

# Finding financial help and support

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](http://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](http://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 374 6367

Email: [your.rights@ageukcountydurham.org.uk](mailto:your.rights@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](http://www.citizensadvicecd.org.uk)

Tel: 0808 278 7821

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.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-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](http://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](http://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](http://www.stepchange.org)

Tel: **0800 138 1111** Monday to Friday 8am-8pm,  
Saturday 8am-4pm.

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

and [www.durhamlocate.org.uk](http://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](http://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 get a loan shark off your back. It offers 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)

## 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](http://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 find a place to live. They can also help with daily living expenses.

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


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

## Free School Meals

Free school meals are available to all children in reception, Year 1 and Year 2 as well as 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-4.30pm.



**We can help you buy fresh, frozen or tinned vegetables**

Apply for your prepaid Healthy Start card now at: [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

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

If you're more than 10 weeks pregnant or have a child under four, you may be entitled to get help to buy healthy food, infant formula and cow's milk. 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](http://healthystart.nhs.uk) or speak to your midwife, health visitor or family centre.





Better for everyone

## 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](http://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 winter on its way and energy prices rising, our helpful tips will help you save money on your energy bills.**

### Monitor your energy usage

Keeping a watchful eye on your energy consumption can help you decide when to change your energy use. Using a smart meter can help track your consumption in real time.

### Heating thermostat

Almost half of your energy bill comes from heating and hot water usage. Turning your heating down by one degree could save up to £55\* a year.

### TV, computers, mobile phones etc

Avoid leaving these on standby and don't leave them to charge unnecessarily. This could save £35\* a year.

### Lights

Always turn off lights when not required.

### Kettles

Only heat the amount of water you really need.

### Hot water

Needs to be hot but never scalding. For most people the cylinder thermostat set at 60°C is fine for bathing and washing.

### Keep your home warm

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

\*Based on  
Figures from  
Energy Savings  
Trust (2020)

## 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-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](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 at home.

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

