



# 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 summary will help you know who to contact depending on your individual circumstances.

## 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

## Welfare Rights

We have specialist officers who can help you if you need:

- To understand what benefits you may be entitled to.
- Support with making a benefits claim.
- Support to make an appeal against a benefit decision.
- 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

**#CountyDurhamTogether**

## Free School Meals

Free school meals are available to all children in reception, year 1 and year 2. They are also available to primary and secondary 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

## Free Independent Debt Advice

### 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

### 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

### North East First Credit Union

The North East First Credit Union provide low cost 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 3.30pm



## **Victim of a loan shark?**

**Stop Loan Sharks** can help you get a loan shark off your back if you have become a victim to one. 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 during the current Coronavirus outbreak some people are trying 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/covid-scams](http://www.durham.gov.uk/covid-scams)



50239 RES