

# Financial Support in Redditch

## How can we help you?



Starting Well Redditch  
EVERY CONTACT SHAPES A LIFE



## Three steps to financial support.

## Step 1: What is the problem?

Follow corresponding numbers for further information.

### I suddenly have no money!

- Lost job or reduced hours (1) (2)
- Money stopped (1) (2)
- Facing Homelessness (1) (2) (4)
- Unexpected expense (1) (4)
- Disaster (e.g. flood or fire) (4)
- Relationship breakdown (2) (4)
- Sanctioned (4)

### My money does not stretch far enough!

- Deciding between food, fuel, & mobile credit (4)
- Low income (2) (4)
- Zero hours contract (1)
- Statutory Sick Pay too low (1)
- Facing redundancy (1) (2)
- Not sure if eligible for support (1)
- Change of circumstance (1) (2) (3) (4)

### I have debt!

- Rent or Council Tax (1)
- Gas & electricity (1)
- Payday loans (3)
- Owe friends or family (3)
- Benefit repayments (1)

### I am waiting on a benefit payment or advance!

- New claim for benefit (1)
- Payment delayed (1)
- Waiting for decision (1)

Provided by:

  
Herefordshire and Worcestershire  
Health and Care  
NHS Trust

In partnership with:



  
Worcestershire

Delivered on behalf of  
 worcestershire  
county council

## Step 2 - What are your options?

### 1) Council support schemes

It's often difficult to know what benefits you're entitled to. You could be entitled to Housing Benefit, Council Tax Support & Discretionary Housing Payment from the council. This will depend on your current circumstances. You may also be eligible for a Council Tax Discretionary Hardship Payment, Crisis Grant, or Community Support Grant Payment.

[www.redditchbc.gov.uk/costofliving](http://www.redditchbc.gov.uk/costofliving)

[www.redditchbc.gov.uk/benefits](http://www.redditchbc.gov.uk/benefits) Tel: 01527 534050

### 2) Charities/foodbanks

There are several charities in Worcestershire that support people with food, clothing & white goods. There are also charities to help with mental health & wellbeing. Foodbanks are non-profit-making organisations that provide food to people in crisis that do not have money to buy food.

### 3) Debt advice

It is easy to feel overwhelmed if you know you are struggling financially. There are lots of borrowing websites available, but you must be careful & make sure short-term loans do not cause you more money problems in the long run.

### 4) Household advice

Each council in Worcestershire offers a housing options service which provides specialist housing advice. The service is accessible to anyone requiring housing advice, experiencing homelessness, or threatened with homelessness. This includes private rented tenants, housing association tenants, first time buyers, council tenants & owner occupiers.

[www.redditchbc.gov.uk/my-home](http://www.redditchbc.gov.uk/my-home)

## Step 3 - Where can you find help?

**Citizens Advice Bromsgrove & Redditch** - Offers a free, confidential, independent & impartial service that provides information & support for all advice areas. High level debt advice & support accredited by F.C.A. Can provide free specialist advice for all types of debt & is accredited to find the most appropriate solutions. [www.cabr.org.uk](http://www.cabr.org.uk) Tel: 0808 278 7890

**Redditch Borough Council** - Struggling to pay your rent?  
Tel: 01527 587000 option 1 or email [housingrevenue@redditchbc.gov.uk](mailto:housingrevenue@redditchbc.gov.uk)  
For Council support schemes please See the top of this page.

**Benefits Advice Service** - Find out what benefits you are entitled to, how to claim them, when you qualify, & what to do if things go wrong.  
Search for 'benefits' on [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) Tel: 0800 011 3797

**Redditch Foodbank** - Provide food parcels for people in financial crisis via referral from their agency network. Please see the website below for details on support & a list of referral agencies who may refer you as part of their ongoing support. Help Through Hardship offer free advice on 0808 2082138.

Please see 'how to get help' on <https://redditch.foodbank.org.uk>

**NewStarts** - This is an amazing organisation that can provide support with debt & budgeting advice, school uniforms, furniture, & essentials. You can get connected by contacting CAB, Health Visiting Team or Redditch Borough Council.

<https://newstarts.org.uk> Tel: 01527 882410

**CABR Specialist Advisors** - Provide advice, free of charge, to people who live & work in the Bromsgrove & Redditch areas. This advice covers a wide variety of issues including, benefits, debt, housing, employment, family, discrimination, consumer issues & many more.

[www.cabr.org.uk](http://www.cabr.org.uk) Tel: 0808 278 7890

**CAP (Christians Against Poverty)** - Provides free debt advice & other personal support for people in Redditch & the surrounding area.  
Tel: freephone 0800 328 0006

**Step Change Debt Charity** - Offers free debt advice that is based on a comprehensive assessment of your situation. Help & support is given for however long it is needed. [www.stepchange.org](http://www.stepchange.org) Tel: 0800 138 1111

**Act on Energy** - Do you need help with energy bills, boiler repairs/replacements or related advice? (Criteria does apply) To check if you are eligible or get in touch with them, please visit

<https://actonenergy.org.uk> Tel: 0800 988 2881

**Batchley Support Group** - Help with Housing, debt advice, budgeting, negotiation with creditors, Universal Credit claims. Free impartial advice & guidance from Reddi Money Advice Surgery.  
Tel: 01527 457291 or 07979 314083

**Facing Homelessness?** - Redditch Night Stop, Based at The Old Needle Works, Britten Street, B97 6HD. Tel: 01527 66036

## Other support

### **Building Bridges Redditch CIC -**

Community hub in Woodrow open to all, offering support to local people with food, essentials, & trips for the whole family to enjoy. They have free food daily for people to take outside of the hub. (See their Facebook for info)

### **Batchley Support Group Redditch Communities -**

Community pantry based at Salters Lane, where you can join & buy food at a discounted price. They also offer food parcels & free produce outside regularly for people to help themselves. Pensioner Day Tues 11 - 12 for those of pension age to use the community pantry at a reduced rate.  
**Tel: 01527 457291**

**Too Good to Go App -** Mobile app that connects customers to restaurants & stores locally that have unsold food surplus which customers can buy at discounted prices.

**St Basils -** Work together with young people aged 16 - 25yrs who are homeless or at risk of homelessness.  
**Redditch Tel: 01527 592404**

**StreetLink -** Website, mobile app & phone service for England & Wales, enabling people to send an alert when they see someone sleeping rough.  
[www.streetlink.org.uk](http://www.streetlink.org.uk)  
**Tel: 0300 500 0914**

**Childcare Funding -** You may be entitled to support with your childcare costs. To find out more visit:  
[www.worcestershire.gov.uk/freechildcare](http://www.worcestershire.gov.uk/freechildcare) If you are having difficulty applying, please contact Holly Trees Family Hub in Redditch.  
**Tel: 01527 61360**

**Healthy Start Scheme -** If you are more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food & milk if you are receiving a qualifying benefit. Apply online for a NHS Healthy Start card.  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)  
**Tel: 0300 330 7010**

**Free School Meals -** You may be eligible for free school meals if your child attends a state school & you are receiving a qualifying benefit.  
**Search for 'free school meals' on**  
[www.worcestershire.gov.uk](http://www.worcestershire.gov.uk)  
**Tel: 01905 845280**

**Stop Loan Sharks -** Investigate & prosecute illegal money lenders & provides support for borrowers.  
[www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)  
[reportaloanshark@stoploansharks.co.uk](mailto:reportaloanshark@stoploansharks.co.uk)  
**Tel: 0300 555 2222**

**Citizens Advice -** Info & support on scams. If you think someone might be trying to scam you, it is important to act straight away. Contact the Citizens Advice consumer service. Search for 'scams' on  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
**Tel: 0808 223 1133**

**Age UK BRWF -** Free information, advice & support (including help with benefits) for the over fifties. [www.ageuk.org.uk/brwf](http://www.ageuk.org.uk/brwf)  
**Tel: 01527 570490**

**Here2help -** Offers support to residents of all ages allowing them to access information, tools, guides & local support. [www.worcestershire.gov.uk/here2help](http://www.worcestershire.gov.uk/here2help)

**Libraries -** Your local library can provide signposting & referral along with internet/wifi access. [www.worcestershire.gov.uk/libraries](http://www.worcestershire.gov.uk/libraries) **Tel: 01905 822722**