

# DEALING WITH CANCER

HELPING TO EASE THE  
FINANCIAL STRESS

ADVICE NI

MAY 2010

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Advice NI is an umbrella organisation for the independent advice sector in Northern Ireland. Its members (about 75 organisations) are made up of specialist and generalist advice providers that work within their local communities or “communities of interest” to provide information, advice, advocacy and representation.

In October 2009, Advice NI received funding from the Department of Enterprise Trade and Investment to provide specialist Money Advice to vulnerable groups. As part of this funding Advice NI in partnership with Omagh Independent Advice Services (OIAS) produced this support and information pack to help cancer patients and their families to deal with the financial impact sudden illness can have on a family.

The aim of this pack is to provide general advice, information and guidance on financial aspects of everyday living.

For advice about your specific circumstances, you should consult our professional advisers.

This pack will provide the user with information on organisations that are also there to help in these situations.

*This pack is an update of the original pack produced by OIAS in August 2005 through funding made available by the Financial Service Authority.*

## Financial Difficulties

Illness can strike at any time, the individual’s world stands still, but unfortunately the financial commitments will continue.

A change in circumstances, can for many reasons, impact financially on a household. A cancer diagnosis may not only affect the patient, but in many cases will financially affect the partner due to time of work to attend at hospital appointments, care for the individual, child care, etc. This booklet provides some basic information that will help deal with financial difficulties.

## Priority and Non-Priority Debts

When an individual finds themselves in financial difficulty, it is important that they prioritise their financial commitments. A loan secured on the home, rent, rates, electric, food, heating, lighting are all what is known as priority debts and need to be maintained as best as possible, the remainder are what is known as non-priority debts and can be dealt with by communicating with the creditor.

Priority and non-priority debts are determined by the sanction the creditor has with certain debts; for example, a mortgage is a priority debt because non payment can lead to repossession.

The needs of the individual will also make a debt a priority or non-priority debt. For example food is a priority because you cannot survive without it. Rent is another priority debt as it could lead to eviction if not maintained. A credit card debt is not a priority as the debt is not secured and therefore the creditor sanctions are not as severe.

## Income Maximisation

It is important that the individual looks at ways their income may be increased.

It would be useful to contact the local advice centre and allow an adviser to look at the benefits systems to ensure all benefits entitlement is claimed.

At the back of this pack is an income and expenditure sheet, it is useful to write down an account of all income coming into the house and all expenditure going out. If expenditure exceeds the income, are there any items that can be cut back on or maybe cut out altogether until finances improve.

It would be beneficial to seek help from a trained money officer. At the back of this booklet is a list of independent advice centres that can give free, impartial and confidential information and advice.

## Mortgages

A mortgage loan is secured against your home. This means that if you do not keep up the monthly repayments as agreed, the lender can take possession of your home and sell it in order to get back the money you owe. It is therefore classed as a priority debt. If the individual or their partner finds themselves struggling to maintain the mortgage payments, it is vital to make contact with the lender in order to let them know the financial circumstances. There may be options such as paying interest only repayments for a time or adding the arrears into the mortgage.

## Rent Arrears

Rent monies, whether Northern Ireland Housing Executive tenancy or private tenancy, must be treated as a priority debt. Advice should be taken immediately if rent arrears build up. The Northern Ireland Housing Executive has a standard recovery process for dealing with rent arrears. By calling the Northern Ireland Housing Executive and explaining the situation may stop the recovery procedures and avoid a lot of extra worry.

## Utility Arrears

Electricity, fuel, and gas are all necessities and therefore need to be treated as priorities. The telephone can be treated as a priority if the client need proves this; for example someone living on their own or a single parent may need access to the phone in an emergency. Northern Ireland Electricity no longer has a disconnection policy. Instead if arrears continue to build up a meter may be connected in the home allowing the individual to pay as they go for their supply.

## Hire Purchase Agreements

Hire Purchase Agreements are usually used to purchase motor vehicles. The finance company owns the goods until the individual has made payment in full to them. If the individual defaults on monthly payments the finance company can repossess the goods but will need a court order unless the individual gives permission or less than one third of the agreement has been paid. If the individual finds themselves unable to maintain payments, it is always best to communicate with the finance company and explain the circumstances.

## Personal Loans

Personal loans may be secured or unsecured. Where a loan is secured on the home then extra care must be taken to ensure full payments are maintained as the lender has legal rights to pursue possession for non payment. A secured personal loan is a priority debt and as such needs to be treated as one.

If the loan is unsecured, and the individual finds themselves unable to maintain the contracted payments, then communication with the lender is the best advice with an aim to coming to repayment arrangements with them. These payments would normally be worked out on a pro-rata basis, which means the amount of surplus income the individual has after paying out priority expenditure would be offered to the loan company. It is best to seek help from an independent advice centre who will calculate pro-rata payments for the individual and make the offer of repayment to the creditors.

### **Banks Accounts and Overdrafts**

If an individual becomes ill, it is highly likely to affect their income. For someone who has direct debit and standing orders paid from their bank account and the income has reduced or stopped, this will almost certainly have an adverse effect on the bank account. It is advisable to make contact with the bank as soon as possible and discuss options which the bank may be willing to offer such as an overdraft facility to cover while the individual is getting benefits sorted out. It is always better to communicate with the bank as early as possible, this will save money on charges and interest accruing.

### **Credit Card Accounts**

A credit card is a type of revolving credit. If the individual finds themselves unable to work due to illness, then they should check with the card provider if there is any payment protection insurance on the card. This would allow the insurance company to make the payments to the card company on the individual's behalf. It is important to make a claim early so that the account does not go into arrears. Sometimes the insurance will not pay out if the account is not up to date.

If there is no protection payment on the account it is important to deal with the debt as quickly as possible by either direct contact with the creditor or through an advice centre.

### **Store Card Accounts**

Store cards are similar to credit cards only they are normally confined to use in one particular shop. It is possible that payment protection exists on these cards and the individual should contact the card provider for further information.

### **Payment Protection Policies**

Payment protection policies are normally offered when an individual signs into a loan or a credit card agreement. The premium is payable every monthly with the loan or credit card payment.

It is there to safeguard the individual against accident, sickness or unemployment. The individual should bear in mind that policies vary, but most should cover sickness and therefore in the event of the individual being unable to work a claim should be made.

### **Mortgage Protection Policies**

These policies are similar to those above and are used in the event normally of accident, sickness or unemployment. Having a mortgage protection policy means that mortgage payments will be made should any of these events happen.

## Critical Illness Policies

Critical Illness policies pay out a large lump sum if the individual is diagnosed with a life threatening condition. Tax is not payable on the payout. The individual can use the lump sum for whatever reason they choose.

The policy may not pay out on all forms of cancer and the individual should therefore check their documentation or with the company for further assistance. A successful claim on a critical illness policy will almost certainly alleviate financial difficulties and it is therefore important to check eligibility under any such policy.

## Income Protection Policies

Income protection insurance pays out a monthly income to replace part of the individual's earnings if they are unable to work because of illness or disability. The income is tax free if the individual took out the policy themselves, if it has been arranged by an employer, the income is taxable.

## Government Benefits

### Statutory Sick Pay

Statutory Sick Pay is paid to employees by their employers for up to 28 weeks in any period of sickness lasting 4 or more days. The benefit is not dependant on national insurance contributions, but the individual must earn at least £97 per week and is taxable.

Unemployed and self employed people are not covered by statutory sick pay. If the individual is unable to get statutory sick pay they may be able to claim incapacity benefit instead.

## Employment and Support Allowance (ESA)

You may be able to get Employment and Support Allowance if you have an illness or disability that affects your ability to work. Find out if you might be eligible for the two kinds available.

You may be able to claim Employment and Support Allowance if any of the following apply to you:

- your Statutory Sick Pay has ended, or you cannot get it
- you are self employed or unemployed
- you have been getting Statutory Maternity Pay (SMP) and have not gone back to work for your employer because you have an illness or disability which affects your ability to work
- you are under State Pension age

You must also either:

- have had an illness or disability which affects your ability to work for at least four days in a row (including weekends and public holidays)
- be unable to work for two or more days out of seven consecutive days
- be getting special medical treatment

If you are aged between 16 and 20 (or under 25 if you were in education or training at least three months immediately before turning 20), you must:

- have been too ill to work because of an illness or disability for at least 28 weeks (this limitation only applies to contribution-based Employment and Support Allowance, but you may still be eligible for income-based Employment and Support Allowance)
- have been too ill to work before you turned 20 (or 25 if you were in education or training at least three months immediately before turning 20)

There are two types of Employment and Support Allowance:

- **Contribution-based Employment and Support Allowance**  
You may be entitled to claim contribution-based Employment and Support Allowance if you have paid enough National Insurance contributions.
- **Income-based Employment and Support Allowance**  
You may be entitled to claim income-based Employment and Support Allowance if you do not have enough money coming in, or you have not paid enough National Insurance contributions, and you satisfy the entitlement conditions.

This means that you have savings of less than £16,000 and, if you have a partner or civil partner, they work for less than 24 hours a week on average.



## Income Support / Pension Credit

Income Support/Pension Credit are means tested or income related benefits intended to provide for basic living expenses for the individual and the partner if there is one.

Income Support is for people who are not required to sign on for work e.g. those incapable of work through ill health or disability, carers or lone parents. Pension Credit is for people over 60 years.

Savings of £6000 or more, normally affect how much Income Support/Pension Credit (£10,000) entitlement there is.

Those in receipt of Income Support/Pension Credit may also be entitled to other types of benefit e.g. mortgage interest payments, housing benefit and dental treatment, housing grants, social fund, free school meals, and help with hospital fares.

There is also a savings element for Pension Credit for people aged 65 or over, which is intended to provide extra money for people who have modest savings.

## Disability Living Allowance

Disability Living Allowance (DLA) is a benefit for adults and children with disabilities. It is for people who need help looking after themselves and those who find it difficult to walk or get around.

DLA is tax free, not means tested and there is no need to have paid any national insurance contributions. It is paid on top of any other benefits the individual may be in receipt of and a qualifying period (minimum 3 months) applies.

There are two components of DLA. The individual may qualify for either or both:

- Care component – for help with personal care needs paid at three different levels.
- Mobility component – for help with walking difficulties paid at two levels.

There is no lower age limit for DLA care component, but a successful claim needs to be made before the individual's 65th birthday.

Special rules for terminally ill – special rules cover people who suffer from a progressive disease that is so severe that they are not expected to live longer than 6 months. It is important that the individual or carer sends a doctor's DS1500 Report with the claim. DLA under special rules means the individual gets the highest rate each week for help with personal care and claims are dealt with more quickly.

## Attendance Allowance

Attendance allowance is the benefit available to those over 65 and in need of care or supervision.

Attendance allowance is non means tested and is tax free.



## Carer's Allowance

Carer's allowance is payable to carer's looking after a sick or disabled individual.

To qualify for carer's allowance the carer must be looking after someone who is in receipt of either Attendance Allowance or the middle or higher care component of Disability Living Allowance. They must care for the individual for at least 35 hours per week and not earn more than £100 a week from paid work.

Carer's allowance cannot be paid as well as Retirement Pension or other earnings replacement benefits including contributory Job Seekers Allowance or Employment and Support Allowance

## Social Fund

Community Care Grant is a non-repayable grant awarded for the purpose of meeting a need for community care. Grants can be awarded to help ease exceptional pressures on families. The grant is only available to people in receipt of Income Support, Income based Job Seekers allowance or Pension Credit.

A Budgeting Loan can be made to help meet intermittent expenses which the individual may have difficulty meeting. These loans are for people who have been in receipt of Income Support; Income based Job Seekers allowance or Pension Credit for 28 weeks

A Crisis Loan may be available to anyone, whether or not they are in receipt of benefit and who needs to meet expenses in an emergency or as a consequence of a disaster.

Funeral payments exist to help with the essential costs of a respectful funeral which the individual or their partner is responsible for arranging. An individual may receive a Funeral Payment if they are in receipt of Income Support, Income based Job Seekers allowance, Pension Credit, Working Tax Credit where a disability or severe disability element is included in the award, Child Tax Credit at a rate higher than the family element or Housing Benefit.

The payment covers various aspects of the funeral, but is recoverable from any money available from the deceased's estate.

## Housing Benefit

Housing Benefit is a means tested benefit. It can be claimed by people who have a low income and either rent their homes or pay rates as owner occupiers.

Housing Benefit can be paid whether or not the individual is in full time work.

Housing Benefit for tenants is paid by the Northern Ireland Housing Executive. Owner occupiers receiving rates rebates by way of Housing Benefit are paid by the Rates Collection Agency.

## Tax Credits

The tax credits system was introduced in April 2003 and includes two elements, the Child Tax Credit and The Working Tax Credit.

Child Tax Credit is a means tested credit payable to families with children under sixteen or under nineteen and still in relevant education. Child Tax Credit is payable to people regardless of whether in employment or not.

Working Tax Credit is a means tested credit for families or people with a disability who work 16 hours or more per week. The credit is also available to single people and childless couples aged over 25 and working more than 30 hours per week.



The information given for these government benefits are for guidance purposes only.

It is advisable to seek help from an independent advice centre and have your entitlement to benefit assessed by a competent adviser. Log onto Advice NI website to find out where your local centre is [www.adviceni.net](http://www.adviceni.net)

## Cancer Specific Charities



Care for Cancer

Care for Cancer is a charity which provides information, advice and practical support to individuals and families who have been touched by cancer in mid and west Tyrone.

The charity offers several services of which include:

- An information library and advice in their resource centre at 10 Prospect Court, Omagh
- The provision of transport to patients for hospital appointments, where regular transport is unavailable
- A 'be-friending' and/or 'sitting service' to individuals and families
- Grant aid to assist with nursing and support packages to enable patients to maintain a quality of life in their own home (in certain circumstances)
- Free provision of recliner chairs
- A support group to those living with cancer
- Reflexology therapy for those living with cancer and their carers
- Professional counselling for patients, family and friends

If you would like further information from the Care for Cancer office you can phone or call into the office at:

**10 Prospect Court, Omagh BT78 1AR**  
**Tel: 028 8224 6599**

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The Ulster Cancer Foundation (UCF) is a Northern Ireland charity dedicated to helping patients and their families cope with cancer.

UCF's mission is to save lives and to provide an enhanced quality of life for all those affected by cancer through their care services, researching new and better treatments for cancer, cancer education and prevention programmes, public campaigns and advocacy.

Services provided by the Ulster Cancer Foundation are as follows:

- Free Information and Support Helpline – 0800 783 3339 Mon – Fri 9.00am – 5.00pm. This service is provided by specially trained nurses who will give accurate and easily understood information on all aspects of cancer. Calls are free to this confidential helpline and will signpost to services in your area
- Counselling Service - professional counselling is available at the Cancer Centre and in all the Cancer Units across Northern Ireland. To arrange an appointment with one of UCF's counsellors, please contact:
  - Altnagelvin Area Hospital - 028 7134 5171 ext 4350

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- Antrim Area Hospital - 028 9442 4218
- Craigavon Area Hospital - 028 3861 3645
- Erne and Tyrone Hospitals – 07525 896 904
- Cancer Information & Support Centre - Belfast City Hospital – 028 9069 9202
- Ulster Hospital/Lagan Valley Hospital – via UCF free information and support helpline - 0800 783 3339

Counselling sessions are also available at UCF Headquarters

- Family Support Service – this service is for children/young people and their families when a significant adult has been diagnosed with cancer. The adult might be a parent, aunt, uncle, grandparent or anyone who has a central role in the child’s day to day life. The service offers specialist support to help families cope with disruption to ordinary family life and minimise the long term impact on children’s emotional well-being when a significant adult has been diagnosed
- Support Groups – UCF provide more than 19 cancer-specific and generic support groups across Northern Ireland. The support groups meet on a regular basis and provide patients, relatives and friends with practical information, advice and support from the moment of diagnosis, right through the cancer journey, and for as long as they wish to attend

- Specialist Support for Confident Dressing - a professional fitting service is available for women who have had breast surgery. Women have the opportunity to view and purchase from a wide range of specialist bras and swim suits, suitable for their requirements. This professional fitting service is provided on an individual and confidential basis. Please contact the following UCF, fitting service providers for details of appointment times:
  - UCF Headquarters – 028 9066 3281
  - Altnagelvin Hospital, Londonderry - 028 7134 5171 ext 4747
  - Cancer Choices, Dungannon – 028 8772 9850
  - Donaldson Centre, Newry Hospice, Newry – 028 3026 7711
  - Cancer Connect, Enniskillen – 028 6634 0102

A wide range of attractive head coverings are also available for women experiencing hair loss due to chemotherapy

- Support programmes for cancer patients – a variety of support activities including art therapy, creative writing and love your life courses are also available. The Beauty for Life programme is available to women currently going through treatment or who are up to one year post treatment

If you would like further information on the UCF, please visit [www.ulstercancer.org](http://www.ulstercancer.org) or contact: TEL: 02890 663281



Every year Marie Curie Cancer Care provides care to around 937 cancer patients and their families – entirely free of charge (Northern Ireland).

In the community, high-quality Marie Curie Nursing gives terminally ill people the choice of dying at home, supported by their families.

At the Marie Curie Hospice, they actively promote quality of life for patients and again provide much needed support for their carers.

The Charity also investigates the causes of cancer and better ways to treat the disease at the Marie Curie Research Institute. Marie Curie Cancer Care employs both Registered Nurses and Healthcare Assistants to care for cancer patients in their own home.

The District Nurse, who organizes the patient's care at home, assesses whether a Registered Nurse or Healthcare Assistant is appropriate, depending on the patient's nursing needs, the availability of other services and the needs of the family/carer.

### **Marie Curie Hospice, Belfast**

The Marie Curie Hospice in Belfast aims to help the individual maintain the best possible quality of life throughout their illness in a relaxed, warm and friendly environment.

The individual will be able to take advantage of the range of therapies and services on offer. Day therapy is planned around the individual needs and the centre will attempt to meet the individual's requirements.

Therapies on offer include:

- Complementary therapies including aromatherapy, massage, relaxation, reiki and reflexology
- Social Support/counselling service to help couples, family groups to talk about their worries and expectations with trained counsellors
- Physiotherapy, a physiotherapist will try to help you stay active and retain as much independence as possible
- Occupational therapy will help maintain independence in all aspects of the individual's daily life at home, work and leisure within the limitations of your illness
- Art/Music therapy, working on creative projects with an art/music therapist can help the individual express thoughts, feelings or experiences that may be difficult to put into words
- Chaplaincy offers pastoral counselling and spiritual support to individuals and their family members whatever their religious beliefs.

If you would like to avail of any of these services or would like to obtain further information you can contact:

Marie Curie Belfast Hospice, Kensington Road, Belfast, BT5 6NF, Tel: 028 9088 2050,  
Email: [info@mariecurie.org.uk](mailto:info@mariecurie.org.uk)  
Web: [www.mariecurie.org.uk](http://www.mariecurie.org.uk)

Action Cancer is a Northern Ireland charity, established in 1973 by Dr. George Edelstyn. The founder's vision for the future was that people in Northern Ireland would be free from the risk of cancer. Action Cancer carries on the fight for freedom from cancer and maintains a pioneering role in the development of cancer services.

Action Cancer works right across Northern Ireland providing:

- Early detection services for the Northern Ireland community
- Counselling and support services for cancer patients and their families
- Research at local universities
- Cancer prevention
- Health promotion

For further information and contact details of your nearest Action Cancer support groups contact:

Action Cancer,  
1 Marlborough Park,  
Belfast, BT8 6XS  
Tel: 028 9080 3344  
Email: [info@actioncancer.org](mailto:info@actioncancer.org)  
Web: [www.actioncancer.org](http://www.actioncancer.org)

CancerHelp UK is a free information service about cancer and cancer care for people with cancer and their families. Cancer Research believes that information about cancer should be freely available to all and written in a way that people can easily understand.

For further information on the advice and support offered contact:

Cancer Research Northern Region,  
PO Box 123  
Lincoln's Inn Fields,  
London, WG2A 3PX  
Tel: 020 7269 3142  
Freephone: 0800 22 6237  
Email: [northernregion@cancer.org.uk](mailto:northernregion@cancer.org.uk)  
Web: [www.cancerhelp.org.uk](http://www.cancerhelp.org.uk)



The Sargent Youth Programme in Northern Ireland provides educational, recreational and vocational activity to support young people diagnosed with a cancer related illness.

Young people can access advice and information about cancer, benefits, grants, education and employment through the youth development worker

Young people between the ages of 12 and 21 who have been diagnosed with cancer are given the opportunity to have hands on experience of computer technology. They can link up with other young people in a similar situation to themselves, contact their friends and access the internet

Youth Support Groups offer localized support groups in many parts of Northern Ireland for young people diagnosed with cancer

Peer Support Programme organizes a number of young people who have had a cancer related illness to visit other young people newly diagnosed to provide information and support

The Activity Programme offers young people the opportunity to meet and overcome challenges, pursue particular interests and get involved with activities geared to all abilities on an individual or group basis.

CLIC Sargent in Northern Ireland offers children, young people and their families support at home and in hospital by providing:

- A Family Support Service
- A Youth Programme
- Psycho-social support from Social Workers and Psychologists
- Home from home accommodation at The Royal Belfast Hospital for Sick Children
- Financial Support
- Holidays for families
- A unique educational, vocational and recreational facility for young people with cancer, brothers and sisters, friends and family

If you wish to obtain more information on the CLIC Sargent Charity please use the following contacts:

Tel: 028 9072 5780

Email: [careni@clicsargent.org](mailto:careni@clicsargent.org)

Web: [www.sargent.org](http://www.sargent.org)



Macmillan Cancer Support provides the expert care and emotional support that makes a real difference to people living with cancer. The charity offers a range of innovative cancer services and is at the heart of improving cancer care throughout the UK.

Ways Macmillan can help:

1. Information support – by phone, email and via Macmillan’s website
- Macmillan Support Direct helps people living with cancer, and their family, friends and carers, find a way through the maze of cancer information and support. Our cancer support specialists can talk to you over the phone about anything from breast reconstruction to radiotherapy and from benefits to travel insurance. They can also send you booklets, audiotapes or CDs full of high-quality expert information.

Calls are free. There is a translation service for people whose first language is not English and a textphone service for people who are deaf or hard of hearing on 0808 808 0121

Macmillan Direct is open 9am – 8pm Monday to Friday.

Macmillan Freephone: 0808 808 0000

Macmillan Textphone: 0808 808 0121

- If you'd prefer to have your questions answered in writing, you can send an email to one of Macmillan’s cancer support specialists by filling in the form on the Macmillan website. You will find it under the *How we can help* tab
- The Macmillan website, [www.macmillan.org.uk](http://www.macmillan.org.uk) provides a wealth of information about Macmillan’s and other cancer care services. You can find out if there is an information centre or a support group near you. You can find out about a number of courses and workshops for people affected by cancer. There is also an online community where visitors can share stories, advice and tips about living with cancer

## 2. Health and social care specialists

Macmillan health professionals are specialists in their area of cancer care and leaders in their field, and use this knowledge to help people understand more about cancer, manage their symptoms and find practical ways of living with cancer.

- Macmillan nurses specialise in providing care, support and information from the moment someone is diagnosed with cancer onwards. There are almost 3,000 Macmillan nurses, mostly working in the NHS. There are Macmillan nurses in every hospital in Northern Ireland.
- Macmillan doctors use their skills and knowledge to improve cancer care and they are involved in co-ordinating the care of people living with cancer in their local area.

- Other healthcare professionals you might encounter are Macmillan physiotherapists, Macmillan dietitians, Macmillan occupational therapists, Macmillan benefits advisers, Macmillan information and support managers

### 3. Cancer care centers

Macmillan knows that the design of hospitals can have an impact on the way patients feel and respond to treatment, which is why Macmillan uses the latest research into healing environments to build specialist centres and units for people with cancer.

There are several Macmillan buildings in Northern Ireland including the chemotherapy unit at Craigavon Hospital, the Macmillan Support and Information Centre at Belfast City Hospital, and a new Macmillan Palliative Care Unit which is due to open in Antrim Area Hospital in June 2011.

### 4. Financial help

Having cancer can be expensive and lead to a drop in your income. Macmillan can help you find out what benefits you may be entitled to, help you complete forms and put you in touch with one of our local benefits services.

- A Macmillan Grant is a one-off payment for adults, young people or children with cancer, to cover a wide range of practical needs. This can include things such as heating bills, extra clothing, or a much needed break. Every week over 400 people in the UK receive a grant from Macmillan Cancer Support. You need to apply through a health or social care professional, such as a social worker, district nurse, or a Macmillan nurse if you have one.
- Macmillan Welfare Benefits Advisers help people with cancer, their family and carers access the benefits and other kinds of financial support they are entitled to. Experienced benefits advisers check exactly which benefits people can claim and help with the filling in of forms.

Macmillan Direct: Freephone 0800 808 0000  
Monday – Friday 9am – 8 pm

Macmillan Benefits and Welfare Advisors in Northern Ireland are based in:

- Royal Group of Hospitals, Belfast (t) 028 9033 0854
- Mater Hospital, Belfast (t) 028 9080 2466
- Belfast City Hospital, Belfast (t) 028 9069 9306
- Altnagelvin Area Hospital, Londonderry (t) 028 7134 5171
- A new service is being developed in the Ulster Hospital which will be operational later in 2010.

5. Fighting discrimination – from challenging unfair travel costs to improving the national benefits system

Macmillan campaigns for a better deal for people with cancer, now and in the future. It works to raise awareness of cancer issues and influence decision-makers at a regional and national level. Whether they focus on raising public awareness, involve working with politicians, or both, all Macmillan's campaigns have one common goal – to make a positive and permanent change to the lives of people affected by cancer.

Macmillan's Office for Northern Ireland is based at:

Macmillan Cancer Support  
5A Stirling House  
Castlereagh Business Park  
478 Castlereagh Road  
Belfast BT5 6BQ

Telephone: 028 90708610  
Fax: 028 90708629  
Email: [belfast@macmillan.org.uk](mailto:belfast@macmillan.org.uk)

## Capricorn

(Cancer and Palliative Care Online Resource Network)

Sperrin Lakeland Palliative and Supportive Care Team were established to provide a service for patients with cancer, or progressive advanced.

The team is hospital based with a remit to the community allowing support in any care setting throughout Sperrin Lakeland Trust.

The aim of the Team is to enhance the quality of life of patients and their families, in conjunction with other health care professionals by:

- Providing specialist advice on how to manage troublesome symptoms from diagnosis onwards
- Advice on treatment options
- Patient grants
- Emotional support to patients and their families
- Link between hospital and home
- Education resource to other health care professionals

For further information please contact:

Tel: 028 8283 3117

## Other Useful Organisations



Advice NI is an umbrella organisation for the independent advice sector in Northern Ireland. Its members (about 75 organisations) are made up of specialist and generalist advice providers that work within their local communities or “communities of interest” to provide information, advice, advocacy and representation.

The independent advice centres provide free, impartial and confidential information and advice on a range of issues including benefits, housing, employment, tax and debt. They can help fill out benefit forms and represent you at a tribunal if you get turned down for benefits.

Advisers can provide you with the advice over the telephone, make an appointment for you to come into their centre or call out to your home if you are not able to make it to the centre. All of the staff are trained and have access to up to date information resources to help them.

If you would like further information on the independent advice sector please contact:

Advice NI,  
1 Rushfield Avenue,  
Belfast, BT7 3FP  
Tel: 028 9064 5919  
Fax: 028 9049 2313  
Email: [info@adviceni.net](mailto:info@adviceni.net)  
Web: [www.adviceni.net](http://www.adviceni.net)

St. Vincent de Paul offer a home visitation on a person to person basis and carry out around 3000 home, hospital and prison visits weekly.

2000 volunteers work within all communities visiting the elderly, families and individuals offering spiritual, financial and material help for things such as food, clothing, furniture, electrical items, fuel and holidays.

In addition to the visitation programme, the Society is involved in a wide range of other activities including:

- Playgroups and Crèches
- Clothing, Furniture and Electrical Shops
- Home Management Courses
- Family Hostel and Holiday Home
- Worktrack and New Deal Opportunities
- Breakfast and After school Clubs
- Drop in Centres and Deaf Centre
- Furniture Collections and Removals

If you would like further information of the services offered in your area please contact

Society of St. Vincent de Paul,  
Northern Regional Office,  
196-200 Antrim Road,  
Belfast, BT15 2AJ  
Tel: 028 9035 1561  
Email: [info@svpni.co.uk](mailto:info@svpni.co.uk)  
Web: [www.svp-ni.org](http://www.svp-ni.org)



The Civil Service Benevolent Fund aims to help individuals meet the challenges that may face them or their families at different times in their lives.

It exists entirely to help:

- All serving Civil Servants, and their dependants
- All retired and former Civil Servants and
- Their dependants

The fund helps around 10,000 people every year and provides £4m in direct financial help.

For further information please contact The Civil Service Benevolent Fund:

Freephone number: 0800 056 2424

Email: [help@csbf.org.uk](mailto:help@csbf.org.uk)

Website: [www.csbf.org.uk](http://www.csbf.org.uk)

The Civil Service Benevolent Fund is only one fund which is available to help individuals; there are many funds which are available to help and also Unions that the individual may be subscribing to. A useful website to check for benevolent funds or union support is: [www.joblinks.org.uk](http://www.joblinks.org.uk)



The Warm Homes Scheme is funded by the Department for Social Development to make your home warmer, healthier and more energy efficient.

The Warm Homes Scheme is for people who receive certain qualifying benefits and own or rent their home from a private landlord.

The Warm Homes Scheme is delivered on behalf of the Department for Social Development by Bryson Charitable Group and H & A Mechanical Services.

Do I Qualify?

Housing Executive and Housing Association tenants do not qualify.

### **Warm Homes**

Householders of any age in receipt of one or more of the qualifying benefits may be eligible -

Income Support, Income Related Employment Support Allowance, Income Based Job Seeker's Allowance, Pension Credit, Child Tax Credit, Working Tax Credit, Disability Living Allowance, Attendance Allowance, Housing Benefit, Rate Rebate.

## Warm Homes Plus

Householders of any age in receipt of one or more of the following benefits and who are identified through assessment to have Solid Fuel, Economy 7, Bottles Gas system (LPG ) or no system at all:

Housing Benefit, Rate Rebate, Income Support, Income Related Employment Support Allowance, Income Based Job Seekers Allowance, Pension Credit, Working Tax Credit.

## What Will I Get?

There are two levels of help available

Warm Homes – Offers a range of insulation measures to households on a qualifying benefit.

Under Warm Homes you may be able to receive the following help:

- Cavity Wall Insulation
- Loft Insulation
- Hot water tank jacket
- Benefit Entitlement Check
- Energy Advice

Warm Homes Plus – Offers insulation and heating measures to households in receipt of a qualifying benefit and who are identified through the assessment process to have Economy 7 , Solid Fuel, Bottled Gas / LPG or no system at all.

Householders may also be eligible for:

- Installation of a fully controlled energy-efficient oil or gas central heating system where no system currently exist.
- Conversion of an existing bottled gas (LPG), solid fuel or Economy 7 heating system to oil or natural gas.

## After Care

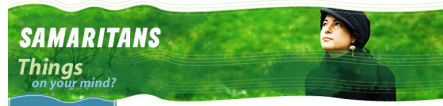
Installers will carry out the recommended works in your property. Regular quality checks are carried out on our installers to ensure that you are receiving the best service.

## Warranty Periods

If you have had loft insulation installed there is a one year warranty on the product. Your cavity wall insulation is guaranteed by CIGA for 25 years.

If you qualified for Warm Homes Plus and had a new heating system installed there is a specified warranty.

If you have any queries please contact your scheme manager on 0800 988 0559



Samaritans is available 24 hours a day to provide confidential emotional support for people who are experiencing feelings of distress or despair, including those which may lead to suicide.

Samaritans' vision is for a society in which:

- Fewer people die by suicide
- People are able to explore their feelings
- People are able to acknowledge and respect the feelings of others

Samaritans' values are based on these beliefs:

- The importance of having the opportunity to explore difficult feelings
- That being listened to, in confidence and accepted without prejudice, can alleviate despair and suicidal feelings
- That everyone has the right to make fundamental decisions about their own life

Callers can contact the Samaritans by telephone, letter, email and Mincom. The commitment to making these means of access available 24 hours a day will be maintained by all branches.

Callers can visit a branch for face-to-face support. Each branch will advertise when they are available for face to face support.

Tel: 08457 909090

## Independent Money Advice Organisations

The list below gives information and contact details of dedicated independent Money Advice Agencies. Alternatively you can contact your local CAB

### AdviceNI

Armagh City Shopping Centre  
Thomas Street  
Armagh BT61 7AE  
02837528462  
07578468591

### Gingerbread

5A Greenvale Street  
Ballymena BT43 6AR  
02825638086

### SCA Ltd

Montague Centre  
2 Falls Water Street  
Belfast  
02890329085

### Southcity Resource & Development Centre

2 Maldon Street  
Belfast BT12 6HE  
02890504959

### East Belfast Independent Advice Centre

85 Castlereagh Street  
Belfast BT5 4NF  
02890963003

### **Housing Rights Service**

Middleton Buildings, 4<sup>th</sup> Floor, 10-12 High Street  
Belfast  
02890245640

### **North Belfast Area Partnership**

Ligoniel Improvement Association  
148 Ligoniel Road, Belfast BT14 8DT  
02890391225

### **South Tyrone Empowerment Programme**

Positive Steps, 2C Park Avenue, Cookstown BT80 8AH  
02887729002

### **Craigavon Independent Advice Centre**

Moylinn House  
21 Legahory Centre, Craigavon BT65 5BE  
02838324945 ext 221

### **Mindwise**

12a English Street  
Downpatrick BT30 6AB  
02844617964

### **Limavady Community Development Initiative**

Roe Valley Hospital  
24D Benevenagh Drive, Limavady BT49 0A  
0287774294

### **AdviceNI**

Voluntary Services, 52A Bachelors Walk  
Lisburn, BT28 1X  
02892607840

### **Magherfelt Advice Services**

50 Ballyronan Road  
Magherafelt, BT45 6EN  
02879300444

### **Causeway Womens Aid**

23 Abbey Street  
Coleraine, BT52 1D  
02870356573

### **Mindwise**

Riverside House  
41 The Mall  
Newry  
02830825250

### **Neighbourhood Assist**

Caring Services  
12-34 Bridge Street  
Strabane BT82 9AE  
02871269327

### **Omagh Independent Advice Services**

Omagh Community House  
2 Drumragh Avenue  
Omagh BT78 1DP  
02882243252