

MAKE A BUDGET



If you're already behind with your rent, how much can you afford to pay each month to reduce your rent arrears? Are you paying too much for your gas, electric, mobile phone contract and Wifi? Understanding exactly how much you have coming in and going out each month will help you answer these questions.

Find a **FREE BUDGETING TOOL** here:



Find more information on savings you can make here:

moneysavingexpert.com/utilities/you-switch-gas-electricity/

Financial Support

Are you receiving all the money you're entitled to? To check whether you qualify for Universal Credit and other benefits, use this free online tool:

www.entitledto.co.uk/benefits-calculator

Want to speak to someone about your budget and what you may be entitled to? Get in contact with the advice agencies listed for more help.

Contact

Support can be accessed via telephone, email, webchat and even **WhatsApp** – with face to face appointments still available in limited circumstances, there are more ways than ever to connect and get the help you need.

Neighbourhood Advice & Information Service

0121 216 3030, Mon to Fri 9am-5pm

Citizens Advice Birmingham

03444 771 010 Mon-Fri 9am- 4:30pm. Chat online to an advisor by visiting: citizensadvice.org.uk/contact-us/

Money Advice Service

0800 138 7777

Typetalk: 18001 0800 915 4622 (free call),
Web Chat: moneyadviceservice.org.uk/en/search?query=webchat

Email: enquiries@maps.org.uk

WhatsApp - Add +44 7701 342 744 to your WhatsApp and send us a message.

Housing Options, Birmingham City Council

0121 303 7410

Web Chat: birmingham.gov.uk/info/50094/housing_options



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Keeping our families safe during these difficult times also means taking care of our money worries.

It can be hard to talk about money but if you're struggling to pay your rent or worried about staying on track should your finances change; there's plenty of help available.

Scan QR code for full details of help available:



WE'RE HERE TO HELP

You may have never accessed help with your rent or finances before and don't know where to start. Whether its support with housing costs, helping your money to go further or accessing grants and debt advice, we've put together some useful information to keep you on track.

You can find out more here:

[birmingham.gov.uk/
here_to_help](https://www.birmingham.gov.uk/here_to_help)

If you need any extra advice or help putting any of this into action, there are many **free** and high-quality advice providers in the city and nationally that are on hand to support you.

[birmingham.gov.uk/
free_advice](https://www.birmingham.gov.uk/free_advice)

You can find a list of free advice services in the '**Contact**' section of this leaflet.

Eviction Ban lifted

The ban on bailiff evictions ends on 31st May 2021. Special rules were put in place to stop people being evicted during the pandemic lockdown. These rules are changing so it's important to be prepared!

**Already behind with your rent?
Take action now!**

Talk to your landlord

If you're struggling to make rent payments, or already behind with your rent, then get in touch with your landlord/agent as soon as possible to explain the situation. An early conversation with your landlord can help you to agree a plan and avoid court action.



TALK TO YOUR LANDLORD

Private Tenant



Need support/advocacy in contacting your landlord? See the Contact section for where you can get help.

Find out more about your rights and possession proceedings here:



<https://bit.ly/3nl6Ct0>

Social Housing Tenants

Social landlords, like Birmingham City Council and Housing Associations, have specialist teams available to help you with a repayment plan, debt and accessing other financial help you may be eligible for.

If you're a Council Tenant call 0121 675 2006 or online by scanning the QR code:

Council Tenant Help:



[birmingham.gov.uk/
council_tenant_help](https://www.birmingham.gov.uk/council_tenant_help)

Find Your Housing Association:



[birmingham.gov.uk/
housing_association_advice](https://www.birmingham.gov.uk/housing_association_advice)