



Money Advice Bury

Draft 3 - September 2022

Online version available at: gmpa.link/BURY

User reporting: gmpa.link/monitor



CA Citizens Advice Bury & Bolton

Free, independent and confidential advice. Offers specialist services in benefits, money advice, debt, housing, community care and immigration.

Referral via website: www.cabb.org.uk

Freephone Adviceline: **0808 278 7804**

(Mon to Fri, 10:00 – 4:00)

For Universal Credit support: **0800 144 8 444**

RB Bury Revenue & Benefits Team

This team provides a service that incorporates several areas of support which require us to look at financial difficulty and determine if any of our discretionary payment schemes are appropriate.

Please see links below:

Crisis payments/Support fund: gmpa.link/Crisis

Resettlement grants: gmpa.link/Crisis

Discretionary housing payment: gmpa.link/H&CT

Discretionary council tax payment: gmpa.link/H&CT

Household support fund: **0161 253 5400** or
gmpa.link/HSF

How to access services

CP Christians Against Poverty

Free debt and budgeting help from a friendly team run through the local church network. Help you to find the best way out of debt, work out a budget for you, and walk with you every step of the way. Supports anyone regardless of their faith.

Tel: **0800 328 0006** for appointments
(Mon to Thu, 9:30 to 5:00 & Fri 9:30 to 3:30)

EW Energyworks at Groundwork

Energyworks provide advice, support and information to eligible households around energy efficiency in the home, applications for grants and additional support available as well as the installation of small measures such as LED lightbulbs.

Tel: **0800 090 3638**
(Mon to Thu, 9:00-5:00 & Fri, 9:00 - 12:00)
Online referral: gmpa.link/Groundwork

EW Eagles Wing

Handles applications to the Migrant Destitution fund for eligible people living in Bury.

Email: sue.k.arnall@gmail.com

Created by Greater Manchester Poverty Action in collaboration with the Bury VCFSE sector & Bury Council. Thanks to the Trussell Trust for funding development of the Money Advice Referral Tool.



Other support

Borrowing

Manchester Credit Union

Provides low-cost loans subject to affordability.

0161 231 5222

gmpa.link/McrCU

Domestic abuse

SafeNet

Provides advice, support and emergency accommodation for those affected by domestic violence and abuse

0300 3033 581

Drug and alcohol

Achieve Bury

Provides support including addressing wider issues which can prevent or slow down recovery.

0161 271 0020

Gambling

Beacon Counselling Trust

Local support for anyone affected by gambling, including those affected by someone else's gambling.

0151 226 0696

Homelessness

Homelessness & Housing Options

Assessment of entitlement to housing for people who are, or liable to be, homeless

0161 253 5537

hat@bury.gov.uk

Mental health

Bury Involvement Group

Provides peer support groups to meet others who understand living with a mental health condition.

0161 222 4005

_able futures

Provides tailored help to people in work and in need of support managing their mental health.

0800 321 3137

Getting Help Line

Confidential helpline to support people experiencing difficulties with their mental wellbeing.

0161 464 3679

Mon-Sat, 8:00-8:00

Support for people of pension age

AU

Age UK Bury

Support with pension age benefit applications, and advice on issues impacting older people.

www.ageukbury.org.uk

0161 763 9030

Tenants of social housing providers

Registered social landlords provide many of the advice services described throughout this tool. Tenant of these housing providers may want to check first with their provider what support it can offer them.

What's your situation?

I suddenly have no money

- Lost job
- Benefits stopped (sanctioned/failed a medical)
- Emergency/disaster (fire, flood, lost money)
- Relationship breakdown
- No recourse to public funds(NRPF)

See options **1** **2** **4** NRFP option **8** only

I'm waiting on a payment/decision

- New claim made for benefit
- Benefit is delayed
- Waiting for benefit decision to be reassessed

See options **1**

My money does not stretch far enough

- Deciding between food and fuel
- Low income or zero-hours contract
- Not sure if eligible to claim for benefit
- Change of circumstances (eg. bereavement, illness, new baby, reduction in benefit)
- Unsure how to manage my money/overspending

See options **3** **4** **6** **7**

I have debt

- Rent, council tax, gas or electricity arrears
- Payday/high-cost loans or owing friends & family
- Benefit repayments

See options **4** **5** **6**

I have other problems that are affecting how I manage my money

Other issues such as mental health, homelessness, addiction or gambling are hindering my finances.

See the **Other Support** section

What are some of your options?

1

Benefit advance or hardship payment: If you have applied for benefits and are waiting for your first payment you may be able to get an advance. This will have to be paid back. If you have no money because of a sanction, you may be able to claim a hardship payment from the Jobcentre. Hardship payments of Universal Credit need to be paid back, but hardship payments of JSA or ESA do not. You should get advice before accessing either of these.

Who can help? **CA** **RB**

2

Challenging a decision: You can challenge a benefit decision if your benefit has been stopped, sanctioned or reduced and you believe the decision is wrong. Most decisions need to be challenged within one month, or within 13 months if there are special reasons for delay.

Who can help? **CA**

3

Budgeting: Advice and support to manage the money you have more effectively.

Who can help? **CA**

4

Benefit check: A benefit check can ensure you are receiving your maximum entitlement and you can receive help to claim benefits. If you're pregnant or have child under four years old you can also ask the advisor about healthy start vouchers; www.healthystart.nhs.uk

Who can help? **CA** **AU** Bury Council 'Better off calculator - gmpa.link/BetterOff

5

Debt advice: Advice and support including financial assessments, solutions, debt recovery options available to creditors, income maximisation, budgeting advice and financial statements.

Who can help? **CA** **CP**

6

Energy advice: If you are struggling to pay your energy bills (or having to choose between food or fuel) you may be able to get support to reduce your bills, apply for a warm home discount, or access other grants. You may also be able to get support in making your home more energy efficient which will reduce your bills.

Who can help? **EW** **CA**

7

Discretionary fund payments: A range of discretionary or grant payments may be available from Bury Council based on individual circumstances. These are in addition to DWP benefits.

Who can help? **CA** **RB**

8

Migrant Destitution Fund: Crisis grants of up to £80 per month are available for destitute migrants who are subject to migration controls and have no recourse to public funds

Who can help? **EW**

Who can help?

CA

Citizens Advice

0808 278 7804

RB

Revenue and Benefits Team

Online referrals

CP

Christians Against Poverty

0800 328 0006

EW

Energyworks at Groundwork

0800 090 3638

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Eagles Wing

Email only