You are not alone
Financial and wellbeing support

# Financial help and support

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

#### £ Help with paying rent

- Housing options team If you feel your financial situation or mental health is affecting your ability to manage your tenancy or housing costs please contact our housing options team who can provide advice and assistance. Contact 01423 500600.
- Housing benefit If you are pension age, severely disabled or live in temporary or supported accommodation, you may be able to claim help with housing benefit. Contact 01423 500600 or visit www.harrogate.gov.uk/housingbenefit
- Discretionary Housing Payment If you receive some housing benefit or the housing element of Universal Credit and may struggle to pay the remainder of your rent, Harrogate Borough Council may be able to give you a temporary, extra rent top-up. Contact 01423 500600 or apply on line www.harrogate.gov.uk/dhp
- Universal Credit If you are working age you can claim help with rent at www.gov.uk/universalcredit

#### £ Help with paying Council Tax

 Council Tax reduction scheme - if your income has changed you can apply to have your council tax reduced. Harrogate Borough Council can also review your monthly payments, spread them across 12 months, or arrange a payment holiday. Contact 01423 500600 or visit www.harrogate.gov.uk/counciltaxreduction

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#### £ Help with living costs

- Welfare benefits You may be entitled to other welfare benefits.
   For information about Coronavirus and claiming benefits.
   Visit www.understandinguniversalcredit.gov.uk/coronavirus
- 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.

#### £ Energy advice

- Energy Trusts get financial help with household energy costs and debts. Visit www.britishgasenergytrust.org.uk, www.npowerenergyfund.com, www.edfenergytrust.org.uk
- Yorkshire Water Community Trust you may be able to get help with your water bills. Visit www.yorkshirewater.com/ billing-payments/help-paying-your-bill
- Warm and well get help with high energy bills, switching to cheaper energy suppliers and advice on keeping warm in the home. Contact 01609 767555 or visit www.warmandwell.org.uk

#### £ Further financial support and advice

- Citizens Advice get advice on benefits and money management.
   Contact 01423 503591 or visit www.cachd.org.uk/email
- National debt line get help with debt visit www.nationaldebtline.org
- Step change get free, impartial debt advice from the charity Step Change. Contact 0800 138 1111 or visit www.stepchange.org
- Leeds Credit Union provide weekly savings tips, budgeting solutions, low cost loans (rates from 3.9%) and savings accounts. Visit www.leedscreditunion.co.uk
- Shelter get confidential advice on housing, welfare benefits and debt management. Contact 0808 8004444 or visit www.england.shelter.org.uk
- The Money Advice Service offer free debt advice.
   Contact 0800 1387777 or visit www.moneyadviceservice.org.uk
- North Yorkshire Local Assistance Fund this scheme provides vulnerable people and families with household essentials including beds, home repairs, children's clothing, top-ups and utility reconnection charges and food vouchers. Contact 01904 550030.

### Wellbeing and mental health support

Taking care of your mind as well as your body is really important while you're at home because of the coronavirus (Covid-19) pandemic.

Follow these tips to help support and manage your wellbeing:

- Try to stay connected keep in touch with friends and family, or
  if that's difficult your local Community Support Organisation can
  connect you with a befriender or local organisation. Contact NYCC
  on 01609 780780 to find your local Community Support Organisation.
- Maintain a healthy lifestyle try to have a proper diet, recommended sleep and exercise. Avoid using smoking, alcohol or other drugs to deal with your emotions.
- Try to avoid speculation only use reputable trusted sources of information on the pandemic
- Restart an old hobby you can do at home or start a new one
- Follow further advice from the NHS they have provided information about mental wellbeing while staying at home. Visit www.nhs.uk/oneyou/every-mind-matters/coronavirus-covid-19staying-at-home-tips
- Seek support to help you feel mentally stronger whether you call
  it stress, depression, fed up, sad, just not yourself, it's OK to be not OK.
  There are a range of sources of support available including:
  - Your GP They are there to help if you're feeling worried about your mental health and may be able to offer an emergency appointment.
  - Harrogate Mind If you are struggling with your mental health and need someone. Contact 01423 503335 (available 8.30am - 5pm every week day).
  - North Yorkshire Out of Hours Mental Health Support helpline Get mental health advice and support from 5pm 8.30am weekdays and over 24 hours at the weekend. Contact 0333 0000 309 (calls are confidential and anonymous to anyone registered with a North Yorkshire GP).
  - TEWV Crisis and Support Team If you are experiencing a mental health crisis or feeling unable to cope with mental distress. Contact 0300 0200317 to speak to a mental health professional from the crisis team.

## Wellbeing and mental health support

### Further self-help resources and support

- Calm or Headspace apps find them on your mobile app store or find a list of NHS approved apps at www.nhs.uk/apps-library/
- Samaritans they are not just for people in crisis, but for anyone who
  wants to talk about how they are feeling. It's free to call 116 123 from
  a landline or mobile 24/7.
- CALM (Campaign Against Living Miserably) Advice available from 5pm - midnight. Contact 0800 585858 or through their web chat facility on their website www.thecalmzone.net/2020/03/calm-is-here-for-youthrough-these-tough-times
- Childline free advice and support for anyone under 19.
   Contact 0800 1111 or visit www.childline.org.uk
- Anxiety UK For support with anxiety and coronanxiety.
   Contact 03444 775774, text 07537 416 905 or visit www.anxietyuk.org.uk
- Rethink Mental Illness Learn more about mental illness and get advice, information and support visit www.rethink.org

If you are feeling suicidal talk to someone now at the Tees Esk and Wear Valley NHS crisis line on **0300 0200 317**.

If you or someone else is in immediate danger call 999.

For more local coronavirus information, advice and support please go to:



www.harrogate.gov.uk/covid19 Tel: 01423 500600



www.northyorks.gov.uk/coronavirus -adviceand-information Tel: 01609 780 780