



Help and advice to fight the

credit crunch

In this issue we bring you a special three-page feature on coping with the credit crunch, including help available for you and your family, money saving tips and advice and helpful information if you own or help run a business on the Island

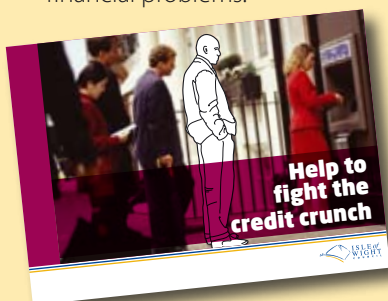
How we can help you



There are many ways you can get support and help from the council and other local organisations to help you during these difficult times. In the following pages we've highlighted just some of those sources of help, but you can find more on our website at www.iwight.com

Handy hints during the downturn

The council and its partners have published a special new booklet to help those experiencing financial problems.



The booklet – *Help to fight the credit crunch* – is available at council offices, help centres, libraries and online

at iwight.com and offers information about dealing with debt, managing your personal budgets, benefits available, employment issues, and provides a full A to Z of agencies and organisations who can help.

Don't delay – claim today!

Don't forget to check to see if you are entitled to housing and council tax benefit, or a reduction in council tax. You can also call the council if you are having difficulty paying your rent or your council tax.

The number to call for benefits is 823950 and for council tax is 823901, or you can check for information at iwight.com

If you are currently in receipt of housing and council tax benefits, and there are factors that could affect these benefits, please let the council know when they occur. This could include wages increasing or decreasing, Working and Child Tax Credits changing, or someone leaving or moving into your home.

Advice and help are available from local offices across the Island, at:

Sandown IW Council Offices, Broadway

Newport County Hall

Ryde Ryde Library

Freshwater Freshwater Library
(Tuesdays and Fridays)

East Cowes North Medina Trust, Ferry Road
(Wednesdays, 9.30am to 12.30pm)

Cowes 5 Beckford Road

(Fridays, 9am to 12 noon)

Ventnor Isle of Wight Council Coastal Centre,
Salisbury Gardens

(Thursdays, 9am to 12 noon)

Easing school meal costs

The costs of school meals at primary and secondary level have been lowered to 2007 figures by the council.

The reduced prices came in from 23 February and will be frozen until at least September 2010.

The standard cost of a meal at primary school has been lowered to £1.70, with meals at special schools in this age group reduced to £1.60. Meals at secondary level (middle and high schools) will be set at £1.95, with meals at special schools down to £1.70.

Your children may also be entitled to free school meals if you are in receipt of benefits such as income support or income-based job seekers' allowance.

The school admissions team, on 823455, can offer help and guidance on how to claim.

Getting about for less

The council supports the national over 60s' concessionary bus fare scheme and has also extended the initiative to include off peak hours and Island Line rail travel. In addition it is also running the student rider scheme which offers low cost travel to under 16s. To find out more contact 823780 or visit www.iwight.com

Share a car and save money



A new online car sharing scheme has been introduced by the council in partnership with the Isle of Wight Chamber of Commerce and the Isle of Wight College.

In an effort to reduce carbon emissions and congestion, the scheme encourages people to share their regular trips through a new website where they can register their interest.

The scheme will not only bring environmental benefits but could also bring significant financial savings to those taking part.

The website at www.carsharewight.com will help car users to link up with those making similar journeys.

Island businesses are also being encouraged to get involved in the scheme and promote it within the workplace.



Free internet in libraries

From next month the council has invested in a scheme to provide free internet access in all Island libraries.

Childcare information

For free independent, impartial information and guidance on children's and young people's services on the Isle of Wight and nationally (including childcare and parental support) contact the Family Information Zone (FIZ) on 821999 or visit iwight.com/council/departments/fiz

Save on leisure

We've frozen charges at our leisure centres to help local residents and we provide a scheme called One Card which offers unlimited access to selected sport and leisure activities for a monthly fee. Also, if you're an adult or student in full-time education or a junior (up to the age of 15) or if you're a resident experiencing reduced income due to unemployment, illness or disability, then we offer a similar concessionary scheme. For more information email leisure@iow.gov.uk or visit leisure.iwight.com

Affordable housing in rural areas

A key issue facing rural communities is the lack of affordable housing for local people.

The credit crunch, a shortage of available mortgages, and the continuation of high house prices in rural areas, means many people are struggling to find a home in the area where they have been brought up.

On the Island there have been two recent success stories to help counter this – in Brading and Nettlestone.

Ten energy efficient family homes have been built at Nettlestone, and allocated to local families and a similar scheme has been completed at St Mary's Court, Brading.

A final scheme is planned for Brighthstone. This will consist of six, two-bedroom cottages, for people with a local connection to the parish.

If you would like to register an interest for the Brighthstone scheme, please contact Sharon Packer, rural housing enabler, based at the Rural Community Council, tel: 539383, email: sharon.packer@iow.gov.uk

Advice on income and debts

The council has set up an anti-poverty group to monitor the economic situation by looking at things such as income maximisation, debt advice assistance and the level of repossessions on the Island. It will then investigate ways to assist those in financial difficulty.

The group includes representatives from the Department for Work and Pensions, Citizens' Advice Bureau, the Law Centre and the council's own housing, council tax, business rates and benefits teams, Age Concern, HM Revenues and Customs, Job Centre Plus, Supporting People, Connexions and various housing associations.

If anyone has any concerns about personal debt, independent and free advice is available from the Citizens' Advice Bureau (0845 1202959) and the Law Centre (524715).

Help for landlords and tenants

Island landlords are being encouraged to sign up to a project – called *Find-a-Home* – to help find more local people decent homes, and to help landlords who are struggling to let their properties during the economic downturn.

Under the scheme the council works with landlords and letting agents to help maximise the Island's housing options, particularly assisting people who otherwise might find it hard to access good quality housing.

The council enters into an agreement with landlords for a fixed period to rent out their properties to residents who will otherwise be homeless. There is a normal Assured Shorthold Tenancy agreement between the landlord and tenant and the property is managed by the landlord or

an agent acting on his behalf. Affordable rents are agreed with the landlord in advance based on the current local housing allowance for the property type.

In exchange, the council is offering landlords incentives including:

- ◆ rent guaranteed for the life of the agreement;
- ◆ a guarantee for damage caused by tenants above fair wear and tear up to a maximum of £3,000;
- ◆ in certain circumstances, an initial one-off payment to

landlords for every property taken on.

Prospective tenants nominated under the scheme by the council will have been threatened with homelessness and unable to access accommodation for themselves by any other means.

The scheme has been underway since last July and there has been significant interest.

• If you wish to know more about this scheme, please contact Jem Seaward on 821000 (ext: 6047).

Help for local business



Together with our partner organisations we are looking at a variety of ways in which we can help support local businesses.

Quicker payments for Isle of Wight businesses

A new quicker payment initiative has been introduced by the council to help businesses during the economic downturn.

Invoices to the council from Island businesses are now given priority, and paid in the same week they are received by the payments section.

The council's previous policy had been to pay all invoices received according to terms outlined by the supplier, usually 30 days.

Purchasing local goods and services

The council is looking at how more of its services and products can be procured locally, where possible, including produce such as flour, milk, eggs and fresh vegetables for school meals.

Accessing finance and advice

The South East England Development Agency has introduced a range of new measures worth £15 million to help small businesses across the south east – from how to access finance and grants, to business development support and tackling redundancy. For more information contact Business Link on 0845 600 9006.

Bringing visitors to the Island

The council and industry partners have invested in a £340,000 marketing campaign to attract visitors to the Island at a time when more people are expected to take domestic holidays. The council also lobbied government to pressurise the banking sector to make sure finance is available to help local tourism businesses through the low season period, if required.

Schools competition – new opportunities for business

The schools' re-organisation programme provides a new opportunity for businesses to get involved in running local schools (*see page 17*).

Looking to the future

Last month the council agreed a budget which allows for millions of pounds worth of investment in major projects including the Highways PFI and schools' reorganisation.

The council is determined, where possible, to maximise local goods, labour and resources in delivering both of these groundbreaking programmes to help local regeneration.

The council will also have a requirement for future contractors to show a commitment to apprenticeship schemes.