

Real help for people now

Where to find help with homes, jobs and finances when you need it.

The Government is acting because extra support is needed to get Britain through the downturn. This sheet gives you a summary of what help is available and where to find it. More details of the full range of support can be found at www.direct.gov.uk/realhelp.

Help with keeping your home

■ Help with mortgages

The *Support for Mortgage Interest* scheme and *Mortgage Rescue Scheme* are designed to help people struggling with mortgage payments. Visit [www.direct.gov.uk/realhelp] or contact your local council for more information.

New rules since November 2008 mean repossession should always be a last resort and lenders have agreed to look at all options to prevent it.

■ Help with paying rent

You may be eligible for Housing Benefit to help pay your rent (including if you rent from a private landlord), or other housing support. Contact your local council for information.

Who else can help?

National Debtline 0808 808 4000

Citizens Advice [www.citizensadvice.org.uk]

National Homelessness Advice Service [www.nhas.org.uk]

Help with skills and training

You can get independent advice about skills, job possibilities, and training options. You may also be able to get a grant, loan, help with childcare costs or other financial help.

Call the Careers Advice Service on 0800 100 900 or visit [www.direct.gov.uk/learning].

Help with jobs and benefits

If you are about to be made redundant, you can get information and advice from your local Jobcentre Plus. Jobcentre Plus also provides advice and help with finding a new job, training, or support if you can't work at the moment.

If you are still unemployed after 6 months, from April 2009, Jobcentre Plus may offer you extra support, including help to set up a business, new training places, volunteering options, or an employer recruitment subsidy.

For information about Jobcentre Plus services visit [www.jobcentreplus.gov.uk]. To find out which benefits you may be eligible for, visit [www.direct.gov.uk/benefitsadviser] or call 0800 0 55 66 88.

Help with your finances

■ Tax Credits

If you have one or more children, or earn low wages, you may qualify for Tax Credits. From April 2009 there will be a £75 above-inflation increase in the child element of the Child Tax Credit.

Call the Tax Credits Helpline on 0845 300 3900 or visit [www.direct.gov.uk/taxcredits].

■ Help for pensioners

If you are aged 60 or over, you may be entitled to Pension Credit. From April 2009 Pension Credit will guarantee a single person over 60 an income of at least £130 a week. In addition, the basic State Pension will rise by 5 per cent from April 2009.

To claim Pension Credit, call 0800 99 1234, textphone 0900 169 0133.

■ Help with money problems

For advice on managing debt, visit [www.direct.gov.uk/debtadvice] or call the National Debtline on 0808 808 4000, or your local Citizens Advice Bureau.

■ Help with fuel bills

New support means that households can save money on fuel bills. People aged over 70 and low-income households may also be eligible for free energy-saving home improvements, such as insulation.

For more information contact the ACT ON CO₂ advice line on 0800 512 012 or visit [www.direct.gov.uk/actonCO2].

■ Help with buying a new home

A number of shared ownership and equity schemes are available to help make buying a home more affordable. Find your local HomeBuy agent at [www.direct.gov.uk].