

Finding financial help and support in County Durham

The rising cost-of-living is squeezing all of our household budgets, but help and support is available for those who need it.

If you are experiencing financial hardship, have rent arrears or are dealing with debt, you should get help as soon as possible. You can get free and impartial advice and support from a range of places.

For information, visit www.durham.gov.uk/helpwithyourmoney

Our services

We can:

- Provide general information and advice on Council Tax discounts, disregards and exemptions, including single person discount.
- Discuss any difficulties you are having paying your Council Tax or Housing Benefit overpayment. We can discuss a payment plan to help with your overall household budgeting.
- Talk through your income to see if you may be entitled to help through our Council Tax Reduction Scheme.
- Provide advice on claiming a Discretionary Housing Payment if you are having difficulties in paying a shortfall in your rent.

www.durham.gov.uk

Tel: 03000 265 000

Monday to Thursday 8.30am-5pm,
Friday 8.30am-4.30pm.

Age UK County Durham

Age UK County Durham provides a free and impartial service to help people aged 50 and over across County Durham maximise their income. A holistic approach ensures clients receive wide-ranging expert support with their claim, as well as help with other issues including aids/adaptations, energy costs, care provision and client welfare.

Tel: 0191 386 3856

Email: info@ageukcountydurham.org.uk

Citizens Advice County Durham

Citizens Advice County Durham is a local charity which provides debt and other advice to thousands of people every year. Its services are free, confidential and impartial. If you're struggling with your Council Tax bill, or any other debts, the service can provide guidance, money advice and debt solutions.

www.citizensadvicecd.org.uk

General Advice: 0808 278 7821

Dept Advice: 0800 240 4420

Monday to Friday 9am-4pm.



Community Money Advice County Durham

Run by Durham Christian Partnership, this project offers a free, non-judgemental and confidential service for anyone struggling with financial issues, debt or managing their money.

Appointments are available at a number of foodbank centres across the county, with advice also available via telephone, email, post or video call. In special circumstances home visits can be arranged.

www.moneyadvisedurham.org.uk

Tel: 0191 303 7514 to request a callback.
Monday to Friday 9am-5pm.

East Durham Trust

East Durham Trust is a local charity which provides support services to people living in the east Durham area. This includes benefits advice, debt advice and emergency food parcels.

www.eastdurhamtrust.org.uk

Tel: 0191 569 3511
Monday to Thursday 9am-5pm, Friday 9am-4.30pm.

MoneyHelper

The Government's MoneyHelper service provides clear money and pension guidance online and over the phone. Money help all in one place, that's free to use.

www.moneyhelper.org.uk

Tel: 0800 138 7777
Monday to Friday 8am-6pm.

StepChange

StepChange is a national charity which provides free and independent advice on your financial situation.

www.stepchange.org

Tel: 0800 138 1111 Monday to Friday 8am-8pm,
Saturday 9am-2pm.

Other sources of debt advice

Information on other organisations that provide help and support on how to manage debt is available at

www.durham.gov.uk/debtadvice

and www.durhamlocate.org.uk

Host a cost-cutting workshop

Our Financial Ability Team, in partnership with NEFirst Credit Union, is helping people through this difficult time with cost saving ideas that can make all the difference.

If you are looking for more ways to reduce your outgoings, why not ask your school, employer, or local community centre to host one of our Financial Ability Workshops.

They're free of charge and could help you, your colleagues, your family, and your friends save money and learn skills that could make you better off and in control of your finances.

For more information, please visit us
[www.durham.gov.uk/
financialability](http://www.durham.gov.uk/financialability)

NEfirst Credit Union

A modern credit union with easy straight forward savings and low-cost competitive loans, starting from 0% APR, they are there to provide financial help and advice to communities across the North East.

www.nefirstcu.co.uk

Tel: 0330 055 3666 Monday to Friday 9.30am-3pm.

Stop Loan Sharks

If you are a victim of a loan shark, Stop Loan Sharks can help you with advice and support. It offers online chat and call back services.

www.stoploansharks.co.uk

Tel: 0300 555 2222 any time, 24/7.

Protect yourself against scams

Unfortunately some people try to take advantage of others whilst they are vulnerable.

Find out what to look out for and how you can protect yourself at www.durham.gov.uk/scams

Welfare Rights

We have specialist staff who can help you understand what benefits you may be entitled to and support you in making a benefits claim or making an appeal against a benefit decision. They can also provide representation at an appeal.

www.durham.gov.uk/welfarerights

Tel: 03000 268 968 Monday to Thursday 8.30am-5pm, Friday 8.30am-4.30pm.

Moving house or going through a crisis?

You may be able to get help from our Welfare Assistance Scheme, which offers support to stay in your home or settle in a new place to live. They can also help with daily living expenses.

www.durham.gov.uk/welfareassistance

Tel: 03000 267 900 Monday to Thursday 8.30am-5pm, Friday 8.30am-4.30pm.

Free School Meals

Did you know if you get free school meals you could get additional funding!

You should still apply even if your child receives free school meals because they are in reception, Year 1 or Year 2, as you may be entitled to extra money!

www.durham.gov.uk/freeschoolmeals

Tel: 03000 268 002

Monday to Friday
9am-4.30pm.



If you are pregnant or have children under 4, you could get help to buy healthy food and milk

Apply online at www.healthystart.nhs.uk

Get help to buy food and milk through the Healthy Start scheme

If you're eligible, you'll receive a Healthy Start card that you can use in many local shops and supermarkets. Money will be added onto your Healthy Start card every four weeks. Find out if you are eligible at healthystart.nhs.uk or speak to your midwife, health visitor or family centre.



Energy efficiency

Due to recent rises in energy costs, many of us are trying to reduce our energy use. Our Warm Homes Campaign is a one-stop referral system for owner occupiers in County Durham. We offer advice and help to access energy efficiency grants for a warmer home and lower energy bills.

We can also arrange a Managing Money Better appointment, to help you obtain the best deal from your energy supplier.

www.durham.gov.uk/warmhomescampaign

Tel: **03000 268 000** Monday to Thursday 8.30am-5pm, Friday 8.30am-4.30pm.

Top energy saving tips

With temperatures dropping and energy prices rising, our helpful tips will help you save money on your energy bills. You can download them from www.durham.gov.uk/saveonyourenergybills

Helping people keep their home

We can offer support and help if someone is homeless or worried about being homeless. If someone is in danger of losing their home, we will always try to prevent this from happening in the first instance. There is support available to help with financial difficulties.

www.durham.gov.uk/housing

Tel: **0808 196 8406** Monday to Thursday 8.30am-5pm, Friday 8.30am-4.30pm.

The above number is available out of hours in an emergency including weekends, for anyone who is homeless and has nowhere else to stay.

Private Rented Sector

We have a team that works with landlords to ensure properties are fit for habitation. The team also offers a free mediation service for landlords and tenants to try to sustain a tenancy instead of eviction.

PRSLettings@durham.gov.uk

www.durham.gov.uk/preventeviction

Home Improvement Agency (HIA)

The HIA provides advice, guidance and practical assistance to people who are older, disabled or on low incomes to repair, improve or adapt their homes, to enable them to maintain their independence at home.

www.durham.gov.uk/homeimprovementagency

Advice in County Durham

Advice in County Durham is a partnership of local advice providers committed to working together to improve the provision of advice across County Durham. Improving access to a wide range of impartial and confidential advice services across the County. Whether you are an individual looking for help and advice or an organisation looking to signpost a client to get the right support, we can help.

For further information please go to

www.adviceincountydurham.org.uk

Stay warm, well and safe this winter

Follow our winter safety advice to keep your family safe, warm and healthy during the cold weather at www.durham.gov.uk/warmandwell



Find your nearest

If you are looking for somewhere to find company and stay warm, well and safe, search for Welcome Spaces at durhamlocate.org.uk

**Welcome
spaces**