

Other local organisations who can help

Age Concern Essex

An independent local charity working with and for senior citizens in Essex

Tel: **01245 346106**

www.ageconcern.essex.co.uk

Business Link East

A free advice and support service for businesses in the East of England

Tel: **0845 717 1615**

www.businesslink.gov.uk/east

Community Legal Advice

Free, confidential and independent legal advice

Tel: **0845 345 4345**

www.communitylegaladvice.org.uk

Job Centre Plus

Jobs and benefits advice

Tel: Clacton **01255 233200**

Tel: Harwich **01255 206700**

www.jobcentreplus.gov.uk

National Debt Line

Free confidential and independent advice on how to deal with debt problems

Tel: **0808 808 4000**

www.nationaldebtline.co.uk

Business Debt Line

A business helpline providing free, confidential and independent advice on how to deal with debt problems

Tel: **0800 197 6026**

www.bdl.org.uk

Citizen's Advice Bureau

An independent voluntary organisation offering a comprehensive, confidential and free information, advice and advocacy service

Tel: **0844 477 0808**

www.adviceguide.org.uk

Energy Savings Trust Advice Centre

Provides free impartial advice on ways to save money on fuel bills and on grant schemes for insulation and heating works

Tel: **0800 512012**

www.energysavingtrust.org.uk

Shelter

A homelessness charity that runs a homelessness helpline, has a network of housing aid centres and works with the local Citizens' Advice Bureau

Tel: **0800 085 1798**

www.shelter.org.uk

Tendring
District Council



www.tendringdc.gov.uk/creditcrunch

CREDIT CRUNCH

HOW WE CAN HELP

Tendring District Council and its partners offer a range of services to help residents and businesses who might be struggling to cope with the credit crunch.



Tendring
District Council



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Housing: Don't Lose Your Home!

One of the greatest threats from the *Credit Crunch* is that residents may become homeless as a result of not being able to maintain the mortgage or rental payments on their homes. In many cases this can be avoided so don't let it happen to you, take action now.

The people at highest risk are those who are having problems but ignore them until it's too late. If you are having difficulties keeping up with your mortgage or rent payments you need to act now to protect your home.

Firstly, speak to your mortgage lender or landlord. Seeking repossession of your home is a last resort and if you are able to come to a mutually acceptable arrangement at an early stage then court action can be avoided.

If you cannot come to a satisfactory arrangement with your mortgage lender or landlord then seek specialist housing, legal or financial advice through organisations such as Shelter, the Citizens Advice Bureau or the Colchester and Tendring Community Legal Service Partnership.

If you are homeless, or threatened with homelessness, then you must speak to the Council's Homelessness Options Team on our **HOT-line 01255 686435** or ring **01255 686465** to make an appointment for an interview with one of our homelessness advisors. Whilst we may have a duty to assist vulnerable homeless people we will also give advice and assistance to any household in housing need.

Help Tendring District Council to keep a roof over your head. ***Don't Lose Your Home: Act Now!***

Council Tax

Council tax is split into eight bands. Band A is the lowest band and band H the highest. If you feel that your property is in the wrong band and you wish to query this, you should contact the Valuation Office on **01206 287100**.

There are also discounts and exemptions which can be applied to your bill by the Council in certain circumstances such as:

- Single resident discount (25%) for those living alone
- Disregards for students, carers, second home owners, hospital patients etc
- Reductions for people with disabilities where certain adaptations to their property have been made
- Exemption for empty properties for up to six months

For further information please contact **01255 686822** or on the [Council Tax Pages](#) on the Council's website.

We encourage everyone who can to pay their Council tax by Direct Debit. This is the most efficient and economic method of payment for you and the Council. Payment can be made on the following dates 1st, 8th, 15th, 20th and 28th of the month. The Direct Debit instruction is on the back of your Council Tax bill.

Alternatively you can make automated Council tax payments using your credit/debit card via the freephone number **0800 678 3046**. There is no charge for debit cards but credit cards incur a fee of 1.83% of the total.

Benefits

The Housing and Council Tax Benefits teams assist residents who are unemployed or on low income and need help with their rent or Council Tax payments. It is important that residents understand what benefits they may be entitled to and how to claim them. Trained members of staff help customers complete the application process quickly and efficiently.

You can talk to a Customer Service Adviser by calling the Benefits helpline: **01255 686811** (Monday to Thursday:9:00 am –5:00 pm, Friday 9:00 am-4:30 pm)

Small Business Support and Assistance

The Council works closely with a range of partner organisations to provide tailored support for local businesses based on individual needs. In addition we run a business club which meets bi-monthly to discuss a range of topical business issues including for example VAT, skills and training programmes and business grant funding. There is a range of information for businesses to help them access support on our website's [Business Pages](#). This is being regularly updated to reflect any emerging programmes developed in response to the Credit Crunch.

For further information please contact **01255 686376**

National Non Domestic Rates (Business Rates)

Tendring District Council can offer advice on paying your bill and on reductions that might be available. Full details can be found on our Website [NNDR Pages](#) or call **01255 686266**

Concessionary Transport Fares

Tendring residents who are concessionary bus pass holders can now travel on buses from 9:00 a.m. for free on journeys that start in Essex. However this does not include travel on long distance or express coach services or "special" services such as tours or excursions.

For further details call **01255 686262** or visit our [Public Transport Pages](#)

Apprenticeships

Career Track provides apprenticeship opportunities for young people between the ages of 16 and 25 years of age to gain NVQ's up to Level 3 in Business and Finance and Customer Services

Contact Debiann Messenger – Workbase Learning Manager, **01255 686313** or look on our [Career Track](#) pages on the Website.