

North Yorkshire Local Assistance Fund

Other forms of support



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Other forms of support

Whether you have benefitted from the North Yorkshire Local Assistance Fund or not you may still benefit from further help and support. You will find details of other agencies below who may be able to help you whether this is in the form of advice, material provisions or signposting you to somebody who can help.

Please note, each council can only help you if you are a resident in their district, if you are resident outside their district or resident outside of North Yorkshire you will need to contact your own council.

Financial Help

Various agencies are there to help if you are struggling to manage your finances.

Debt Advice

My Money Steps

My Money Steps offers free personalised debt management solutions to help you get back in control of your debts and learn how to manage your finances going forward.

www.mymoneysteps.org

Step Change

Step change offers free debt help either via the phone or online.

www.stepchange.org

Tel: **0800 1381111**

The Money Advice Service

The Money Advice Service offer free advice about money and financial issues.

www.moneyadviceservice.org.uk

The Money Advice Service provides a helpful budgeting toolkit on the webpage below.

www.moneyadviceservice.org.uk/en/categories/tools--resources

Credit Unions

Credit unions offer a host of financial services including savings and budget accounts to assist you to manage your payments and debts. They are a not-for-profit organisation and are owned and controlled by their members.

Darlington Credit Union

(Hambleton & Richmondshire)

Tel: **01325 520005**

Email: info@darlingtoncreditunion.co.uk

Leeds City Credit Union

(Craven)

Tel: **0113 242 3343**

Email: services@leedscitycreditunion.co.uk

South Yorkshire Credit Union

(Selby & Scarborough)

Tel: **03030 300010**

Email: info@sycu.co.uk

Facebook: www.facebook.co.uk/sycultd

Twitter: [@sycultd](https://twitter.com/sycultd)

White Rose Credit Union

(Harrogate)

Tel: **0113 242 3343**

Email: services@leedscitycreditunion.co.uk

The National Debt Line

Those who don't have access to the internet can ring the National Debt Line on **0808 808 4000**. This service is available Monday to Friday 9am – 9pm and Saturday 9:30am – 1pm.

Benefits Advice

Turn 2 Us

This tool allows you to check whether you are missing out on any financial help available to you through welfare benefits.

www.turn2us.org.uk

Loans

Credit Unions

Credit unions offer a host of financial services including low cost loans. They are not-for-profit organisations and are owned and controlled by their members.

Darlington Credit Union

(Hambleton & Richmondshire)

Tel: **01325 520005**

Email: info@darlingtoncreditunion.co.uk

Leeds City Credit Union

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Tel: **0113 242 3343**

Email:

services@leedscitycreditunion.co.uk

Housing

District Councils

Each District Council can be contacted to provide free advice and support for any housing issues you may currently be facing. Each district council also has provisions to help you with housing costs should you meet the eligibility criteria. Contact details and details of each scheme can be found on their website or by ringing the council directly.

Craven: www.cravencd.gov.uk

Tel: **01756 700600**

Hambleton: www.hambleton.gov.uk

Tel: **01609 779977**

Harrogate: www.harrogate.gov.uk

Tel: **01423 500600**

Richmondshire:

www.richmondshire.gov.uk

Tel: **01748 829100**

Ryedale: www.ryedale.gov.uk

Tel: **01653 600666**

Scarborough:

www.scarborough.gov.uk

Tel: **01723 232323**

Selby: www.selby.gov.uk

Tel: **01757 705101**

Shelter

Shelter offer free advice, help and support for people facing problems with housing. They also have regional centres which can be found on their website.

www.shelter.org.uk

Homeless UK

Homeless UK offers a search facility allowing the user to search to find advice and support services specific to their issue and locality. This includes hostels and other accommodation projects.

www.homelessuk.org

Help with Utilities

Home Heat Helpline

The Home Heat Helpline advises people worried about paying their energy bills. It also gives advice to low income households in urgent need of heating help and advice.

Their website can also be used to find out if you may be eligible for help with your energy bills.

www.homeheathelpline.org.uk

Tel: **0800 336699**

Gas/Electricity

If you are a low income household and are a customer of one of the following energy companies you may be eligible to apply for help with your energy bills and any debt you may have accrued. More information and the application process can be found on their website.

The British Gas Energy Trust

www.britishgasenergytrust.org.uk

The Npower Energy Fund

www.npowerenergyfund.com

The EDF Energy Trust

www.edfenergytrust.org.uk

Northern Gas Networks

Northern Gas Networks own and maintain all of the piping in North Yorkshire. For low income households and for those struggling with their utility payments they offer a free connection service. If you are currently not connected to mains gas and electricity this may be something you would consider. More information can be found on their website or by the telephone.

www.northerngasnetworks.co.uk

Tel. **0113 2372720**

Better Homes Yorkshire

If you live in Craven, Harrogate or Selby District you can receive advice to help save you money on rising utility bills and how to make your home more efficient. You can also find out if you are eligible to receive support and funding to make your home more energy efficient.

Tel: **0800 597 1500** or **0113 897 0977**

South Yorkshire Credit Union

The credit union will find and switch you to the best and most competitive energy tariff to suit your needs and to save you money. The credit union is a not-for-profit organisation, owned and controlled by their members.

Tel: **03030 300010**

Email: info@sycu.co.uk

Facebook: www.facebook.co.uk/sycultd

Twitter: [@sycultd](https://twitter.com/sycultd)

Oil

Oil Club

Oil club are the leading heating oil club in the UK with over 2,500 clubs and tens of thousands of members. Membership is free and their website allows you to search for your nearest oil club.

www.oil-club.co.uk

Broadacres oil purchase scheme

Broadacres offer advice and support on a range of issues, including debt advice and handy person schemes. They run an oil club for all Broadacres tenants. More information can be found on their website or by getting in touch.

www.broadacres.org.uk

Tel: **0800 5875291**

Email: info@broadacres.org.uk

Water

If you need help managing water payments or debts and arrears, many UK water providers offer payment plans and advice to support you to pay off debt and manage water bill payments. For further advice about the schemes individual water companies please contact your local Citizens Advice Bureau.

Yorkshire Water Community Trust

The Yorkshire Water Community Trust exists to help those in real need, and who are unable to pay their water charges. Details of the trust can be found on their website, or you can call the community trust helpline.

www.yorkshirewater.com

Tel: **0845 1242426**

There are also a number of national schemes and advice services that can help with managing water payments or debts and arrears:

Water Direct

The Department for Work and Pensions offer a scheme to help customers who are in arrears to pay off their charges using fixed deductions each time your benefits are paid. Payments are automatic and arrears are paid off in an affordable way. In addition no further recovery action will be taken by the water company. To be eligible for Water Direct you must be in receipt of one of the following benefits:

- income-based Jobseekers Allowance;
- income-related Employment and Support Allowance;
- Income Support;
- Pension Credit;
- Universal Credit.

To apply you should contact Jobcentre Plus or your pension centre for further information.

Jobcentre plus:

www.gov.uk/contact-jobcentre-plus

Pension centre:

www.gov.uk/find-pension-centre

Watersure

Watersure is a scheme which helps some people with their water bills. To apply for the scheme, you must be on benefits and need to use a lot of water either for medical reasons or because your household has a certain number of school-age children. You also need to be on a water meter or be waiting to have one installed.

Further information about Watersure, including eligibility criteria and how to apply can be found here: www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/watersure-scheme-help-with-paying-water-bills

Consumer Council for Water

The Consumer Council for Water is an independent body that provides free and impartial advice for all water consumers in England and Wales. They can offer advice on how to cut water consumption and the best ways to save money as well as helping you to find the right scheme or organisation which can help to pay off water debt.

www.ccwater.org.uk

Tel: **0300 034 2222**

Email: enquiries@ccwater.org.uk

White Goods

Leeds City Credit Union/ White Rose Credit Union

The credit unions have partnered with Co-operative Electrical to get an affordable rate on white good items to help avoid paying the high interest rates charged by weekly repayment stores. The credit union is a not-for-profit organisation, owned and controlled by their members.

Tel: **0113 242 3343**

Email:

services@leedscitycreditunion.co.uk

South Yorkshire Credit Union

The credit union can provide new white goods (from washing machines to laptops), viewed in their branches or on the internet and then delivered, and installed, into your home. The items can be purchased directly or through the credit union's finance provision if payments wish to be spread over a period of time. The savings on this, particularly when compared to current high street 'rent to buy' providers, can be significant. The service not only provides the items but insures, delivers, installs and can remove the old items (e.g. washing machines, refrigerators etc.). The credit union is a not-for-profit organisation, owned and controlled by their members.

Tel: **03030 300010**

Email: info@sycu.co.uk

Facebook: www.facebook.co.uk/sycultd

Twitter: [@sycultd](https://twitter.com/sycultd)

Furniture (and white goods)

Furniture Re-use Network

The Furniture Re-use Network website can be used to locate your nearest re-use supplier. Local furniture re-use stores sell good quality, used furniture, white goods and electrical items at an affordable rate. You can find contact details for your local re-use store by entering your postcode into the furniture re-use network site.

www.frn.org.uk

Local Councils

Local Councils also offer advice and support on how to acquire affordable furniture and white goods. Information on how to contact your local council can be found under the heading 'Housing'.

A detailed list of local furniture re-use providers can be found on North Yorkshire County Council's website here:

<https://www.northyorks.gov.uk/ways-reduce-and-reuse>

Community Furniture Store

(Ryedale, Scarborough)

Tel: **01723 267177**

Web: <http://communityfurniturestore.co.uk/wordpress>

Community Furniture Store

(Selby)

Tel: **01757 291444**

Web: <http://communityfurniturestore.co.uk/wordpress>

Essential Needs

(Harrogate)

Tel: **01423 870040**

Email: essentialneeds@gmail.com

Web: essentialneeds.org.uk

The Elderly

Age UK

Local Age UKs provide vital direct services to people in later life, working in partnership with the national organisation. Local services can include: information, advice and advocacy services, day centres and lunch clubs, home help and 'handyperson' schemes, and various training. To find your local Age UK visit the website.

www.ageuk.org.uk

Mental Health

Mind

Mind exists specifically to help those with mental health problems. Local Mind services include supported housing, crisis helplines, drop-in centres, employment and training schemes, counselling and befriending. To find your local Mind visit the website.

www.mind.org.uk

Wider Support

Citizens Advice Bureau

Citizens Advice can offer support and help with a whole number of issues from help with debt to advice on health services.

Citizens Advice offer free help and their nearest centre can be found on their website where you can also find other contact details.

www.citizensadvice.org.uk

Citizens Advice also offers a separate advice page and a personal budgeting page, found below.

www.adviceguide.org.uk

www.adviceguide.org.uk/england/debt_e/debt_help_with_debt_e/debt_budgeting_e/debt_budgeting_tool_e.htm

Salvation Army

The Salvation Army offer practical and unconditional help, support and assistance on any issue you may be experiencing. The website allows you to search for your nearest Salvation Army centre.

www.salvationarmy.org.uk

Contact us

North Yorkshire County Council, County Hall, Northallerton, North Yorkshire, DL7 8AD

Our Customer Service Centre is open Monday to Friday 8.00am - 5.30pm (closed weekends and bank holidays). Tel: **01609 780 780**

email: customer.services@northyorks.gov.uk web: www.northyorks.gov.uk

If you would like this information in another language or format please ask us.

Tel: **01609 780 780** email: customer.services@northyorks.gov.uk