

## Free Independent Advice

### Age UK County Durham

Age UK County Durham provide a free and impartial service to help people aged 50 and over across County Durham to maximise their income. A holistic approach ensures clients receive expert support throughout their claim journey, whilst also addressing other issues including aids/ adaptations, energy, care provision and client welfare.

**Tel: 0191 374 6367**

**Email: [your.rights@ageukcountydurham.org.uk](mailto:your.rights@ageukcountydurham.org.uk)**

### Citizens Advice County Durham

Citizens Advice County Durham are a local charity who provide debt and other advice to thousands of people every year. Their services are free, confidential and impartial, so if you're struggling with your Council Tax bill, or any other debts, they can provide guidance, money advice and debt solutions.

**[www.citizensadvicecd.org.uk](http://www.citizensadvicecd.org.uk)**

**Tel: 0300 323 2000 Monday to Friday 9am to 4pm**

### Community Money Advice County Durham

This project ran by Durham Christian Partnership offers a free, non-judgemental and confidential service for anyone struggling with financial issues, debt or managing their money. They offer appointments at a number of foodbank centres across the county, as well as offering advice by telephone, email, post or video call. In special circumstances they can arrange home visits.

**[www.durhamcp.org.uk/community-money-advice-county-durham](http://www.durhamcp.org.uk/community-money-advice-county-durham)**

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

### East Durham Trust

East Durham Trust are a local charity who provide support services to anyone who lives in the East of Durham. This includes benefits advice, debt advice and emergency food parcels.

**[www.eastdurhamtrust.org.uk](http://www.eastdurhamtrust.org.uk)**

**Tel: 0191 569 3511 Monday to Thursday  
9am to 5pm and 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](http://www.moneyhelper.org.uk)**

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

### StepChange

StepChange are a national charity who provide free and independent advice on your financial situation.

**[www.stepchange.org](http://www.stepchange.org)**

**Tel: 0800 138 1111 Monday to Friday 8am to 8pm and Saturday 8am to 4pm**

### Other sources of debt advice

The council has information on other organisations who can offer you help and support on how to manage debt.

**[www.durham.gov.uk/debtadvice](http://www.durham.gov.uk/debtadvice)**

**[www.durhamlocate.org.uk](http://www.durhamlocate.org.uk)**

## Help with savings and loans

### NEfirst Credit Union

The NEfirst Credit Union provide low cost and affordable loan facilities and saving accounts. They also have a cashback scheme for the purchase of furniture and white goods, if you have been referred to them for a loan through the welfare assistance scheme.

**[www.nefirstcu.co.uk](http://www.nefirstcu.co.uk)**

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

### Stop Loan Sharks

If you are a victim of a loan shark, Stop Loan Sharks can help you get a loan shark off your back. They offer online chat and call back services.

**[www.stoploansharks.co.uk](http://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](http://www.durham.gov.uk/scams)**

**#CountyDurhamTogether**



Better for everyone

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# Finding financial help and support



## Finding financial help and support

If you're having trouble managing your money, with rent arrears or 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.

This leaflet will help you know who to contact depending on your individual circumstances.

For information on the latest help available visit  
[www.durham.gov.uk/helpwithyourmoney](http://www.durham.gov.uk/helpwithyourmoney)

### Help from Durham County Council

We can:

- Provide general information and advice on Council Tax discounts, disregards and exemptions, including single person discount.
- Discuss any difficulties you have 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 Council Tax Reduction.
- Provide advice on claiming a Discretionary Housing Payment if you are having difficulties in paying a shortfall in your rent.

[www.durham.gov.uk](http://www.durham.gov.uk)

Tel: 03000 265 000 Monday to Thursday 8.30am to 5pm, Friday 8.30am to 4.30pm



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### Welfare Rights

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

[www.durham.gov.uk/welfarerights](http://www.durham.gov.uk/welfarerights)

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

### Moving house or going through a crisis?

You may be able to get help from our Welfare Assistance Scheme. This can be to help you stay or get into housing, or with your daily living expenses.

[www.durham.gov.uk/welfareassistance](http://www.durham.gov.uk/welfareassistance)

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

### Free School Meals

Free school meals are available to all children in reception, year 1 and year 2. They are also available to other school age children whose parents/carers receive certain benefits.

[www.durham.gov.uk/freeschoolmeals](http://www.durham.gov.uk/freeschoolmeals)

Tel: 03000 268 003 Monday to Friday 9am to 4.30pm

### Energy efficiency

Due to significant rises in energy costs recently, 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 residents access energy efficiency grants to have a warmer home and lower energy bills. We can also arrange a Managing Money Better appointment with us, to help you obtain the best deal from your energy supplier.

[www.durham.gov.uk/warmhomescampaign](http://www.durham.gov.uk/warmhomescampaign)

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



### 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](http://www.durham.gov.uk/housing)

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

Above number 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 work with landlords to ensure properties are fit for habitation. The team also offer a free mediation service for landlords and tenants to try to sustain a tenancy instead of eviction.

[PRSLettings@durham.gov.uk](mailto:PRSLettings@durham.gov.uk)

[www.durham.gov.uk/preventeviction](http://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 in their chosen home.

[www.durham.gov.uk/homeimprovementagency](http://www.durham.gov.uk/homeimprovementagency)

### Financial Ability

If you are looking for ways to reduce your outgoings, why not ask your employer or local community centre to host one of our Financial Ability workshops. They are free of charge, and could help you, your colleagues, family, friends and neighbours to save money and learn the skills that could make you better off and in control of your money.

[www.durham.gov.uk/financialability](http://www.durham.gov.uk/financialability)



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