

STEP 3: WHERE CAN I GET HELP?

ADUR AND WORTHING COUNCILS

Find out what benefits or short-term grants you may be eligible for; benefits, housing or Council Tax.

Council Support schemes **1**

www.adur-worthing.gov.uk/benefits
www.adur-worthing.gov.uk/housing

Adur - 01273 263444

Worthing - 01903 221062

ADUR & WORTHING ONESTOP PROGRAMME

Advice on benefits, debt, employment and digital.

Maximise income **2** Debt Advice **3**

Hardship payment **5**

<https://onestopjunction.org.uk>

Financial Support 07392 288115

enquiries.onestop@adur-worthing.gov.uk

Digital support 07917 515299

CITIZENS ADVICE ADUR & WORTHING

Free, independent, impartial and confidential advice.

Maximise income **2** Debt Advice **3**

Hardship payment **5** Challenge a decision **6**

www.advicewestsussex.org.uk/worthing

0808 278 7969

CHRISTIANS AGAINST POVERTY

Debt counselling charity

Debt advice **3**

Debt Coach at Worthing Debt Centre

0800 328 0006

AGE UK WEST SUSSEX, BRIGHTON & HOVE

Money Advice service (for over 50s).

Maximise income **2** Debt advice **3**

ageukwsbh.org.uk

info@ageukwsbh.org.uk

0800 019 1310

STEPCHANGE

Debt charity offering free online debt advice and money management.

Debt advice **3** Challenge a decision **6**

www.stepchange.org

0800 138 1111

OTHER SUPPORT SERVICES

Adur & Worthing Food Partnership

The local food support network

www.awfood.org.uk/support

Turning Tides

Help, advice and support on homelessness issues

www.turning-tides.org.uk/get-help

Worthing 01903 680745

Worthing Domestic Abuse Services

WORTH Services have teams of Domestic Violence

Advisors across West Sussex

07834 968539 / 033 022 28181

Southern Water

Struggling to pay your water bill? You may be entitled to help from one of our payment schemes.

payless@southernwater.co.uk

0800 027 0363

West Sussex Mind

Support for adults and young people struggling with their mental health

helppoint@westsussexmind.org

0300 303 5652

Healthy Start

Cash card for food and milk for pregnant women and parents with children under 4.

www.healthystart.nhs.uk

DO YOU HAVE MONEY CONCERNS? WE ARE HERE TO HELP

Financial advice and support
is available if you're struggling
to make ends meet



ADUR & WORTHING
COUNCILS



Adur & Worthing
FOOD PARTNERSHIP

HIDDEN
HUNGER

WORTHING & ADUR HIDDEN HUNGER PROJECT



STEP 1: WHAT'S THE PROBLEM?

I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero/low hours contract
- Statutory Sick Pay too low to cover costs
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See option **1 2**

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

STEP 2: HERE ARE SOME OPTIONS...

1 Council Support Schemes

People on low incomes may be able to get support with rent and/or council tax via Housing Benefit, Council Tax Support and Discretionary Housing Payments from the council.

This will be dependent on your current circumstances and you can find out more at: www.adur-worthing.gov.uk/benefits

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an adviser for free and confidential advice.

A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like charitable grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you need to find out how to make a benefit claim, or have already made a new claim, and are in financial hardship while you wait for your first payment, you may be able to get an advance for things like rent or food. It's important to get advice *before* taking out an advance. Benefits advances must be paid back. The money will be taken from your future benefits payments (a loan).

5 Hardship Payment

Under certain circumstances, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help with these options?

This leaflet is based Scotland's 'A Menu for Change' project and the work of the Independent Food Aid Network