

## Coventry, working together on welfare reform

### Useful contacts

Advice Services Coventry	<a href="http://www.adviceservicescoventry.org.uk">www.adviceservicescoventry.org.uk</a>	
Budgeting and money advice	<a href="http://www.moneyadvice.service.org.uk">www.moneyadvice.service.org.uk</a>	
Coventry Benefits Advice Line	<a href="http://www.coventry.gov.uk/benefits">www.coventry.gov.uk/benefits</a>	024 7683 2000
Coventry Citizens Advice Bureau	<a href="http://www.coventrycab.org.uk">www.coventrycab.org.uk</a> <a href="http://www.advicebuddy.org">www.advicebuddy.org</a>	
Coventry City Council Benefit Service	<a href="http://www.coventry.gov.uk/benefits">www.coventry.gov.uk/benefits</a>	024 7683 1800
Coventry Independent Advice Service	<a href="http://www.covadvice.org.uk">www.covadvice.org.uk</a>	024 7652 1100
Coventry City Council Job Shop	<a href="mailto:jobshop@coventry.gov.uk">jobshop@coventry.gov.uk</a> <a href="http://www.coventry.gov.uk/jobshop">www.coventry.gov.uk/jobshop</a>	024 7678 5740
Coventry Law Centre	<a href="http://www.covlaw.org.uk">www.covlaw.org.uk</a>	024 7622 3053
General online help	<a href="http://www.adviceguide.org.uk">www.adviceguide.org.uk</a>	
Holbrooks Community Care Association	<a href="http://www.covadvice.org.uk">www.covadvice.org.uk</a>	024 7663 8681
Midland Heart	<a href="http://www.midlandheart.org.uk">www.midlandheart.org.uk</a>	0345 60 20 540
Orbit	<a href="http://www.orbit.org.uk">www.orbit.org.uk</a>	0345 8 500 500
Whitefriars Housing	<a href="http://www.whitefriarshousing.co.uk">www.whitefriarshousing.co.uk</a>	024 7676 7000
New Central Credit Union	<a href="http://www.newcentralcu.co.uk">www.newcentralcu.co.uk</a>	024 7663 3456
Coventry and District Credit Union	<a href="http://www.creditunioncoventry.com">www.creditunioncoventry.com</a>	024 7699 8099

# Benefits and tax credits are changing...



## Are you ready? ✓

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Welfare reforms are having an impact on local people whether it's the 'so called' bedroom tax; changes to disability benefits; increased benefit sanctions; reduced tax credits; or just difficulties finding work.

2015 is likely to see the beginning of a massive change to benefits with the start of Universal Credit in Coventry. Six benefits will be combined into one; with a monthly payment to claimants. You can find out more about the changes at [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

The City Council, voluntary and community groups and Housing Associations in Coventry are working together to support people affected by welfare reform. Helping people take control of their circumstances, and to find a way forward.

## Got problems managing your money? Struggling with which way to turn?

## Did you know there are organisations that can help you?

- Citizens' Advice Bureau
- Coventry City Council
- Coventry Independent Advice Service
- Coventry Law Centre
- Henley College
- Job Centre Plus
- Midland Heart
- Orbit Housing
- Whitefriars Housing Group

Please see the back page for where you can get advice or assistance.



**Support with finding a new job** - with training and work experience you have more chances of getting a job and the option of increasing your income. Visit [www.coventry.gov.uk/jobshop](http://www.coventry.gov.uk/jobshop) for details.



**Get a benefits check** - find out what you are entitled to. Millions of pounds of Housing Benefit, Child Tax Credits and Working Tax Credits go unclaimed.

Visit [www.turn2us.org.uk](http://www.turn2us.org.uk) for details or check [www.coventry.gov.uk](http://www.coventry.gov.uk) and click 'how to make a benefits claim.'



**Get online** - to find quick and easy details of new jobs and budgeting tips, switch your energy supplier and make contact with us when it suits you. Did you know Coventry City Council library members get free computer and internet access and that you can now check your housing benefit account online at [www.coventry.gov.uk/benefits](http://www.coventry.gov.uk/benefits)



**Get a new bank account** - a bank account allows you to receive money such as wages and benefits, and to pay bills. Most banks offer a basic account where you can set up direct debits for important bills and may give you the opportunity to get a loan. You may also find a credit union helpful. Visit [www.newcentralcu.co.uk](http://www.newcentralcu.co.uk) or [www.creditunioncoventry.com](http://www.creditunioncoventry.com)



**Setting up a direct debit** - to pay your rent/mortgage, Council Tax, energy and other bills. It ensures these payments are prioritised and can save you £££s on your energy bills.



**Work out a new budget** - are you spending more than you are getting in? Manage your money better with [www.adviceguide.org.uk](http://www.adviceguide.org.uk)