

# Struggling with the Cost of Living?

The rising cost of basic goods, including food and bills, aren't problems you have to face alone.

Oldham Council has invested £3 million to help you make the most of your money and access support if you need it.

This leaflet contains information on how you can access the guidance and advice that's available to you.



## We Can Help



"The Cost of Living Crisis is impacting on everyone. People are already struggling and worried about how they will cope over the

winter, and we know this is going to get worse for many people.

It's one of my top priorities as Leader of the Council to support you through this crisis which is why we're investing £3 million to widen the safety net and provide the help you need.

This investment will have a huge impact on the lives of residents – providing practical support with things such as energy bills, food and housing costs, while also putting more money in your pockets to help you stay afloat.

If you're worried that you're going to find yourself in difficulty, we want you to contact us as soon as possible so that we can help you before you reach crisis point. We don't want anyone having to choose between being cold or being hungry this winter.

"We're already seeing high demand for our support services right across the council. I have personally listened to calls coming through to the helpline from people who genuinely feel they have nowhere to turn.

This isn't the case and by investing this money into our services, we can get people back on the right track.

We've put together this handbook with advice, information and contacts so you have it to hand if you need it. Stick it on your fridge, clip it to your calendar or put it with your important documents in case you need it.

At the very least, save the number for the Helpline in your contacts list. It could be the go-to number you need if you find yourself in crisis. The number is **0161** 770 7007."

Councillor Amanda Chadderton, Leader of Oldham Council



## £40k

To prevent children in financial hardship missing school

## £420k

Doubling the Warm Homes scheme

## £455k

Increasing the number of specialist Helpline staff

### £445k

Support for our partners in the community who deliver vital services including Oldham Foodbank and Action Together

## £90k

Establishing Warm Banks across Oldham

£600k

Increasing

Community

**Engagement** 

team

# £310k

Increasing Citizens Advice sessions in every district every week

## £450k

million

**Cost of Living investment** 

Additional emergency grants for food, energy, housing and childcare

## 95k

Additional digital inclusion staff and projects in libraries including more tablet lending

## Help with accessing extra money

#### **Oldham Council Helpline**

Specialist advice, referrals, access to emergency grants and personal case workers.

#### T: 0161 770 7007

Open Monday to Friday, 9am to 5pm

#### Welfare support

#### **Oldham Welfare Rights Service**

Free specialist advice including benefit calculations, assistance with making a claim, help challenging benefit decisions and providing representation at appeal tribunals.

#### T: 0161 770 6655

www.oldham.gov.uk/welfarerights Open Monday to Friday, 9am to 5pm

#### **Citizens Advice Oldham**

Free confidential advice on welfare benefits, financial capability, family, personal issues, housing and employment.

T: 0808 278 7803

#### For Universal Credit support

T: 0800 144 8444 www.casort.org Open Monday to Friday, 8.30am to 5.30pm

#### **Get Oldham Working**

Help with writing CVs and job applications, plus personal learning mentors, info on local jobs, training and apprenticeships.

T: 0161 770 4674 employability@oldham.gov.uk

## Help in a crisis

#### **Oldham Foodbank**

If you're not sure how you're going to feed yourself or your family, Oldham Foodbank can help. To be referred, contact our Helpline:

T: 0161 770 7007 www.oldham.foodbank.org.uk Open Monday to Friday, 9am to 5pm

#### **Local Welfare Provision**

If you have a home and need help to meet short term emergency needs, such as money for food, energy bills or housing costs, We Can Help by reviewing whether you're eligible for the Local Welfare Provision.

**T: 0161 770 5468**Open Monday to Friday, 9am to 5pm

#### **Oldham Credit Union**

Simple, affordable, flexible loans of £100 – £10,000 from your community lender.

T: 0161 678 7245 www.oldhamcreditunion.co.uk

#### **Risk of homelessness**

If you're at risk of losing your home, our Housing Options team can provide specialist advice and support in response to your circumstances. Contact them on:

T: 0161 770 4605

#### housing.options@oldham.gov.uk Mental health crisis support

If you feel desperate and like you have nowhere to turn, help is available.

- · call Samaritans on 116 123
- text SHOUT to 85258

If your thoughts are suicidal or if you feel you may hurt yourself or others, **call 999** for an ambulance or go straight to A&E.

Are you part of a group supporting Oldham residents during the Cost of Living Crisis?

Grants between £200 and £1,000 are available for informal groups and members of Action Together in Oldham's voluntary, community, faith and social enterprise sectors (VCFSE).

Find out more at: https://www.actiontogether.org.uk/one-oldham-fund





## Help with keeping warm

#### **Warm Banks**

We have a number of Warm Banks available across Oldham that you can visit to keep warm and get a hot drink at no cost.

Here's a list of our libraries which are open as Warm Banks now (opening times vary) and we will be opening more over the winter months.

## Chadderton Library and Wellbeing Centre

Burnley Street, Chadderton, OL9 0JW

#### **Crompton Library**

Farrow Street East, Shaw, Oldham, OL2 8QY

#### **Delph Library**

Millgate, Delph, Oldham, OL3 5JG

#### **Failsworth Library**

Oldham Road, Failsworth, M35 0FJ (in the Town Hall building)

#### **Fitton Hill Library**

Fitton Hill Neighbourhood Centre, Fircroft Road, Fitton Hill, Oldham, OL8 2QD

#### **Greenfield Library**

Chew Vale, Greenfield, OL3 7EQ

#### Lees Library Community Hub Thomas Street, Lees, OL4 5DA

#### **Limehurst Library**

St. Chads Centre, Lime Green Parade, Limehurst, OL8 3HH

#### **Northmoor Library**

Chadderton Way, Oldham, OL9 6DH

## Oldham Library and Lifelong Learning Centre

Cultural Quarter, Greaves Street, Oldham, OL1 1AL

Royton Library at Trinity Church Radcliffe Street, Royton, OL2 5QR

#### **Uppermill Library**

St. Chad's, High Street, Uppermill, OL3 6AP

#### www.oldham.gov.uk/WarmBanks

#### **Warm Homes Scheme**

If you need help to keep the lights or heating on, our Warm Homes team can provide energy vouchers in an emergency.

T: 0800 019 1084

#### www.warmhomesoldham.org

Open Monday to Friday, 9am to 5pm



#### Practical advice

## to save on your energy bills

- 1 Get a smart meter to monitor your energy use and keep a track on appliances that are running your bills up.
- 2 Turn your temperature down on your thermostat. It sounds obvious, but it's estimated that turning it down by even one degree could save you up to 10% on your bill.
- 3 If you have a condensing boiler (installed after 2005), you can adjust your flow temperature and save money. This is the dial with the radiator icon on the front of your boiler. Dial it down to 60°C or less if you have a newer property and your boiler will work more efficiently (condensing mode).
- 4 Bleed your radiators. If the top is cold, it's not heating fully. You need a radiator key but once bled, your boiler won't have to work as hard to keep your room warm.
- 5 Turn radiators off in rooms you're not using and close the doors. This will help insulate your home.

- Keep your internal doors shut and curtains closed – especially in rooms you're not using.
- 7 If you've got laminate, wood or tiled floors, try and use a rug if you have one. Up to 10% of heat can be lost through your floors.
- 8 Not leaving appliances on standby could save up to £147 a year. These are things such as your TV, microwave or phone chargers which are all costing you money if you leave them plugged in.
- 9 Use LED bulbs. They use at least 75% less energy and last up to 25 times longer, than regular bulbs.
- 10 If you're making a brew, only boil enough for the cups you're making. Your kettle won't need to work as hard so it's cheaper to run.



## Practical help

You can go to any Oldham Library to use a computer or borrow a tablet. Bookings are also available to support with Cost of Living including how to use price comparison websites to help save money, search for jobs or do online courses. You can even borrow a Chromebook to take home.

www.oldham.gov.uk/libraries



#### **Stay Scam Aware**

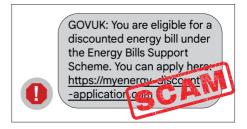
Nobody from Oldham Council or the Government will ever text or call you to ask for your financial details.

Winter energy discounts are being given directly to suppliers so you will not be asked to apply for them via online webforms.

#### Other forms of scam include:

- phone calls from people pretending to offer financial help if you help them first
- malicious links through texts or WhatsApp messages
- emails asking you to hand over personal details

If you're in doubt about whether something is legitimate, then it's better to be cautious and not give them any personal information before checking it is a legitimate ask.





## Help and Advice

#### **Oldham Council Helpline**

T: 0161 770 7007

Open Monday to Friday, 9am to 5pm

#### **Oldham Welfare Rights Service**

T: 0161 770 6655 www.oldham.gov.uk/ welfarerights

#### **Citizens Advice Oldham**

T: 0808 278 7803

#### **For Universal Credit Support**

T: 0800 144 8444 www.casort.org Open Monday to Friday, 8.30am to 5.30pm

#### **Oldham Credit Union**

T: 0161 678 7245 www.oldhamcreditunion.co.uk

#### **Warm Homes**

T: 0800 019 1084 www.warmhomesoldham.org Open Monday to Friday, 9am to 5pm

#### **Get Oldham Working**

T: 0161 770 4674 employability@oldham.gov.uk Open Monday to Friday, 9am to 5pm

#### Age UK

T: 0161 633 0213 www.ageuk.org.uk/oldham info@ageukoldham.org.uk

#### **Pennine Mental Health**

**T: 0800 014 9995**Open 24 hours a day, 7 days a week

#### **Adult Social Services**

**T: 0161 770 1122**Open Monday to Friday, 8.40am to 5pm

#### **Children's Social Services**

**T: 0161 770 3730**Open Monday to Friday, 8.40am to 5pm

#### **TOG Mind**

A range of support including counselling and 'listening spaces'. **T: 0161 330 9223** 

#### **Local Welfare Provision**

**T: 0161 770 5468**9am to 5pm Monday to Friday

#### **Samaritans**

T: 116 123 Or text SHOUT to 85258

#### **Support for over 50s**

T: 0161 633 0213 info@ageukoldham.org.uk www.ageuk.org.uk/oldham

