other funeral expenses, such as the funeral director's fees, the coffin or flowers.	<p>You may be able to get a Funeral Payment but it depends on the benefits you're getting, your relationship with the person who died and any other money, other than your personal savings, that may be available to help with the cost of the funeral. To be able to get a Funeral Payment you must also be either:</p> <ul style="list-style-type: none"> • The partner of the deceased when they died • The parent of the deceased child, or have been responsible for the deceased child (and there is no absent parent) (unless they are getting one of the above qualifying benefits or were estranged from the child at the date of death)

		<ul style="list-style-type: none">• The parent of a still-born child• A close relative or close friend of the deceased (and it is reasonable for you to accept responsibility for the funeral costs) <p>Contact your local Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688</p>
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Employment and Income

What's available?	What is it?	How can I access it?
Employment and Support Allowance (Previously Incapacity Benefit)	Employment and Support Allowance replaces Incapacity Benefit and Income Support that is paid because of an illness or disability for new claimants from 27 October 2008. If you are already receiving Incapacity Benefit, you will continue to get it as long as you are eligible.	Employment and Support Allowance involves a new medical assessment called the Work Capability Assessment. This assesses what you can do, rather than what you cannot, and identifies the health-related support you might need. Under Employment and Support Allowance, if you have an illness or disability that severely affects your ability to work, you will get increased financial support and will not be expected to prepare for a return to work. You can volunteer to do so at any point if you want to. Contact your local Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688
Income Support	If you can't be available for full-time work and don't have enough money to live on, you may be able to get Income Support benefit. 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 16 to 59 and any of the following apply: <ul style="list-style-type: none"> • You're a lone parent • You're registered sick or disabled • You're a student and either a lone parent or disabled • You're caring for someone who's sick or elderly and the following apply: <ul style="list-style-type: none"> • You don't have savings of £16,000 or more you're not working, or work on average less than 16 hours a week You may also be entitled to Income Support if you have a low income and: <ul style="list-style-type: none"> • You're sick and your Statutory Sick Pay is less than the amount of Income Support you would be entitled to • You or your partner or civil partner are not working because of parental leave • You're on paternity leave To find out if you qualify for Income Support, contact your local

		<p>Jobcentre Plus office, Citizens Advice, or benefits office: www.citizensadvice.org.uk www.jobcentreplus.gov.uk 0800 055 6688</p>
Jobseeker's Allowance	<p>Jobseeker's Allowance is the main benefit for people of working age who are out of work.</p>	<p>If you're out of work or working less than 16 hours a week on average, you may be able to get Jobseeker's Allowance.</p> <p>You must be:</p> <ul style="list-style-type: none"> • Capable of working • Available for work • Actively seeking work • Below state pension age <p>Contact your local Job Centre Plus or visit www.jobcentreplus.gov.uk</p>
Tax Credits	<p>Tax credits are payments from the government. 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.</p>	<p>The amount of tax credits you get depends on things like:</p> <ul style="list-style-type: none"> • How many children you have living with you • Whether you work - and how many hours you work • If you pay for childcare • If you or any child living with you has a disability • If you're aged 50 plus and are coming off benefits <p>Your payments also depend on your income. The lower your income, the more tax credit you can get. You can order a tax credits claim pack from the Tax Credit Helpline on 0845 300 3900</p>

Family

What's available?	What is it?	How can I access it?
Child Benefit	<p>Child Benefit is a tax-free payment that you can claim for your child. It is usually paid every four weeks but in some cases can be paid weekly, and there are separate rates for each child. The payment can be claimed by anyone who qualifies, whatever their income or savings. There are two separate amounts, with a higher amount for your eldest (or only) child.</p>	<p>You may be able to claim Child Benefit if any of the following apply:</p> <ul style="list-style-type: none"> • Your child is under 16 • Your child is over 16 and in relevant education or training • Your child is 16 or 17, has left relevant education or training and is registered for work, education or training with an approved body <p>You can claim Child Benefit even if your child doesn't live with you. However, if they live with someone else, you can only claim Child Benefit if:</p> <ul style="list-style-type: none"> • You pay towards the upkeep of your child • What you pay is at least the same as the amount of Child Benefit you get for your child • The person bringing up your child is not claiming Child Benefit for them <p>You can also claim Child Benefit for a child even if you're not their parent, but you have to be responsible for them to qualify. Fill out this form: http://www.hmrc.gov.uk/forms/ch2.pdf Or call the Child Benefit helpline on 0845 302 1444</p>
Child Trust Fund	<p>Child Trust Fund (CTF) is a savings and investment account for children. Children born on or after 1 September 2002 will receive a £250 voucher to start their account. The account belongs to the child and can't be touched until they turn 18, so that children have some money behind them to start their adult life</p>	<p>http://www.childtrustfund.gov.uk/ 0845 302 1470 (from within the UK), 00 44 1355 359002 (if calling from abroad)</p>

Health in Pregnancy Grant	It can be hard to get your five a day or good quality food when you're on a tight budget. So the grant is to give a bit of extra help to all expectant mums. Every Mum will get £190 per pregnancy – this is tax free and not dependent on income.	You can claim if you are 25 weeks pregnant or more. To qualify for it you must see your GP or midwife about healthy eating during your pregnancy, who can provide you with the forms to apply. Find out more at www.direct.gov.uk/money4mums2be
Maternity Allowance	If you're pregnant or have a new baby but don't qualify for Statutory Maternity Pay you may be able to claim Maternity Allowance. Maternity Allowance pays a standard weekly rate of £123.06 or 90 per cent of your average gross weekly earnings (before tax), whichever is the smaller.	<p>You might get Maternity Allowance if:</p> <ul style="list-style-type: none"> • You're employed, but not eligible for Statutory Maternity Pay • You're registered self-employed and paying Class 2 National Insurance Contributions (NICs), or hold a Small Earnings Exception certificate • You have very recently been employed or self-employed <p>You may be eligible if:</p> <ul style="list-style-type: none"> • You've been employed and/or self-employed for at least 26 weeks in your 'test period' (66 weeks up to and including the week before the week your baby is due). Part weeks count as full weeks; and • You earned £30 a week averaged over any 13 weeks in your test period <p>You can claim as soon as you've been pregnant for 26 weeks. To get a claim form (Form MA1) you can call Jobcentre Plus on 0800 055 6688 or download one from: http://www.dwp.gov.uk/advisers/claimforms/smp1_print.pdf</p>
Statutory Maternity Pay	To help you to take time off work both before and after your baby is born, you	To qualify you must have been:

	<p>may be able to get Statutory Maternity Pay. This is a weekly payment from your employer. If you qualify, it is paid:</p> <ul style="list-style-type: none">• For the first six weeks at 90 per cent of your average gross weekly earnings with no upper limit• For the remaining 33 weeks at the lower of either the standard rate of £123.06, or 90 per cent of your average gross weekly earnings	<ul style="list-style-type: none">• Employed by the same employer continuously for at least 26 weeks into the 15th week before the week your baby is due• Earning an average of at least £95 a week <p>To make a claim for SMP, you must:</p> <ul style="list-style-type: none">• Tell your employer when you want your SMP to start• Provide medical evidence of the date your baby is due
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Health and Disability

What's available?	What is it?	How can I access it?
Attendance Allowance	Attendance Allowance, sometimes referred to as AA, is a tax-free benefit for people aged 65 or over who need help with personal care because they are physically or mentally disabled.	<p>You may get Attendance Allowance if:</p> <ul style="list-style-type: none"> • You have a physical or mental disability, or both • Your disability is severe enough for you to need help caring for yourself • You are aged 65 or over when you claim <p>Claim straight away - if you delay you may lose benefit. You can claim online or you can get a claim pack by:</p> <ul style="list-style-type: none"> • Phoning the Benefit Enquiry Line: Freephone 0800 882 200, Monday to Friday 8.30 am to 6.30 pm, Saturday 9.00 am to 1.00 pm • Contacting your local Job Centre Plus office or local social security office: Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688 • Downloading the form from this website: www.direct.gov.uk/disability-money
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. The weekly rate is £53.10. This is reduced by the amount of certain other benefits, including State Pension, that you receive. If you	<p>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:</p> <ul style="list-style-type: none"> • Attendance Allowance • Disability Living Allowance at the middle or highest rate for personal care

	<p>receive certain other benefits at £53.10 or more a week, Carer's Allowance cannot be paid to you as well.</p>	<ul style="list-style-type: none"> • 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 <p>You can ask for a claim form by:</p> <ul style="list-style-type: none"> • Contacting the Carer's Allowance Unit: Carer's Allowance Unit, Palatine House, Lancaster Road, Preston, PR1 1HB Telephone: 01253 856 123 Textphone: 01772 562 202 <p>You can contact these numbers between 8.30 am and 5.00 pm Monday to Thursday, and between 8.30 am and 4.30 pm on Fridays.</p> <ul style="list-style-type: none"> • You can contact the Benefit Enquiry Line for a claim form and advice on how to fill it in: Telephone: 0800 88 22 00 Textphone: 0800 24 33 55 <p>You can contact these numbers between 8.30 am and 6.30 pm Monday to Friday, and between 9.00 am and 1.00 pm on Saturdays.</p> <ul style="list-style-type: none"> • Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688
<p>Community Care Grants</p>	<p>If you need financial help to live independently in the community or to ease exceptional pressure on you and your family you may be able to get a Community Care Grant. You don't have to pay it back.</p>	<p>You can apply for a Community Care Grant if you are either:</p> <ul style="list-style-type: none"> • Already getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Pension Credit, or payment on account of one of these benefits

		<ul style="list-style-type: none"> • Likely to start getting one of these benefits within the next six weeks because you're moving out of care <p>and any one of the following applies:</p> <ul style="list-style-type: none"> • You're moving out of residential or institutional care to live independently • You're moving to a new home which will be more suitable for you following an unsettled period in your life and are being resettled by an organisation like a local council or voluntary organisation • You need help to stay in your home and not go into residential care or hospital • You need help because you or your family face exceptional pressure, such as family breakdown or because one of you has a long-term illness • You look after someone who is ill or disabled, or has been released from custody on temporary licence • You need help with expenses such as visiting someone who is ill, or to attend a relative's funeral <p>Contact your local Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688</p>
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. Disability Living Allowance has two parts called 'components':	<p>You may get Disability Living Allowance if:</p> <ul style="list-style-type: none"> • You have a physical or mental disability, or both • Your disability is severe enough for you to need help caring for yourself or you have walking difficulties, or both • You are under 65 when you claim

	<ul style="list-style-type: none"> • A care component - if you need help looking after yourself or supervision to keep you safe • A mobility component - if you can't walk or need help getting around <p>Some people will be entitled to receive just one component; others may get both.</p> <p>The care component and mobility component are paid at different rates depending on how your disability affects you.</p>	<p>Claim straight away - if you delay you may lose benefit. You can claim online or you can get a claim pack by:</p> <ul style="list-style-type: none"> • Phoning the Benefit Enquiry Line: Freephone 0800 882 200, Monday to Friday 8.30 am to 6.30 pm, Saturday 9.00 am to 1.00 pm • Contacting your local Job Centre Plus office or local social security office: Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688 • Downloading the form from this website: www.direct.gov.uk/disability-money
<p>The Healthcare Travel Costs Scheme</p>	<p>Travelling to hospital may be difficult for you because of the cost, the length or complexity of the journey, or the lack of access to private or public transport.</p> <p>You may be entitled to help with the cost of travel for NHS treatment on referral by a doctor or dentist. The Healthcare Travel Costs Scheme is for patients who do not have a medical need for ambulance transport and who cannot afford the cost of travel.</p>	<p>The booklet HC11 'Help with health costs' is a useful and detailed source of information. It is available from Jobcentre Plus offices or NHS hospitals. Your local doctor, dentist, pharmacist and optician might also have a copy.</p> <p>You can also order a copy via the NHS forms order line: Telephone: 0845 610 1112 (Monday to Friday, 8.00 am to 6.00 pm)</p> <p>Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688</p>
<p>Independent Living Fund</p>	<p>The Independent Living Fund makes payments to disabled people to help them lead a more independent life. You can use payments from the fund to pay a care agency or to employ someone to</p>	<p>You can apply to the Independent Living Fund if you:</p> <ul style="list-style-type: none"> • Live in the UK • Are over 16 and under 65 when your application is

	<p>give you personal and domestic care in your home. The amount you get is based on the cost of the care you need, worked out on an hourly or weekly basis. The maximum available payment is £455 per week. Your savings, income and certain other benefits and expenses also affect how much you get.</p>	<p>received</p> <ul style="list-style-type: none">• Already get social services support worth at least £320 a week or £16,640 a year - this can include direct payments or services from your local council, like going to a day centre• Get or are entitled to the higher rate care component of Disability Living Allowance• Have less than £23,000 in savings or capital - this includes any money your partner has, if you have a partner <p>You can download an application form from the Independent Living Fund website: http://www.ilf.org.uk/ You can also ask the social services department of your local council for an Independent Living Fund application form.</p>
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Housing and Utilities

What's available?	What is it?	How can I access it?
Cold Weather Payment	If you're on a low income, a Cold Weather Payment may be available to help you for each week of very cold weather in your area. This year you will get £25 when the average temperature where you live is recorded as, or forecast to be, zero degrees Celsius or below over seven consecutive days during the period from 1 November to 31 March. Specified Meteorological Office weather stations are used to obtain this information.	You don't need to apply; you'll get a Cold Weather Payment automatically as long as you qualify. Tell your pension centre or Job Centre Plus if you think you should have received a Cold Weather Payment but you have not had one. Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688
Council Tax Benefit	If you need financial help to pay your Council Tax bill, you may be able to get Council Tax Benefit. 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.	<p><i>Council Tax Benefit</i> You may get Council Tax Benefit if you pay Council Tax and your income and capital (savings and investments) are below a certain level.</p> <p><i>Second Adult Rebate</i> You may get Second Adult Rebate if the person you share your home with is:</p> <ul style="list-style-type: none"> • Not your partner or civil partner • Aged 18 or over • Not paying you rent • Not paying Council Tax themselves • On a low income

		<p>You may be able to get Second Adult Rebate even if you don't receive Council Tax Benefit.</p> <p>If you're either:</p> <ul style="list-style-type: none"> • Not entitled to Council Tax Benefit • Only entitled to benefit which would cover 25 per cent or less of your Council Tax <p>Your local authority should automatically check if you're entitled to a Second Adult Rebate.</p> <p>Visit the council tax pages of your local council website, or Contact your local Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688</p>
Energy Efficiency Grants	You may be able to get energy efficiency grants and offers to help you make energy saving improvements to your home. These grants and offers come from government, your local council or your energy supplier.	Contact your energy supplier or local council about this.
Homeowners Mortgage Support	If you have had a pay cut because of something like reduced hours at work or you've lost your job, you can take a holiday from your mortgage interest payments for up to two years.	Contact your local Citizen's Advice, find out more at www.citizensadvice.org.uk
Housing Benefit	If you're on a low income and need financial help to pay all or part of your rent, you may be able to get Housing Benefit.	You may get Housing Benefit if you pay rent and your income and capital (savings and investments) are below a certain level. If you think you may be eligible for Housing Benefit, contact your local council or contact your local Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688
Local Housing Allowance	If you are a private tenant renting property or room from a private	You can claim LHA as soon as you have a rent agreement with your landlord. Contact your local council as early as possible to

	<p>landlord and you are on a low income, you may be able to claim and receive Local Housing Allowance. LHA is a new way of calculating Housing Benefit (HB) which is based on the area the you live, number of occupiers in the property and household size. LHA is a much fairer way of calculating HB, as it ensures that tenants in similar circumstances in the same area receive the same amount of financial support for their housing costs.</p>	<p>discuss your claim. If you delay you could lose benefit.</p>
<p>Warm Front Scheme</p>	<p>Warm Front makes homes warmer, healthier and more energy-efficient. The Warm Front Scheme provides a package of insulation and heating improvements up to the value of £3,500 (or £6,000 where oil, low carbon or renewable technologies are recommended).</p>	<p>If you own your own home or rent it from a private landlord, you may be eligible for a grant under the Warm Front Scheme. Freephone 0800 316 2805 to find out more.</p>

Loans

What's available?	What is it?	How can I access it?
Budgeting Loan	If you're on a low income and need help with certain important costs, you may be able to get an interest-free Budgeting Loan from the Social Fund that you pay back. You can apply to borrow between £100 and £1,500.	<p>You may be able to get a Budgeting Loan if you or your partner have been claiming or getting payment of one of the following benefits for at least 26 weeks:</p> <ul style="list-style-type: none">• Income Support• Income-related Employment and Support Allowance• Income-based Jobseeker's Allowance• Pension Credit <p>and you need help to pay for any of the following:</p> <ul style="list-style-type: none">• Furniture or household equipment• Clothing or footwear• Advance rent or removal expenses for a new home• Travelling expenses• Things to help you look for or start work• Improving, maintaining or securing your home• Repaying hire purchase or other debts you took out to pay for any of the above <p>Contact your local Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688</p>

Crisis Loans	If you need financial help with an emergency or disaster you may be able to get a Crisis Loan; the interest-free loan from the Social Fund that you pay back.	<p>You can apply for a Crisis Loan if all the following apply:</p> <ul style="list-style-type: none">• You're aged 16 or over• You don't have enough money to meet your (or your family's) immediate short term needs in an emergency or as the result of a disaster• Without the loan there will be serious damage or risk to your (or your family's) health or safety <p>or if you're aged 16 or over and you've:</p> <ul style="list-style-type: none">• Been getting a Community Care Grant but you're moving out of institutional or residential accommodation and don't have enough money to pay advance rent to a non-local authority landlord <p>Contact your local Job Centre Plus: www.jobcentreplus.gov.uk 0800 055 6688</p>
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Pensions

What's available?	What is it?	How can I access it?
Pension Credit	If you're aged 60 or over you may be entitled to Pension Credit. It's made up of two elements - the 'Guarantee Credit' and the 'Savings Credit' (which may be payable from age 65).	<p>If you are aged 60 or over and living in Great Britain, you may be entitled to 'Guarantee Credit' which guarantees a minimum income for people aged 60 or over by topping up your weekly income to :</p> <ul style="list-style-type: none">• £130 if you are single• £198.45 if you have a partner <p>If you or your partner are aged 65 or over and have made some provision towards your retirement such as savings or a second pension you may be entitled to Savings Credit if you have income up to:</p> <ul style="list-style-type: none">• £181 a week if you are single• £266 a week if you have a partner <p>These amounts may be more if you are severely disabled, have caring responsibilities or housing costs. For more details you can call the Pension Credit helpline on 0800 99 1234 or textphone 0800 169 0133, open 8.00 am to 8.00 pm Monday to Friday.</p>

Useful Contact Details

Name	Number/Web
Age Concern	0800 009966 http://www.ageconcern.org.uk
Alcoholics Anonymous	0845 7697555 http://www.alcoholics-anonymous.org.uk
Association of Carers	01424 722309 http://www.associationofcarers.org.uk
Benefit Enquiry Line	0800 882200
Benefit Fraud Hotline	0800 854440
Childline	0800 1111
Child Benefit Helpline	0845 3021444
Child Support Agency	0845 6090092
Connexions	08080013219 http://www.connexions-direct.com/
Directgov	http://www.direct.gov.uk
Equal Opportunities Commission	0845 6046610 http://www.eoc.org.uk
Job Centre Plus	0845 6060234 http://www.jobcentreplus.gov.uk
Learn Direct	0800 100900 http://www.learndirect.co.uk
MIND	08457 660163 http://www.mind.org.uk
National Domestic Violence Helpline	0808 2000 247
NSPCC	08088005000
Post Office Helpline	08457 223 344
RNID	Telephone: 0808 808 0123 Textphone: 0808 808 9000 http://www.rnid.org.uk
Samaritans	08457 909090 http://www.samaritans.org
Shropshire County Council	0345 678 9000 http://www.shropshire.gov.uk

For further contact details see the 'In Your Area' Section of this booklet.