

Real help for the South East

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About this booklet

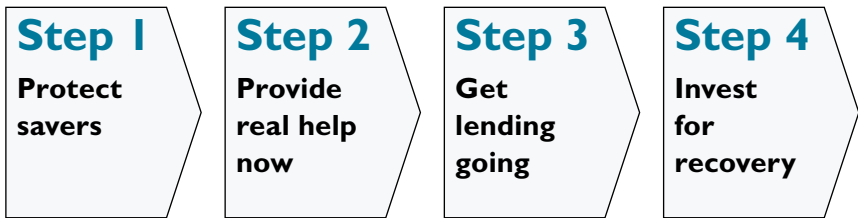
The Government's priority is to ensure that Britain is well placed to both weather the recession and quickly take advantage of the recovery. This booklet describes the action the Government is taking to fight the recession, and the real help now available to families and businesses in the South East to support them through the downturn.

You can also find information on the range of available sources of support through the Real Help Now website [www.realhelpnow.gov.uk].

Introduction

The world economy is seeing the most difficult economic conditions for generations. All countries have been hit. The Government is taking action internationally, nationally and locally to protect people and businesses from the worst of the downturn, and investing for recovery so that we come through the recession sooner and stronger.

There are four key steps in our action plan to deliver real help now and to fight back against the global economic slowdown.



Step 1 – protecting savers and stabilising the banks

The Government acted to protect people's savings and prevent the collapse of the banking system. Similar action followed in countries around the world. We made a commercial investment in banks in return for shares which we will sell in the future to ensure the best value and deal for taxpayers. Banks receiving our help are required to increase mortgage and business lending, and we are changing the bonus culture in banks to ensure there are no rewards for failure.

Step 2 – providing real help now

The Government is giving the economy a shot in the arm by providing real help now for people and businesses, including:

- **a VAT cut that will benefit households by £275 on average this year, income tax cuts of £145 for every basic rate taxpayer and a child tax credit increase of £150;**
- **six key measures to help people stay in their homes and avoid repossession, including the £200 million Mortgage Rescue Scheme;**
- **more help for people looking for work, including up to £2,500 in recruitment and training subsidies for employers giving work to someone who has been jobless for more than six months, depending on location; and**
- **deferred business tax payments to protect jobs – over £2 billion in tax has been deferred by more than 116,000 firms since November 2008.**

Step 3 – getting lending going again for mortgages and businesses

The Government has secured binding agreements with Lloyds Banking Group, NatWest and Royal Bank of Scotland to expand availability of credit by hundreds of millions of pounds each week for new mortgages and business loans.

We have also authorised the Bank of England to use a new approach to ensure there is sufficient money flowing around the economy and to control inflation. Putting this extra money into the system, often called quantitative easing, will help prevent a damaging spiral of falling prices and support the economy and jobs.

Step 4 – building Britain’s future by investing for a strong recovery and a fairer future

The Government is investing for recovery now to build a stronger economy in the future, with new jobs and higher living standards. £3 billion of investment is being accelerated for new housing, schools, hospitals, transport and energy-saving measures, which will create and protect jobs. This includes transforming the sectors of our economy that will fuel our future prosperity: low-carbon technology and transport, high-value manufacturing and the digital and creative industries.

- **As part of a £1 billion housing package a £400 million fund will stimulate housing development, which could deliver an additional 9,000 homes and create and protect around 30,000 jobs. £100 million over two years will enable Local Authorities to deliver new social housing.**

- **Investment across education and training is giving Britain's workers the skills they need to compete in the new global economy, with more than 250,000 Government-funded apprenticeships, including 75,000 for people who are out of work.**
- **The Government is supporting low carbon industries, advanced green manufacturing, renewable energy and energy efficiency, to create new jobs and businesses and place the UK at the forefront of the worldwide low carbon recovery.**
- **Stronger regulations will create a more responsible financial sector in the UK that remains a world leader and enables trade and investment in the growing economy.**

The Government is investing now to make sure Britain's families and businesses are well-placed to take advantage of the opportunities that will come with recovery.

Real help for the South East

Like all regions of the UK, the South East is facing its share of challenges. Our priority is to ensure that the region is well placed to both weather the recession and quickly take advantage of the recovery. This booklet describes the real help now available to families and businesses and spells out the investment in skills and infrastructure taking place.

Real help for people now

The recession is having a real impact on individuals and families and many need extra support. So a new range of government help is being made available for those who need it, from homeowners with difficulties paying their mortgages, to workers facing redundancy and people seeking employment or training. This section tells you what help is available now and where to find it.

Help with keeping your home

You may be concerned about how the global economic downturn might affect your housing. If your job has been affected, you may be worried about keeping up with your mortgage repayments. Below you will find information about the help that is currently available.

Help to avoid repossession

We want to help people in financial difficulties stay in their homes. If you are worried about paying your mortgage, you should talk to your lender first as it may be able to help you find alternatives, such as cutting your monthly repayments. New rules introduced in November 2008 mean that repossession should always be a last resort, and lenders have agreed to look at all possible options to prevent it.

You may be able to get free legal advice from the **Community Legal Service** to help you avoid immediate repossession if you are attending court. Your local county court can tell you more. Turn to page 50 for county court locations, or visit [www.hmcourts-service.gov.uk/HMCSCourtFinder].

Depending on your circumstances you may be eligible for help through one of these schemes

1. Support for Mortgage Interest may help you with your mortgage interest payments to enable you to stay in your home, if you've been on certain benefits for 13 weeks or more. This help has recently been extended to help households with mortgages up to £200,000.

Visit **Directgov** [www.direct.gov.uk] for more information.

2. The Mortgage Rescue Scheme is designed to help you stop your home being repossessed, if this would mean that you became homeless and entitled to support from your local council. If you are likely to be able to get your situation back on track, then a housing association may buy a share in your home. This would cut your monthly repayments. If you are in more serious difficulties, a housing association may buy your home and you will then be able to stay there as a tenant.

Contact your **local council housing department** or local **Citizens Advice Bureau** [www.citizensadvice.org.uk] for more details. Turn to page 53 for contact details.

3. Homeowners Mortgage Support could help if your household has had a temporary, unexpected drop in income and it's harder to meet your mortgage repayments. You could be eligible to delay some of the interest repayments for up to two years. Lenders covering more than 80 per cent of the mortgage market will now provide enhanced support to their customers.

Visit **Directgov** [www.direct.gov.uk/HMS] for more information.

Help with housing costs

If you need financial help to pay all or part of your rent, you may get Housing Benefit, provided that your income and capital (savings and investments) are below a certain level. If you are on a low income, you may be entitled to Housing Benefit and/or Council Tax Benefit even if you are in work. If you rent from a private landlord there's a new way of working out Housing Benefit – known as Local Housing Allowance.

Your council can also help with advice on rented accommodation or social housing and can tell you what help you may be able to receive, including temporary housing and other help if you are at risk of becoming homeless.

For more information contact your **local council** by visiting [www.direct.gov.uk].

Who else can help?

- **National Debtline**

[www.nationaldebtline.co.uk], 0808 808 4000

- Your local **Citizens Advice Bureau**

[www.citizensadvice.org.uk]

- **National Homelessness Advice Service**

[www.nhas.org.uk]

Help with skills and training

New skills can help you get on in life. Taking a course can increase your chance of keeping or getting a job, help you move up in your job, enable you to change to a different industry or type of job. Depending on your age and circumstances, you may be able to get free training and other support.

Advice on careers, skills and training

Whether you are in work or not, you can get independent advice about skills and job possibilities. From basic skills to work-related training, management and leadership training and university courses, you may be able to get free or partially funded training.

For more information, visit the **Careers Advice Service** website [www.direct.gov.uk/careersadvice] or call 0800 100 900.

nextstep can also provide face-to-face advice and careers guidance. For more information, visit [www.nextstepsoutheast.org.uk].

For people aged 13–19, **Connexions** offers advice on education and careers by phone, online or face to face from a local Connexions provider. Call 080 800 13 2 19 or visit [www.connexions-direct.com].

To find your **closest college**, so that you can contact it directly, visit [www.aoc.co.uk/en/about_colleges] and click on ‘Directory’.

Apprenticeships

Apprenticeships are a way to learn while you work. You can now do apprenticeships in a wide range of new areas, covering more than 180 different careers and about 80 industry sectors. They are open to women and men and to younger and older workers, and you can apply whether or not you are already in employment.

Contact the **Apprenticeships Service** on 0800 015 0600, or visit [www.apprenticeships.org.uk].

Financial support for training

Whatever course you are taking, you may be able to get a grant, a loan, (including Professional Career Development Loans to study at college or university), help with childcare costs, or other financial help. For example, around two-thirds of higher education students should be able to get a full or partial non-repayable grant – ranging from students who receive the

Education Maintenance Allowance to learners up to the age of 60 taking their first degree.

Visit the education and learning section of **Directgov** [www.direct.gov.uk/learning].

Help for graduates

Directgov can give you advice if you are about to graduate anywhere in the UK and are thinking about your career opportunities and what working life might mean, or if you are interested in further study options. It can also advise you if you are working but would like to apply your skills to a different sector.

Visit the advice for graduates section of **Directgov** [www.direct.gov.uk/graduates].

If you are a recent graduate who is now unemployed, you can also contact any university's careers advice service. To find your local university see the list on page 55 or visit **HERO's University Finder** [www.hero.ac.uk].

Help with jobs and benefits

If you are worried about losing your job and about what you would do for money if the worst happened, there is a wide range of services and help available to support you.

If you are about to be made redundant

Redundancy can be a worrying time. Jobcentre Plus provides information on what to expect from your employer and what effect redundancy has on making a claim for benefit. Jobcentre Plus will give you details of where to find extra information and help on redundancy issues, making a claim for benefit and finding a new job.

To find out more visit the **Jobcentre Plus** website [www.jobcentreplus.gov.uk]. If you are a member of a trade union, you can also get help, advice and support from it if you have concerns about redundancy.

The Advisory, Conciliation and Arbitration Service (ACAS) can provide advice and guidance on legal issues connected to redundancy. Visit the **ACAS** website [www.acas.org.uk] or call 08457 47 47 47.

If you are looking for a new job

Jobcentre Plus can tell you about the advice and support you can get if you are out of work and looking for a job, want to find out about learning or training opportunities, can't work at the moment, or need financial help.

To find out more visit the **Jobcentre Plus** website [www.jobcentreplus.gov.uk]. To access thousands of vacancies online visit **Directgov** [www.direct.gov.uk].

If you need to claim benefits

If you are unemployed, you can find information about Jobcentre Plus services and benefits online. The usual benefit is Jobseeker's Allowance (JSA), which you can claim over the phone. You will also be given an appointment to come into one of the South East's 72 Jobcentres for personal help and advice on finding work.

To make a claim for JSA you will need the following information:

- your National Insurance number;
- details of your rent or mortgage;
- details of your past or present employment;
- adults who live in your home; and
- details of other income and savings, including those of a spouse or partner.

Phone 0800 0 55 66 88 (phone lines are open from 8am to 6pm, Monday to Friday). The call will take about 40 minutes and if necessary we can call you back.

Textphone 0800 023 4888.

You can also make a claim for JSA online at **Directgov**, or visit [www.direct.gov.uk/benefitsadviser] to check whether you may be eligible for other financial help.

Extra support to help you back to work

During the time that you claim JSA, Jobcentre Plus gives you access to a range of practical advice and support to help you get back to work.

If you are still unemployed and claiming JSA after three months you will be given more intensive help to find work.

Most people are still getting back to work quickly – three-quarters of people move off JSA within six months. But if you don't, Jobcentre Plus is offering extra help, including:

- **personalised support** – a Jobcentre Plus adviser who will work with you to identify the steps needed to enable a swift return to work;
- **a recruitment subsidy and subsidised training** – a 'golden hello' for employers worth up to £2,500, made up of a £1,000 recruitment subsidy plus access to in-work training typically worth £1,500, depending on location;
- **support if you want to become self-employed** – advice on creating a business plan and employment credit of £50 per week for up to 16 weeks, so that you have financial support during the early days and months of trading;
- **new training places** – extra funding for training places to help you get new skills in order to increase your chances of getting a job; and

- **volunteering options** – more opportunities to volunteer to help you keep your skills and experience up to date or develop new skills.

The longer you are out of work, the harder Jobcentre Plus will work with you. Visit **Directgov** [www.direct.gov.uk] to search for a job, or visit **Jobcentre Plus** [www.jobcentreplus.gov.uk] for information on recruitment subsidies, support with starting a business and other help.

Help for people on a low income

If you are on a low income, for example if your working hours have been reduced, you may be entitled to a wide range of help. This might entail ensuring that you are paid a living wage or it could take the form of help with extra bills and a top up to your income.

National minimum wage

The national minimum wage (adult rate £5.73 an hour), along with Working Tax Credit and other benefits, provides a guaranteed income of at least £292 a week for families with one child and one full-time worker, which is equivalent to over £7.38 an hour.

Visit the employment section of **Directgov** [www.direct.gov.uk/nmw] or telephone 0845 6000 678.

Around 1 million low-income workers are helped each year by the national minimum wage. Since October 2008 the adult rate has been £5.73 an hour.

Help with fuel bills

A new package of support means that households can save money on energy bills. This includes help with loft and cavity wall insulation and a range of energy-saving devices. In addition, people aged 70 or over and low-income households may also be eligible for free energy-saving improvements to their homes, such as insulation, and other support.

For more information go to the **ACT ON CO₂** website [www.direct.gov.uk/actonco2] or contact the ACT ON CO₂ advice line on 0800 512 012.

For details of a comprehensive range of help visit the money, tax and benefits section of **Directgov** [www.direct.gov.uk/en/MoneyTaxAndBenefits/index.htm].

Child Tax Credit

If you are responsible for at least one child or young person who normally lives with you, you may qualify for Child Tax Credit.

Child Tax Credit is a regular payment made to support families with children, including those with 16 to 19 year olds still in full-time education or approved training. Extra money is available if any of your children is disabled. The amount you receive is based on your income and you can receive help whether or not you are in work.

For more information, call the **Tax Credits Helpline** on 0845 300 3900 or visit [www.direct.gov.uk/taxcredits].

Working Tax Credit

Do not forget that if you work, but earn low wages, you may qualify for Working Tax Credit.

If you're at least 25, working over 30 hours a week and on a low income, you may be able to receive Working Tax Credit. Single people, couples and parents can all claim. If you have children, you only have to work for 16 hours or more a week and be over 16 to claim.

If you're disabled or over 50 and returning to work, you may also qualify even if your circumstances are different.

If your circumstances change, for example your income falls, then you should tell HM Revenue & Customs (HMRC) quickly as you may be entitled to more help.

For more information call the **Tax Credits Helpline** on 0845 300 3900 or visit [www.direct.gov.uk/taxcredits].

Help with money problems

If you find that with the downturn your finances have become a problem, there is a range of help on offer to make it easier for you to get back onto an even footing.

Debt relief

The cost of becoming bankrupt means that at the moment the very poorest do not always get the opportunity to make a fresh start. **Debt Relief Orders** newly available from April 2009 will help to solve this.

Credit card repayments

If you are having trouble paying your credit card bills, contact the company to discuss a realistic repayment plan with the help of a not-for-profit debt advice agency. Credit card companies have signed up to a set of 'fair principles' that commit them to putting an end to overnight increases in credit card interest rates. In addition, the credit card industry has agreed to give a breathing space of up to 60 days to borrowers in difficulty. This means that they won't chase a debt when you are trying to get back on your feet.

For more information, look at the **Choosing and Using** credit card factsheet [www.choosingandusing.com/resources/documents/CreditCardFactsheet.pdf].

Debt advice

In order to help you if you're having difficulty with debt, the Government has increased funding for the National Debtline until 2011, which means it will be able to help 70,000 more people with their debt problems.

Your local Citizens Advice Bureau (CAB) can also provide you with help and advice on debt, including helping you work out repayments and negotiate with creditors. The Government is increasing the amount of funding for the CAB this year, so that they can help over a third of a million more people each year with local, face-to-face advice. Visit [www.citizensadvice.org.uk/index/getadvice.htm] to find your nearest CAB.

In order to help you find free, independent sources of advice on and support with debt, the Government has set up an online debt advice gateway on Directgov at [www.direct.gov.uk/debtadvice].

Where to go for help

National Debtline [nationaldebtline.co.uk],
0808 808 4000.

Your local **Citizens Advice Bureau**
[www.citizensadvice.org.uk].

The new online debt advice gateway on **Directgov**
[www.direct.gov.uk/debtadvice].

Moneymadeclear from the **Financial Services Authority** gives facts about financial products and services, to help you to make an informed decision
[www.moneymadeclear.fsa.gov.uk].

Help for employees

Help is in place to make it better and easier for people to stay in work.

Flexible working

Flexible working can benefit employers and employees by helping to keep businesses profitable and people at work. From April 2009 you have the right to request flexible working if you have parental responsibility for children aged 16 or under.

Find out more at **Directgov** [www.direct.gov.uk].

Employment rights

You can get advice about your basic employment rights and how to report workplace abuses in the employment section of **Directgov** [www.direct.gov.uk/employment].

If you are an agency worker you can find out more about your rights in the employment section of **Directgov** [www.direct.gov.uk/agencyworkers] or by calling 0845 955 5105.

Help for pensioners

Help is available not just for people of working age but also for older people whose lives may have been affected by the global economic conditions.

Pension Credit

If you are 60 or over you may be entitled to Pension Credit. Pension Credit guarantees everyone aged 60 and over an income of at least £130 a week for single people, or £198 a week for couples.

You can now claim Pension Credit, Housing Benefit and Council Tax Benefit in one call, with no need to fill in any forms. To apply call 0800 99 1234 or textphone 0800 169 0133.

State Pension

The basic State Pension increased by 5 per cent in April 2009, making the pension £95.25 for a single person, or £152.03 for a couple. In addition, an extra one-off payment of £60 was made to pensioners earlier this year, on top of the Christmas bonus.

Help with fuel bills

People aged 70 or over may also be eligible for free energy-saving improvements to their homes, such as insulation, and other support. The Warm Front scheme offers up to £2,700 worth of central heating and energy efficiency measures to low-income and pensioner households.

To find out more, contact the **ACT ON CO₂ advice line** on 0800 512 012.

In addition, energy suppliers now offer lower 'social tariffs' to their most vulnerable customers and are planning to bring the number of these discounted accounts to around 600,000 by the end of the year. The discounts can be worth £200 to £250 a year. For more information contact **your energy supplier**.

For households including someone aged over 80, this year's Winter Fuel Payment will include an additional £100, taking it to £400 per year. For households including someone aged over 60, it will include an extra £50, taking it to £250 per year. For more information call the **Winter Fuel Payment helpline** on 08459 151 515, or textphone 0845 601 5613.

Help with buying a new home

If you cannot afford to buy a suitable property in your area, for example because you are finding it hard to save for a large enough deposit, there are a number of shared ownership and shared equity schemes that may be able to help you.

All households earning less than £60,000 a year who wouldn't otherwise be able to afford to buy are now eligible for these schemes. To apply, contact your local **HomeBuy agent**. Contact details are provided on page 54 or on the Directgov website [www.direct.gov.uk].

New Build HomeBuy

This scheme allows you to own a property jointly with a housing association. You start by purchasing as little as 25 per cent, but you can build up a larger stake, eventually moving to full ownership, if you want to. You pay subsidised rent on the rest of your home.

Open Market HomeBuy

Under this scheme, you are the sole owner and there is no rent to pay on your home. You take out an equity loan from one of the products below to top up your mortgage:

- **MyChoice HomeBuy:** An organisation called Chase made up of eight housing associations will lend you between 15 and 50 per cent of the property value. You will pay a small fee on this loan. The mortgage to meet the rest of the purchase price can be taken out with any lender.
- **Ownhome HomeBuy:** A housing association called Places for People will lend you between 20 and 40 per cent of the property value. You will pay a small fee on the loan, but nothing will be due for five years. The mortgage to meet the rest of the purchase price must be taken out with the Co-operative Bank.

Having this equity loan, which can be used as a deposit, will make buying a home more affordable. When you sell the home, you will share any increase or decrease in value with the housing association providing the loan. Under this scheme, you can buy any house from any estate agent.

HomeBuy Direct

Like Open Market HomeBuy, this is a shared equity scheme. Your equity loan, covering between 15 and 30 per cent of the property value, will be provided equally by the Government and a developer. This scheme covers only certain newly built properties. You will pay a small fee on the loan but nothing will be due for the first five years. You will need to take out a conventional mortgage with any lender to meet the rest of the purchase price.

Rent to HomeBuy

Under this scheme, you rent a newly built property from a housing association at 80 per cent of the market rent for up to five years. At the end of that time, you have the option to buy the home. This means that you can take advantage of the low rent to save for a deposit.

To apply for any of these schemes, contact your local **HomeBuy agent**. Contact details are provided on page 54 or on the Directgov website [www.direct.gov.uk].

Real help for businesses now

UK businesses are the lifeblood of the economy. The Government is taking action to help businesses through the recession and to ensure they emerge stronger on the other side. The support outlined in this section includes:

- help to secure credit and finance for your business;
- help with managing your business in more difficult times; and
- help with investing for the future.

You can get information on the packages of support available to businesses by visiting the **Business Link** website [www.businesslink.gov.uk/realhelp], or by calling your local Business Link adviser on 0845 600 9 006.

Help with business finances

In the current economic climate we know that some companies are struggling to secure the finance they need, not because of any failure in their business but due to much tougher credit conditions. The support outlined here is designed to improve access to credit and provide help with business finances.

Freeing up bank lending: action behind the scenes

The Government is working with UK banks and the European Investment Bank to maintain existing lending and make more available to small and medium-sized firms.

We are making the banks **clean up their balance sheets** and getting the financial system working properly again so banks can **lend responsibly to businesses**. Government has made legally binding agreements with banks securing £44 billion of additional lending this year.

The Government is also helping banks secure credit lines for ordinary risk companies with a turnover of up to £500 million a year, under the **Working Capital Scheme**. This is freeing up capital which the banks must use for new business lending that would otherwise not be available.

With the **European Investment Bank**, the Government has helped UK banks to negotiate credit lines of more than £4 billion in order to provide loans to small and medium-sized businesses – £1 billion of which have already been made available by banks.

Both the schemes above are for banks, not individual businesses, to apply to. They aim to make more credit available, which businesses can then benefit from.

Help from your bank – backed by the Government

Your bank is the first port of call for extra lending. But some companies that might otherwise not have been able to borrow can now apply for bank loans backed by the Government's Enterprise Finance Guarantee.

If you have a business with an annual turnover of up to £25 million, you could get a loan of up to £1 million for a period of up to 10 years. You can use the money to convert an existing overdraft into a loan so that you can free up the overdraft facility for other working capital demands.

Barclays, Clydesdale/Yorkshire Bank, HBOS, HSBC, Lloyds TSB, RBS/Natwest, Northern Bank and 20 other lenders have signed up to this scheme, so ask about the Enterprise Finance Guarantee if your lender is not ready to set up a normal loan. The Government is monitoring the scheme and making sure bank staff know how it works.

For more information, visit the **Business Link** website [www.businesslink.gov.uk/realhelp].

Regional loans

If your business hasn't been able to secure funding from the bank under the Enterprise Finance Guarantee, you may be eligible for a loan or other support from Finance South East, the regional funding organisation backed by the South East England Development Agency (SEEDA). Your local Business Link can advise on what additional financial help is available from the development agency in your region.

For more information, visit the **Business Link** website [www.businesslink.gov.uk] or call 0845 600 9 006.

Transition Fund

The South East England Development Agency, through Finance South East, is providing up to £3 million in a new Transition Fund, aimed at fully established, viable and growing businesses that are currently facing difficulties in obtaining credit through banks and other traditional routes.

For more information, call **Business Link** on 0845 600 9 006.

Commercialisation Fund

The South East England Development Agency, through Finance South East, is providing a new fund of up to £3 million to help businesses with high growth potential bring new products and services to market.

For more information, call **Business Link** on 0845 600 9 006.

Grant for Business Investment

The Grant for Business Investment aims to help businesses increase productivity by funding capital investment in equipment and technology.

For more information, call **Business Link** on 0845 600 9 006.

Capital for Enterprise Fund

Through this fund, viable small businesses with high levels of existing debt can get real help to raise long-term finance. Professional fund managers will provide equity investment which you can use to pay off existing debt, so as to free up capital for day-to-day cash flow and for investment for the future. The Government is providing £50 million of this £75 million fund, with the remaining £25 million coming from RBS, HSBC, Lloyds TSB and Barclays.

Call the **Capital for Enterprise Fund Registration Helpline** on 0845 459 9780.

Need more time to pay your tax bill?

If you are worried about paying your tax, National Insurance, VAT, PAYE or other payments to HMRC then you can contact the Business Payment Support Service. HMRC staff will review payment of your tax liabilities with you and try to come to an arrangement which allows you to spread payment over a period which meets the needs of your business and helps you over temporary difficulties.

You won't be charged additional late payment surcharges or penalties on payments included in the arrangement. Interest will still be payable on those taxes where it applies. More than 116,000 businesses have made agreements to defer a total of more than £2 billion in tax since November 2008.

Visit **Business Link** [www.businesslink.gov.uk/realhelp] or call the Business Payment Support Service on 0845 302 1435.

Help with business rates

Businesses now have the option of deferring most of the business rate increase that was due to take effect in April 2009. Because business rates are set in line with Retail Prices Index (RPI) inflation in the previous September, they would have increased by 5 per cent from 1 April. Instead, companies can now pay a 2 per cent annual increase for 2009-10, and will be able to spread the remaining 3 per cent over the following two years.

Since last September, RPI inflation has fallen to 0 per cent, and is expected to fall even further later this year, so there is unlikely to be a further increase in business rates for the 2010-11 financial year.

Your local authority will write to you soon offering you the option of deferring 3 per cent of the business rate increase. This is likely to be in the summer – you don't need to contact anyone in the meantime.

Managing cash flow

You can find short guides on managing cash flow, developed by the **Institute of Credit Management** and funded by the Government, at [www.creditmanagement.org.uk/berrguides.htm].

The Government is encouraging all businesses to agree to pay suppliers on time. You can see which businesses have signed up to this at **Prompt Payment Code** [www.promptpaymentcode.org.uk].

Central Government is also helping by committing to pay its own bills within 10 days.

Debt problems

To get free, confidential and independent help to deal with business debt problems so you can successfully manage your way through financial difficulties, call **Business Debtline** on 0800 197 6026.

Help with managing your business

You may have to face some tough decisions, but there is real help available for your business to build on its strengths and to weather the difficulties.

Business Link in the South East

Business Link in the South East provides access to a range of business support across the region. As well as providing general advice and health checks for your business, Business Link also offers specific support to help businesses survive and thrive in difficult times, including:

- credit crunch presentations and finance clinics
- advice on reducing energy consumption and costs
- access to the SEEDA-funded Resource Efficiency programme
- specialist skills assessments
- analysis and information on new business opportunities and markets

For more information, call **Business Link** on 0845 600 9 006.

Health check for your business

Get a free review of your business with a professional business adviser who can provide hands-on advice and help you access other government help, including all the schemes mentioned here.

To find out about a free health check for your business, call the **Business Link** helpline on 0845 600 9 006.

Or, to use an online interactive tool to identify for yourself areas of your business that could improve, click on the 'Get a health check for your business' link at [www.businesslink.gov.uk/realhelp].

Dealing with redundancies

It can be tough making the difficult decisions that affect you, your employees and your business. An interactive guide is available on the Business Link website to help you find alternatives to making redundancies. Advice includes guidance on consulting with employees and on how you can plan effectively for better job security.

Visit the **Business Link** website [www.businesslink.gov.uk/realhelp] and select 'Avoid making redundancies'.

If you have to make people redundant, Jobcentre Plus helps people at risk of losing their job to start looking for a new one, even before they are made redundant, through online and telephone-based services.

Visit the **Jobcentre Plus** website [www.jobcentreplus.gov.uk/employers] and select 'Help with redundancies' to find your local Jobcentre Plus contact.

In the South East, Jobcentre Plus works in partnership with the South East England Development Agency and other government agencies to offer the Continuing Employment Support Service, providing a free, tailored, in-house support to workers facing redundancy before they leave their jobs. This help includes:

- advice on pensions and state benefits, including preserving national insurance contributions
- workshops and one-to-one sessions offering careers advice, including detail on options open to individuals
- CV writing and interview technique advice
- support to retrain, including financial help in some cases
- advice on setting up owner-enterprises and self-employment, including possible financial help
- direct access to local companies that are hiring

For more information on the Continuing Employment Support Service, call **Business Link** on 0845 600 9 006.

The Advisory, Conciliation and Arbitration Service (ACAS) can also provide advice and guidance on legal issues connected with avoiding and making redundancies. Call 08457 47 47 47 or visit the **ACAS** website at [www.acas.org.uk].

Recruiting employees

The Government has developed a new scheme, which can give your business an incentive of up to £1,000 to recruit a person who has been unemployed and claiming JSA for over six months. In addition, your business can access in-work training for that person worth up to £1,500, depending on location.

For more information, visit the **Jobcentre Plus** website [www.jobcentreplus.gov.uk/£1000].

Staff restructuring and major change

You can find guidance to help you with staff restructuring on the **Business Link** website [www.businesslink.gov.uk/realhelp].

The Advisory, Conciliation and Arbitration Service (ACAS) can provide advice and guidance on legal issues connected to business restructuring. Visit the **ACAS** website [www.acas.org.uk] or call 08457 47 47 47.

Solutions for Business

Solutions for Business brings together and simplifies the range of support offered to businesses by government departments, their agencies and local authorities in England.

Find out more on the **Business Link** website [www.businesslink.gov.uk/solutions].

Help with exporting

Overseas customers and markets continue to offer your business real opportunities. UK Trade & Investment (UKTI) advisers can help you access the right contacts and raise your company's profile. They can also help you navigate the local business culture, regulations and logistics.

Visit the **UKTI** website [www.uktradeinvest.gov.uk] or call 020 7215 8000.

Reduce waste and save energy

Business Link can give you advice on how your business can save money at the same time as protecting the environment. An interactive tool is also provided to help businesses assess the areas where they are most likely to be able to cut costs, on the basis of their business activities.

Visit the **Business Link** website at [www.businesslink.gov.uk/realhelp].

Help with investing for the future

Businesses that invest during a recession often emerge stronger and more competitive than they were before. In fact, independent studies have found that companies that don't invest in growth, training, research and development during a recession are two-and-a-half times more likely to fail than those that do invest.

Investor Development Team

The South East England Development Agency's Investor Development Team works with strategically important companies in the region to help them remain globally competitive and be in a strong position when the economic upturn comes. The team matches firms that are letting staff go with firms that are hiring, to help fill particular skills gaps, and uses business contacts to help companies win new business as they diversify into new markets to spread risk.

For more information, call **Business Link** on 0845 600 9 006.

Making the Skills Pledge

Many companies are now making the Skills Pledge. This public demonstration of the importance you place on investing in the skills of your people helps increase your employees' confidence, motivation and productivity. Employers who make the Skills Pledge are also supported with impartial advice from the Train to Gain service.

Visit the **Skills Pledge** website [www.inourhands.lsc.gov.uk/employers-pledge.html].

Funding and support for training

Train to Gain provides Government funding and free, independent advice to businesses of all sizes, giving employers help to improve the skills of their employees and boost the productivity of their business. It provides extra support for small and medium-sized businesses, including funding to retrain employees, access to short courses in business-critical areas and leadership and management training.

You can find out more about the support **Train to Gain** can offer your business by calling 0800 015 5545 or visiting [www.traintogain.gov.uk/Helping_Your_Business].

Leadership and management skills

The South East England Development Agency funds the Leadership and Management Specialist Advisory Service, which provides access to specialist support for developing leadership and management skills that can help improve business performance and productivity. Businesses with 5 to 249 staff can also apply for a training grant of up to £1000 for workshops, online training or coaching for their owner managers or directors.

For more information, call **Business Link** on 0845 600 9 006.

Helping specific sectors

Sector Skills Councils (SSCs) can give specialist advice and access to extra and more flexible funding to meet the needs of your specific sector, including for example the hospitality, construction, manufacturing, chemical, pharmaceutical, nuclear or engineering sectors.

Visit the **Alliance of Sector Skills Councils** website [www.sscalliance.org/Sectors/SectorSkillsCouncils/SectorSkillsCouncils.asp] for SSC contacts.

You can also contact your local college or university to find out how it is working with local businesses to provide training flexibly and easily, in order to ensure that the training offered fits in with the way your business works and can be tailored to your needs.

To find contact details for your **closest college**, click on 'Directory' at [www.aoc.co.uk/en/about_colleges].

HERO's 'University finder' [www.hero.ac.uk] also makes it easy to find your local universities and colleges and gives contacts for their dedicated business teams.

Training support for apprentices

Apprentices can bring many benefits to your business – increased productivity, improved competitiveness and a committed and competent workforce. You can get full or partial financial support for training apprentices up to the equivalent of A level.

In January 2009 a new service was launched to offer employers free web-based vacancy advertising when recruiting an apprentice.

For more information on Apprenticeships and how to advertise a vacancy, visit the **Apprenticeships Service** website [www.apprenticeships.org.uk/Employers.aspx] or ring 0800 015 0600.

Supporting business research and innovation

To help your business take advantage of research and new technologies and processes, there is now greater assistance available from universities and research institutions, and a range of additional funding and support. Knowledge Transfer Networks and Knowledge Transfer Partnerships enable businesses to link with universities and research institutions to share and take advantage of research findings and new developments.

Visit the **Department for Innovation, Universities and Skills Business Gateway** website [www.dius.gov.uk/business].

Grant for Research and Development

The Grant for Research and Development aims to help start-up businesses and small and medium-sized firms carry out research and development work on technologically innovative products and processes.

For more information, call **Business Link** on 0845 600 9 006.

Innovation and Growth Teams

From April 2009, South East Business Innovation and Growth will provide support to emerging and fast-growth businesses based in the region, in the following areas:

- starting a high-growth business
- innovation advice and guidance
- coaching for high growth
- understanding finance for business
- business collaboration networks

The first four teams are expected to cover: South and Mid Hants and the Isle of Wight; West Surrey and North East Hants; Berkshire and Basingstoke; and Buckinghamshire and Milton Keynes. From October 2009, another four teams are expected to cover: East Surrey and West Sussex; Oxfordshire; Kent and Medway; and East Sussex and Brighton and Hove.

For more information, call **Business Link** on 0845 600 9 006.

Real help for the future in the South East

As part of our action plan, the Government is accelerating £3 billion of investment. This will benefit the South East, especially through investment in new homes, improved transport links, better healthcare and skills.

Investment in housing and redevelopment

The Government is investing £1.7 billion in affordable housing for the South East (2008–11). In addition the region will receive up to £73 million of accelerated funding for new social housing, including funding for first time buyers.

Key housing and redevelopment projects in the South East include:

- Rowner Estate, Gosport – a £140 million regeneration project to provide 750 new homes together with community and retail facilities, on the site of a former military estate
- Broughton Gate, Milton Keynes – a £250 million major development including 1,200 new homes, a commercial centre, retailing, a school and community facilities
- Graylingwell, Chichester – 800 new homes on the site of a former hospital, up to half of these will be affordable homes or for first time buyers
- Heart of Slough – a £400 million scheme to regenerate the town centre, providing over 1,500 new homes, new offices, a bus station, retailing and leisure facilities, a new landmark library and adult learning facility

In addition, the Government has funded over £330 million of projects in the Kent and Medway areas as part of the Thames Gateway, including:

- Thameside – over £41 million to support the new urban villages planned at Ebbsfleet with 7,000 new homes, together with 800,000 square metres of commercial floorspace
- Rochester Riverside, Medway – over £40 million to deliver 2,000 new homes plus commercial and leisure facilities

And as part of the Government's Warm Front programme £150 million of new and accelerated investment will be made in free or subsidised heating and energy efficiency measures for low income households. Around 5,200 households in the South East could receive free or subsidised heating or energy efficiency support as a result of this investment.

Investment in roads and railways

The Government is bringing forward £700 million nationally to increase capacity on the motorways and other critical highways and to accelerate the delivery of up to 200 new carriages on the rail network, including up to £25 million that will be spent on purchasing rolling stock that will be used in the South East.

Investment in the rail network:

- The South East will benefit from the £16 billion investment in Crossrail by 2017 and the £5.5 billion Thameslink upgrade by 2015.

- £456 million investment has been committed to Reading Station and increasing capacity into the main London termini from the South East.

Investment in the regional road network:

Project	Investment	Open
A3 Hindhead improvement	£371m	2011
A2 Bean-Cobham widening – phase 2	£99m	2008
East Kent Access – phase 2	£64m	2012
M4 Junction 11 and Mere oak	£62m	2010
Bexhill Hastings Link Road	£47m	2012
M27 J3 to J4 widening	£33m	2009
A27 Southerham-Beddingham improvement	£31m	2008
Sittingbourne Northern Relief Road	£29m	2011
A244 Walton Bridge	£25m	2012
M27 J11 to J12 climbing lanes	£19m	2008
Reading Station incremental capacity upgrade (highways improvements)	£15m	2010

Investment in local transport:

- The Government is providing £649 million to South East Local Authorities between 2008-09 and 2010-11 for local transport. A further £51.8 million is being allocated from 2008-09 to 2010-11 in road safety grants.

- A £96 million Surrey street lighting scheme and a £286 million South Coast street lighting scheme (West Sussex, Hampshire and Southampton) are due to start in 2009 to replace old street lighting over the next 5 years and provide maintenance for the next 25 years.

Investment in education and skills

The Government is accelerating £800 million of investment in schools across England. In the South East, this builds on almost £4.2 billion of investment committed to schools over the last 11 years.

As part of the Government's Building Schools for the Future investment programme a number of new schools are being built in the South East:

School	Opening due
Dane Court, Kent	2009
King Elthbert, Kent	2009
Northfleet School for Girls, Kent	2009
St George CoE, Kent	2009
Whitstable, Kent	2009
Milton Keynes Academy	2009
Charles Dickens, Kent	2010
Herne Bay, Kent	2010
Northfleet Technology College, Kent	2010

School	Opening due
St Johns, Kent	2010
Thamesview, Kent	2010
Cornwallis Academy, Kent	2010

Skills investment is also vital for the region – 21,120 learners in the South East have benefited from Train to Gain learning programmes. In addition, major projects to rebuild, relocate and renovate colleges over the next two years include:

- Alton College
- Aylesbury College
- Berkshire College of Agriculture, Maidenhead
- Bracknell & Wokingham College
- Canterbury College
- Central Sussex College, Crawley
- East Berkshire College
- East Surrey College, Redhill
- Eastleigh College
- Godalming College
- Hadlow College, Tonbridge
- Hastings College of Arts and Technology
- Highbury College, Portsmouth
- Mid Kent College, Chatham

- North West Kent College, Dartford
- Plumpton College, Lewes
- Queen Mary's College, Basingstoke
- Southampton City College
- The Sixth Form College Farnborough

Investment in the NHS

Investment programmes for the NHS in the South East are continuing to build a stronger healthcare infrastructure for the region. Projects underway include:

Project	Investment	Completion due
Maidstone and Tunbridge Wells NHS Trust – modernisation and reconfiguration to two sites at Pembury and Maidstone	£304m	2011
Portsmouth Hospitals NHS trust – relocation of acute services onto a single site	£236m	2009
Oxford Radcliffe Hospital – integrated cancer centre	£129m	2009
Adult Mental Health Unit, Southampton	£25.6m	2010
Oxford Radcliffe Hospital – cardiac development	£22.2m	2009
Western Primary Care Delivery Centre, Southampton	£16.9m	2009

Project	Investment	Completion due
East Wing Annex, Southampton University Hospital	£10m	May 2010
Fareham Community Hospital	£8.5m	2011
Buckinghamshire Hospital NHS Trust – Claydon Wing Refurbishment	£6m	Sep 2009
Southampton University Hospital – works programme	£5.5m	Jun/Nov 2009

And new capital investment projects planned to start in 2009-10 include:

- A new £15.9 million primary care centre in Hastings
- A new £14.1 million primary care centre at King's Avenue, Ashford, Kent
- A £7.1 million Community Hospital scheme for the Portsmouth to provide care for people in a local community hospital care centre and reduce secondary care hospital admissions
- A £6.9 million investment in reconfiguration of high dependency, medical and surgical assessment and day surgery services at the Royal Sussex County Hospital
- A £2.3 million contribution to the Dental School Outreach and Treatment Centre at the University of Portsmouth to improve Primary Care Dental facilities and practices and training of dental students locally

Contact information for help in the South East

Connexions

There are many Connexions contact points in the South East. Address, telephone number, website address and details of opening hours are available at [www.connexionsdirect.com/index.cfm].

County courts

See the list below for your local county court. Check your telephone directory or visit [www.hmcourts-service.gov.uk/HMCSCourtFinder].

- Ashford County Court
- Aylesbury County Court
- Banbury County Court
- Brighton County Court
- Brighton County Court Family Centre
- Eastbourne County Court
- Epsom County Court
- Guildford County Court
- Hastings County Court
- Haywards Heath County Court
- Horsham County Court
- Medway County Court
- Milton Keynes County Court

- Newbury County Court
- Reading County Court
- Reigate County Court
- Slough County Court
- Staines County Court
- Thanet County Court
- Tunbridge Wells County Court
- Worthing County Court

Government Office for the South East

Bridge House, 1 Walnut Tree Close, Guildford, GUI 4GA.
Call 01483 882255 or visit [www.go-se.gov.uk].

South East England Development Agency (Regional Development Agency)

SEEDA Headquarters, Cross Lanes, Guildford, GUI 1YA.
Call 01483 484200 or email [seeda@seeda.co.uk]

SEEDA Chatham Maritime, The Observatory, Brunel,
Chatham Maritime, Kent, ME4 4NT. Call 01634 899900 or email
[seeda@seeda.co.uk]

Business Link in the South East

www.businesslink.gov.uk/southeast

Business Link in Berkshire

Crossbow House, 40 Liverpool Road, Slough, Berkshire, SL1 4QZ
Call 0845 600 9 006 or email [info@businesslinkberkshire.co.uk]

Business Link in Hampshire and Isle of Wight

Wates House, Wallington Hill, Fareham, PO16 7BJ
Call 0845 600 9 006 or
email [info@businesslinkhampshireiow.co.uk]

Business Link in Kent

34 Tower View, Kings Hill, West Malling, Kent, ME19 4UY
Call 0845 600 9 006 or email [info@businesslinkkent.co.uk]

Business Link in Milton Keynes, Oxfordshire & Buckinghamshire

Head Office, Eastern Bypass, Thame, Oxfordshire, OX9 3FF
Call 0845 600 9 006 or email [info@businesslinksolutions.co.uk]

Business Link in Surrey

5th Floor, Hollywood House, Church Street East, Woking,
Surrey, GU21 6HJ
Call 0845 600 9 006 or email [success@businesslinksurrey.co.uk]

Business Link in Sussex

Greenacre Court, Station Road, Burgess Hill, West Sussex,
RH15 9DS
Call 0845 600 9 006 or email [info@businesslinksussex.co.uk]

Citizens Advice Bureau

To find the Citizens Advice Bureau closest to you, enter your postcode at the Citizens Advice Bureau website [www.citizensadvice.org.uk/index/getadvice.htm] or check your local telephone directory.

Local councils

To find contact information for your local council, search at [www.direct.gov.uk] or check your local telephone directory.

Jobcentre Plus

There are 72 Jobcentres in the South East region. Call 0845 6060 234 or find details of your nearest Jobcentre by visiting [www.jobcentreplus.gov.uk].

nextstep

Call 0800 1954 700 or visit [www.nextstepsoutheast.org.uk].

Tax offices

To identify the right tax office to deal with claims for individuals, employers, the self-employed and corporation tax, please use the HMRC Tax Office finder at [<http://search2.hmrc.gov.uk/kbroker/hmrc/locator/locator.jsp>].

HERO ‘university finder’ web address

[www.hero.ac.uk/uk/universities___colleges/south_east.cfm]

Home Buy agents

In Berkshire, Buckinghamshire, Milton Keynes and Oxfordshire

Catalyst

Call 0845 601 7729 or visit [www.catalysthomebuy.org.uk]

In Hampshire and Isle of Wight

Swaythling Housing Association

Call 023 8062 80004 or visit [www.homesinhants.co.uk]

In Kent and Sussex

Moat

Call 0845 359 6161 or visit [www.homebuy.co.uk]

In Surrey

Thames Valley Housing Association

Call 0845 600 6699 or visit [www.homebuy4u.co.uk]

More information about the Homebuy scheme, including Homebuy agent details, can be found on the Homes and Communities Agency web site at [www.homesandcommunities.co.uk/home_buy].

Train to Gain contacts

To find local contacts, visit [www.traintogain.gov.uk/In_your_Region/South_East] or call 0845 751 2288 or email [info@traintogainse.co.uk].

Universities

De Montfort University (subcampus)

Call 0845 945 4647 or visit [www.dmu.ac.uk]

University of Kent

Call 01227 764000 or visit [www.kent.ac.uk]

University of Brighton

Call 01273 644644 or visit [www.brighton.ac.uk]

University of Buckingham

Call 01280 814080 or visit [www.buckingham.ac.uk]

Bucks New University

Call 01494 522141 or visit [www.bucks.ac.uk]

Canterbury Christ Church University

Call 01227 767700 or visit [www.canterbury.ac.uk]

University of Chichester

Call 01243 816000 or visit [www.chiuni.ac.uk]

European School of Osteopathy

Call 01622 671558 or visit [www.eso.ac.uk]

Henley Management College

Call 01491 571454 or visit [www.henleymc.ac.uk]

The Open University

Call 01908 274066 or visit [www.open.ac.uk]

Oxford Brookes University

Call 01865 741111 or visit [www.brookes.ac.uk]

University of Oxford

Call 01865 270000 or visit [www.ox.ac.uk]

University of Portsmouth

Call 023 9284 8484 or visit [www.port.ac.uk]

University of Reading

Call 0118 9875123 or visit [www.rdg.ac.uk]

Royal Holloway, University of London

Call 01784 434455 or visit [www.rhul.ac.uk]

Southampton Solent University

Call 023 8031 9000 or visit [www.solent.ac.uk]

University of Southampton

Call 023 8059 5000 or visit [www.soton.ac.uk]

University of Surrey

Call 01483 300800 or visit [www.surrey.ac.uk]

University of Sussex

Call 01273 606755 or visit [www.sussex.ac.uk]

University for the Creative Arts

Call 01252 722441 or visit [www.ucreative.ac.uk]

University of Winchester

Call 01962 841515 or visit [www.winchester.ac.uk]

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