

WHERE TO GO FOR HELP AND SUPPORT

FOR ANYONE AFFECTED FINANCIALLY BY THE PANDEMIC



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FINANCE — BENEFITS MONEY MANAGEMENT AND DEBT

CA: UNIVERSAL CREDIT HELP TO CLAIM SERVICE

Help to Claim Service – Need help to make an application for Universal Credit and to help and advise you up to your first payment.

Call Citizens Advice on **0800 144 8 444** or visit: www.citizensadvice.org.uk

BENEFITS CALCULATORS

Use a FREE and independent Benefits Calculator to find out what benefits you could get, how to claim or to work out how your benefits will be affected if you start work.

visit: www.gov.uk/benefits-calculators

COUNCIL TAX SUPPORT

If you are on a low income, you may be entitled to receive council Council Tax support of up to 100% of your net Council Tax bill. You will be required to complete an application form and provide relevant information concerning your income and household, so that your entitlement can be assessed.

To apply, complete the form online visit:

www.northwarks.gov.uk/claim

DISCRETIONARY HOUSING AND HARDSHIP PAYMENTS

Discretionary Housing Payments (DHP) and Payments are paid at the council's discretion where it considers extra help with housing costs is needed. These payments are made from a limited budget allocated by the DWP. To apply for a DHP you will need to be in receipt of either Housing Benefit or the Housing Element of UC. To apply for a Hardship Payment (help towards council tax only) you will need to be in receipt of Council Tax Support.

For more information and to make an application for a DHP visit: www.northwarks.gov.uk/dhp

MONEY MANAGEMENT

If you have any concerns about managing your money or budgeting, then please contact a member of the Financial Inclusion Support team. The officer will walk you through every step and if you need additional help and support then you will be referred to the right specialist support organisations that can help you.

Email: financialinclusion@northwarks.gov.uk or

Tel: **01827 715 341**

NORTH WARWICKSHIRE CITIZENS ADVICE

For any help and support with benefits, consumer advice, debt, budgeting, energy saving, better deals, pensions, financial capability, life events and money matters toolkit.

Tel: **01827 712 852**

email: advice@nwcab.org.uk

visit the website www.nwcab.org

WARWICKSHIRE LOCAL WELFARE SCHEME

The Warwickshire Local Welfare Scheme provides support towards food, energy and water bills or other essentials. This is given either in vouchers, emergency food parcels or with credit for energy. Call Tel: **0800 408 1448** (freephone from landlines) or **01926 414124**

ACT ON ENERGY

Energy bill or switching advice and financial assistance to repair or replace heating systems (home owners only)

Tel: **FREE 0800 988 2881**

email: advice@actonenergy.org.uk or

visit the website: www.actonenergy.org.uk

SEVERN TRENT WATER

If you are struggling to pay your water bill and need some help and assistance you can call and talk to the 'Care and Assistance' team at Severn Trent on 0800 917 6901. You can also make an application to the Big Difference Scheme for financial support by



calling the Severn Trent Trust Fund on **0121 355 77 66** or apply online at www.bigdiff.co.uk

If you need help to do this then contact North Warwickshire Citizens Advice on **01827 712 852** or a member of the Financial Inclusion Support team at the Council on **01827 715 341**.

THE MONEY ADVICE SERVICE

Free and impartial money advice. Advice and guides to help improve finances, tools and calculators to help customers keep track and plan ahead.

Tel: **0800 138 7777**

visit www.moneyadvice.service.org where you can Web Chat too.

NATIONAL DEBTLINE

FREE, impartial and confidential expert debt advisers who are supportive and trained to a high standard. To talk customers through the debt advice options that are right for them.

Tel: **0808 808 4000** or visit www.nationaldebtline.org

STEPCHANGE

Free expert, tailored advice and practical solutions to problem debt. Benefit calculators and help to manage money better.

Tel: **0800 138 111** or visit www.stepchange.org

LOAN SHARKS

A new FREE smartphone app has been launched to make it quicker and easier to report loan sharks and access help. The Stop Loan Sharks app, includes a contact form and phone number to report loan sharks, as well as information to help victims of illegal money lenders to get support.

It also offers advice on the tell-tale signs that someone is a loan shark. These include offering cash loans without any paperwork, charging extortionate interest, taking bank cards and passports as security and threatening behaviour or violence to get money.

Other features include a search tool to help users find credit unions and legitimate lenders, links to confidential debt advice services and push notifications about shark arrests and court cases.

Download the Stop Loan Sharks App for free from the App Store and Google Play.

Alternatively visit www.stoploansharks.co.uk or call **0300 555 2222** to safely and confidentially report a Loan Shark.

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FAMILY INFORMATION SERVICE

Offers free help and advice on all aspects of family life to parents, carers, young people, and anyone working with families in Warwickshire.

Email: fis@warwickshire.gov.uk

Tel: 01926 742274

HOUSING AND HOMELESSNESS

NWBC

If you are in urgent need of housing, please telephone us on **01827 715341** when a member of the Housing Options Team will speak to you about your housing situation and provide appropriate assistance and advice.

P3

Floating support for over 25's to support them to stay in their home (eg if in rent arrears), street outreach work and accommodation to support rough sleepers with access to a mental health practitioner, drop in facilities in Nuneaton.

Email: warks@p3charity.org or

Tel: **0808 164 6220**

Due to Covid19, services are by appointment only.

ARE YOU WORRIED YOU MIGHT LOSE YOUR HOME?

Preventing Homelessness Improving Lives (p.h.i.l.) prevents people losing their home by tackling the early warning signs. Don't wait for your problem to become a crisis - p.h.i.l. can help!

P.h.i.l. will discuss your support needs with you, assign a dedicated prevention coordinator to you and support you to take steps to improve your situation

Call the p.h.i.l. team on **01788 533644** or **01788 533646**.

You can contact p.h.i.l. via **facebook**:

[fb.me/preventinghomelessness](https://www.facebook.com/preventinghomelessness).



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MENTAL HEALTH



COVENTRY AND WARWICKSHIRE MIND

Low level early support for over 16 year olds aiming to enhance mental health and wellbeing. For service delivery during Covid19 please visit the website: www.cwmind.org.uk or follow @cwmind on facebook or twitter. For information and advice about where to get help, call the Mind Infoline on **0300 123 3393** or text **86463**.

DEAR LIFE

For people in Coventry and Warwickshire who are desperately seeking support, or anyone who is worried about a loved one or someone they know. As well as raising awareness around suicide, the website provides information and advice as well as the contact details for both local and national suicide prevention support www.dearlife.org.uk

A DIRECTORY OF MENTAL HEALTH SUPPORT IN WARWICKSHIRE

A comprehensive directory has been compiled by Warwickshire CAVA of all Mental Health Support available to residents across Warwickshire. To access the directory visit www.wcava.org.uk and search 'directory of mental health support' for details of all services in a document that you can download.

THE BIG WHITE WALL

Having a tough time or feeling down or stressed? Big White Wall is a safe online community of people who support and help each other by sharing experiences, guided by trained professionals.

Visit www.bigwhitewall.com

MENTAL HEALTH MATTERS

For mental health, emotional support visit:

www.mhm.org.uk

or call **0800 616 171** it's available 24/7 or

Email: info@mhm.org.uk

SAMARITANS

(116 123) operates a 24-hour service available every day of the year. If you prefer to write down how you're feeling, or if you're worried about being overheard on the phone, you can email Samaritans at jo@samaritans.org.

CHILDLINE

(0800 1111) runs a helpline for children and young people in the UK. Calls are free and the number won't show up on your phone bill.

PAPYRUS

(0800 068 41 41) is an organisation supporting teenagers and young adults who are feeling suicidal.

STUDENTS AGAINST DEPRESSION

is a website for students who are depressed, have a low mood or are having suicidal thoughts.

<https://www.studentsagainstdepression.org/>

RECOVERY & WELLBEING ACADEMY

The Academy offers a wide range of free courses and workshops to anyone over the age of 18 living in Coventry and Warwickshire. The Academy provides the opportunity to increase your knowledge and skills to become the expert in managing your own mental health and wellbeing.

<https://www.recoveryandwellbeing.co.uk/>

ADDICTIVE BEHAVIOUR

CHANGE, GROW, LIVE (CGL)

Free and confidential drug and alcohol service for adults, families, carers and affected others in Warwickshire. For drug or alcohol advice, support and treatment is available from CGL Warwickshire.

Please Tel: **01926 353 513** or

email: Warwickshire.Info@cgl.org.uk or

refer yourself online at:

www.changegrowlive.org/warwickshire

GAMCARE

If gambling is a problem that is affecting you and others close to you, GamCare is a leading national provider of FREE information, advice and support for anyone affected by the problem of gambling.

Visit www.gamcare.org.uk for more details and live chat, or call the helpline on **0808 8020 133** which is available 24/7.





WORK, SKILLS AND VOLUNTEERING

LEARN MY WAY

Learn how to use the internet. Learn My Way has free courses to help you get online, learn digital skills and stay safe and connected.

Visit www.learnmyway.com

BREAKTHROUGH

Breakthrough is open to people who are currently not working and who may feel that they have barriers to moving on with their lives. For example, this may include:

- Offenders or ex-offenders
- Lone parents
- People who are disabled or have long-term medical conditions
- People from BAME and new emerging communities
- People who are isolated, particularly those living in rural communities with poor transport links
- People suffering homelessness
- People living with mental health difficulties

Breakthrough is managed by BRANCAB who will help you to overcome the barriers. The support may include building confidence and self-esteem, training and skills, looking at work opportunities, budgeting, health issues, and housing related problems etc. Call BRANCAB on **024 7664 3206** for a chat about Breakthrough and how it could help you or visit the website www.bbobbreakthrough.org.uk

ACCELERATE

Free employment support services that can build confidence, give training, improve skill and provide valuable work experience.

Tel: **024 7663 3911**

Email: info@accelerate.org.uk

PROSPECTS FOR YOUNG PEOPLE

Independent career information, advice and guidance for all young people to help them look at their opportunities and options available. There are specific advisers available for young people aged 16-19 who are Not in Education, Employment or Training to enable them to find work, apprenticeships or enrol on a suitable course.

Tel: **0800 731 3219**

Visit the website: www.prospectsnow.me

WARWICKSHIRE CAVA

Access to volunteering opportunities, support for local groups, organisations, enterprises and charities with governance, funding and to help strengthen local communities.

The Nuneaton office details are:

Tel: **024 7638 5765**

email: nbinfo@wcava.org.uk or

visit the website: www.wcava.org.uk

KICKSTART

The Kickstart Scheme provides funding to create new job placements for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment. Employers of all sizes can apply for funding which covers:

- 100% of the National Minimum Wage (or the National Living Wage depending on the age of the participant) for 25 hours per week for a total of 6 months
- associated employer National Insurance contributions
- employer minimum automatic enrolment contributions

Employers can spread the start date of the job placements up until the end of December 2021.

For more information:

<https://www.gov.uk/government/collections/kickstart-scheme>

16 to 24 years old interested in a Kickstart placement, should contact their Work Coach in the local Jobcentre.

HELP TO FIND A JOB

Despite the disruption caused by the coronavirus outbreak, there are still jobs out there to apply for. We're here to help you get started. You can find hints and tips on applying for jobs and ideas about jobs you may never have thought of. And for the latest vacancies, check out the jobs page or search the find a job website, link below.

<https://jobhelp.campaign.gov.uk/>

<https://jobhelp.campaign.gov.uk/latest-jobs/>

<https://findajob.dwp.gov.uk/>

SECTOR BASED WORK ACADEMY PROGRAMME (SWAP)

Is designed to help meet employers' immediate and future recruitment needs as well as to recruit a workforce with the right skills to sustain and grow their business.

A sector-based work academy can last up to 6 weeks and has 3 main components:

- pre-employment training – relevant to the needs of the business and sector
- a work experience placement – of great benefit to both the individual and a business
- a guaranteed job interview

Contact your local jobcentre for further information.

<https://www.gov.uk/contact-jobcentre-plus>

REFUGE DOMESTIC VIOLENCE SERVICE WARWICKSHIRE

Refuge Domestic Violence Service Warwickshire is a countywide service offering help and support to women, men and children experiencing domestic violence in Warwickshire. They have a 24-hour national helpline, safe house accommodation, advocacy and outreach support. Drop-in sessions are provided around the County. If you live in Warwickshire you can call **0800 408 1552** to speak to a support worker.

IF YOU ARE IN IMMEDIATE DANGER

Always call 999 in an emergency. If you are unable to speak on the phone, there are systems in place to connect you to the right service:

- **If you are calling from a mobile phone**, you can use the 'Silent Solution' system. **Press 55** and the operator will transfer the call to the relevant police force as an emergency. The police call handler will then ask you a series of simple yes/no questions. If you're still not able to speak, listen to the instructions you are given so the handler can assess your call and send help. Please note that calling from a mobile does not allow the police to track your location.

- **If you are calling from a landline, pressing '55' will not work.** If you can't speak you should stay on the line and the operator will connect you to a police call handler. If you need to put the phone down, the line will stay open for 45 seconds. If you pick it up again during this time and the operator is concerned for your safety, they will put you through to a police call handler.

Calling **999** from a landline means the police may be able to retrieve information on your location to send help.



INFORMATION FOR BUSINESSES

The Federation of Small Businesses is a non-profit making and non-party political organisation that's led by its members, for its members. The FSB offers its members a wide range of vital business services including advice, financial expertise, support and a powerful voice heard in Government. Their mission is to help smaller businesses achieve their ambitions. Further information is available on the FSB website www.fsb.org.uk/ or by contacting Coventry and Warwickshire Development Manager Lee Osborne at lee.osborne@fsb.org.uk

The Coventry & Warwickshire Chamber of Commerce provides support and advice to a wide range of businesses, from those thinking of starting a Business to those trading Internationally. The Start Up Team offers 1:1 support and advice, and a range of online workshops, including Sales and Marketing, Business Planning, Social Media and much more. If you need a sounding board to cement your ideas, have practical or technical questions about starting up, want to learn new skills, tips and tricks that can help your Business grow or want some advice on how to diversify and adapt your Business please call **02476 654321** (Option 4) or email Startyourbusiness@cw-chamber.co.uk

The Coventry and Warwickshire Growth Hub is a one-stop shop for all your Business needs, offering a range of free services including mentoring, financial advice, growth planning and networking opportunities. The team of friendly advisors are on hand to help your business grow and keep growing in the future.

Tel: **0300 060 3747**

Visit: www.cwgrowthhub.co.uk

Warwickshire County Council business pages provide a variety of support as well as grants and funding. Further information is available on the Warwickshire County Council's website

www.warwickshire.gov.uk

North Warwickshire Borough Council's business pages offer a range of information, advice, support and funding. Further information is available on the Council web site

www.northwarks.gov.uk



North Warwickshire
Borough Council

WHERE TO GO FOR HELP AND SUPPORT

WWW.NORTHWARKS.GOV.UK/HELP



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