

# ADVICE ON BENEFITS, DEBT AND BUDGETING



## Our approach to advice on benefits, debt and budgeting

We work with partners to provide free, independent and confidential advice about benefits and debt either face to face through the Citizens Advice Bureau (CAB) or over the phone and online through the debt charity Stepchange.

We also have a financial inclusion officer who offers more in depth one-to-one support with budgeting, making the most of your income and reducing debts.

## What we mean by advice on benefits, debt and budgeting

### Benefits advice

We can provide advice and support on issues relating to benefits such as:

- ▶ which benefits you may be entitled to
- ▶ how to go about claiming them
- ▶ help with completing benefit claims forms
- ▶ what the benefit cap means for you
- ▶ if you claim housing benefit, what the 'bedroom tax' means for you
- ▶ if you receive council tax benefit, what the new local contribution requirements mean for you
- ▶ what the switch to Universal Credit means for you and how direct payments will affect the way you pay your rent.



## Debt advice

We can help you manage any debts you have. If you are experiencing problems paying your rent or struggling to pay your credit cards, fuel payments, overdrafts or bills from mail order catalogues, we offer practical guidance. The sooner we talk to you, the sooner we can help you to resolve the problem.

If you owe us rent, it is important that you respond to us when we try to contact you by phone, letter, email or other means, and that you keep any appointments we make to meet with you. If you cannot pay what you owe in one go, we can make an agreement for you to pay it off in stages.

## Budgeting advice

We can help you to manage your money better by:

- ▶ working with you to develop a budget for your household
- ▶ helping you to identify suitable bank accounts and related financial products, including affordable credit
- ▶ referring you to specialist agencies for advice on utilities, welfare benefits, debt, hardship grants and help with jobs and training.

## What you can expect from our service

All our debt, budgeting and benefits advice services provide practical guidance and tools to help you manage your money more effectively. Any information you provide is kept completely confidential and does not affect your tenancy in any way. The StepChange service can be accessed anonymously if you prefer.

## What will happen after you ask us for advice on benefits, debt or budgeting

Your income officer will try to answer any questions you have about benefits, debt and budgeting. They can also help you with completing benefit claims forms. If you need further advice, your income officer will put you in touch with an independent specialist adviser or our financial inclusion officer.

We hold two CAB drop-in sessions a week at our offices on Kensal Road, W10 5BN.

- ▶ **Debt advice surgery:** Thursdays, 9.30am – 12.30pm (no appointment needed) and 1.30pm – 4.30pm (appointments only).
- ▶ **Benefits advice surgery:** Fridays, 9.30am – 12.30pm (no appointment needed) and 1.30pm – 4.30pm (appointments only).

## How to contact us for advice on benefits, debt and budgeting

For more information please visit our website [octaviahousing.org.uk](https://www.octaviahousing.org.uk) or contact us on the number at the bottom of this fact sheet. You can contact debt advice charity **StepChange** on **0800 138 1111** (free from all phones, including all mobiles) or through their website [www.stepchange.org](https://www.stepchange.org)



Please contact us if you need any part of this information in Braille,  
on audio tape or explained in a different language.

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