You are not alone

Financial and wellbeing support in the Harrogate district



We know times are hard at the moment as day-to-day costs go up and will continue to do so for some time.

There is local support available to you if your financial situation has changed and you need help with household payments, debts or living costs.

Financial help and support

Help with paying rent

If you require support for any of the Harrogate Borough Council services below and wish to speak to someone please contact 01423 500600

Housing options team: If you feel your financial situation is affecting your ability to manage your tenancy or housing costs please contact our housing options team who can provide advice and assistance. Visit housingoptions@harrogate.gov.uk

Housing benefit: If you are pension age or live in temporary or supported accommodation, you may be able to claim help with housing benefit. Visit **www.harrogate.gov.uk/housingbenefit**

Discretionary housing payment: If you receive some housing benefit or the housing element of Universal Credit and are struggling to pay the remainder of your rent, we may be able to give you a temporary, extra rent top-up or assist with move-on costs to help you move somewhere cheaper. Visit www.harrogate.gov.uk/housing-benefit/discretion-ary-housing-payments

Council Tax reduction scheme: If your income has changed, you can apply to have your council tax reduced. We can also review your monthly payments, spread them across 12 months, or arrange a payment holiday. Visit **www.harrogate.gov.uk/counciltaxreduction**

If you are a council tenant we can assist with financial support including Council Tax rebate and Universal Credit as well as give support and ensure the smooth running of your tenancy.

Help with living costs

North Yorkshire Local Assistance Fund (NYLAF): provides emergency financial support to those unable to meet essential living costs, such as energy bills or food. NYLAF can also make awards in kind, such as supplying basic necessities or household goods such as a fridge. Contact 01904 550030 or visit www.northyorks.gov.uk/local-assistance-fundassistance-fund

Financial support and advice: If you are struggling to pay your bills, Harrogate Borough Council can provide help with managing debt, budgeting and other financial support. Contact **01423 500600**.

Leeds Credit Union (LCU): provide ethical savings, loan products and assistance in opening a bill paying account, helping to remove the stress of budgeting for living expenses.

Contact 0113 242 3343 or visit www.leedscreditunion.co.uk

For a comprehensive guide to the latest support available visit www.gov.uk/government/publications/cost-of-living-support

Universal Credit: If you are working age and are on a low income or are out of work or cannot work, you can claim help with rent and living costs. Your local Job Centre has computers available that you can use to make a claim online and can help you set up a claim. Visit **www.gov.uk/universalcredit**

Welfare benefits: You may be entitled to other welfare benefits. For information about claiming benefits visit **www.understanding universalcredit.gov.uk**

Discounted broadband and phone packages: If you are in receipt of Universal Credit or other benefits, you may be able to get a cheaper broadband and phone package. For more information contact your provider to discuss 'social tariffs'. Visit **www.ofcom.org.uk**/social-tariffs

Utilities advice

Warm and Well: Get local help with high energy bills, switching to cheaper energy suppliers, grants, energy debt and energy efficiency as well as advice on keeping warm in the home. Contact 01609 767555, email wnw@northyorkslca.org.uk or visit www.warmandwell.org.uk

Warm home discount: Check your eligibility at www.gov.uk/the-warm-home-discount-scheme

Energy Trusts: Get financial help with household energy costs and debts at **www.britishgasenergytrust.org.uk**

Yorkshire Water: You may be able to get help with paying your water bills through Yorkshire Water Community Trust. Visit www.yorkshirewater.com/bill-account/help-paying-your-bill

Water meter: If there are more bedrooms than people in a household you could save money by installing a water meter as you only pay for what you use. Visit: www.yorkshirewater.com/bill-account/water-meters/request-a-meter

Energy advice: Anyone on a prepayment meter who is struggling to top-up should contact their existing energy provider.

For simple advice and self-help on energy efficiency and reducing energy bills visit www.simpleenergyadvice.org.uk or Citizens Advice at: www.citizensadvice.org.uk/consumer/energy/energy-supply

If you are a council tenant speak to your housing officer. Harrogate Borough Council has an Energy Advice Officer who provides advice on energy saving, and reading meters. Contact **01423 500600**

Struggling to feed or clothe you and your family

Our local community providers are here to help you and your family if you find yourself in need of food, clothing or furniture. Contact your nearest provider to find out how they can help you. All enquiries are dealt with in strict confidence. Visit www.hadca.org.uk/CommunityFood

Children and families

Free school meals: Children in Reception, Year 1 and Year 2 are automatically entitled to free school meals. Parents and carers who are eligible for certain financial support may also be able to obtain free school meals for children in Years 3 to 6 at Primary school or secondary school. Visit www.northyorks.gov.uk/free-school-meals

FEAST holiday clubs: For help in the school holidays, FEAST provides activities for children and young people in North Yorkshire. The activities are free to children on benefits-related free school meals. A hot meal or packed lunch is included each day. Visit **www.northyorkshiretogether.co.uk/feast**

Government funding and is available to support childcare costs

Some two-year-old children are eligible for 15 hours of free childcare, depending on income and the receipt of certain benefits. Visit www.northyorks.gov.uk/early-years-funding-two-year-olds

After a third birthday children are automatically eligible for 15 hours of universal funding for up to 38 weeks per year. You do not need to apply for this, but you need to discuss and arrange this with your childcare provider. In addition to the universal 15 hours of government funding, some families may be entitled to claim an extra 15 hours of childcare per week, bringing the total to 30 hours. Visit www.northyorks.gov.uk/early-years-funding-3-and-4-year-olds

Tax free childcare: Funding is available to support childcare costs including tax free childcare which is for all working families with children under 12 years old (or under 17 for children with a disability).

For further information on accessing support with your childcare costs, including tax credit, tax free childcare and government funding. Visit www.northyorks.gov.uk/information-about-childcare-support-costs

Other places you can go for independent financial support and advice

Citizens Advice: Advice on benefits, money management, employment, housing, social care, immigration and consumer issues. For local support and face-to-face appointments contact 0808 278 7900 or visit www.cachd.org.uk

National debt line: For help with debt visit www.nationaldebtline.org

Step Change: provides free, impartial debt advice. Contact 0800 138 1111 or visit www.stepchange.org

Turn2us: Check which means-tested benefits you may be entitled to, including tax credits. Visit **www.turn2us.org.uk/Get-Support**

Shelter: Get confidential advice on housing, welfare benefits and debt management. Contact **0808 8004444** or visit **www.shelter.org.uk**

The Money Advice Service offer free debt advice. Contact 0800 0113797 visit www.moneyhelper.org.uk

Christians Against Poverty provide debt advice. Contact 0800 328 0006 or visit www.capuk.org

Improving your skills

Help with technology: Do you or does someone you know need help using technology, using a smart phone, tablet or computer or want to build confidence to do more online? If so, contact **0808 196 5883** and one of the team of trained digital champions will offer free, friendly, patient support over the phone. Visit **www.citizensonline.org.uk**

Volunteering: Have you ever thought about volunteering? It's a great way to gain new skills and confidence or experience for a CV, meet new people, develop new interests and get involved with your local community. There are many different and flexible ways you can volunteer to match your interests and availability. Visit **www.hadca.org.uk/volunteer**

Learn a new skill: Adult learning and skills service offer a range of courses, whether you wish to improve your skills for work or your health and wellbeing or just learn a new skill. Visit www.northyorks.gov.uk/adult-learning-courses-search



Wellbeing and mental health support

Taking care of your mind as well as your body is really important. Seek support to help you feel mentally stronger whether you call it stress, depression, fed up, sad, just not yourself, it's OK not to be OK. There is lots of local support to help you if you are struggling.

Follow advice from the NHS: The NHS has expert advice and practical tips to help you look after your mental health and wellbeing. Visit **www.nhs.uk/every-mind-matters/**

Your GP Is there to help if you're feeling worried about your mental health.

North Yorkshire out of hours mental health support helpline: provides mental health advice and support from 5pm to 8.30am weekdays and 24 hours at the weekend. Contact **0333 0000 309** (calls are confidential and anonymous to anyone registered with a North Yorkshire GP).

Harrogate Mind: If you are struggling with your mental health and need someone. Contact **01423 503335** (available 8.30am to 5pm every week day).

Samaritans: Are there for anyone who wants to talk about how they are feeling. It's free to call **116 123** from a landline or mobile and they are available at any time.

Childline: Free advice and support for anyone under 19. Contact **0800 1111** or visit **www.childline.org.uk**

Anxiety UK: For support with anxiety contact 03444 775774, text 07537 416 905 or visit www.anxietyuk.org.uk

IDAS: Abuse isn't always physical abuse. It can also include controlling your finances and emotional abuse. If your partner hurts, harms or controls you, makes you feel anxious or afraid, IDAS can offer emotional and practical support. Contact **03000 110 110** or visit **www.idas.org.uk**

If you are feeling suicidal talk to someone now via the NHS line 0800 0516171.

If you or someone else is in immediate danger call 999



Local community support

Community support organisations: If you need support with little jobs such as help with shopping or need help with getting to an appointment or just want to talk to someone or be more active in your local community please contact one of the six community support hubs across the district who can help sign post you:

- Harrogate and surrounding villages: Monday to Friday 9am to 4pm.
 Contact 01423 813096 or visit help@hadca.org.uk
- Boroughbridge and surrounding villages: Monday to Friday 9am to 1pm. Contact 01423 324504 or visit boroughbridgecommunitycare@gmail.com
- Knaresborough and surrounding villages: Monday to Sunday 8am to 8pm. Contact 07593 882340 or visit www.knaresboroughconnectors.org.uk/
- Ripon and surrounding villages: Monday to Friday 9am to 4pm. Contact 01765 603631 or reception@riponcommunityhouse.co.uk
- Masham and surrounding villages: Monday to Friday 10am to 3pm.
 Contact 01765 680200 or visit info@visitmasham.com
- Pateley Bridge, surrounding villages and the Nidderdale Valley: Monday to Friday 10am to 4pm and Saturday 10am to 1pm. Contact 01423 714953 or visit admin@nidderdaleplus.org.uk

Where to Turn Directory: If it's difficult to find out what's happening in your local area see the 'Where to Turn Directory' for regular community activities, support groups and services provided by voluntary organisations across the Harrogate District.

Visit: www.hadca.org.uk/wheretoturn



www.harrogate.gov.uk Tel: 01423 500600

