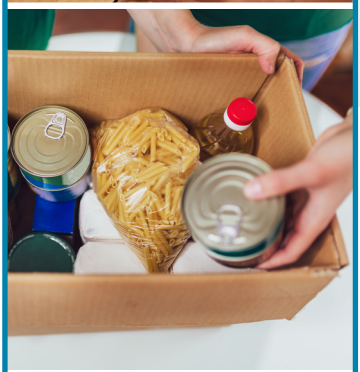

Cost of Living Support

A public information leaflet from Cumbria County Council.

A message from **Patricia Bell, Cumbria's Cabinet Member for Health and Care Services.**

"With the cost of living on the rise, I urge anyone in Cumbria who is struggling, whether that's emotionally, financially or just because you need practical help, to get in touch and seek support.

"It can be daunting to search through what is on offer and to find what you need. This booklet provides local information for Cumbrian residents on a range of helpful topics.

"You might feel worried or find yourself in a position you have never experienced before, but please don't wait for problems to get worse, there are many local organisations that can help."

Councillor Patricia Bell

Energy saving advice

FREE Energy Saving Advice from Cold to Cosy Homes Cumbria

You or someone you know could benefit from a FREE advice phone call from a qualified assessor, who will advise you on the services you could benefit from.

These could include:

- Energy-efficient equipment such as FREE LED light bulbs, sent to you in the post
- Professionally installed draughtproofing
- Help with your energy bills and advice on switching energy tariff
- Referral to support agencies or for other grants

Visit **cafs.org.uk/cold-to-cosy-homes-cumbria/** to find out more.

Also see: How to save money on your energy bills: **energysavingtrust.org.uk/campaign/how-to-save-money-on-your-energy-bills/**

Financial support

If you are worried about money, you can contact **Citizens Advice.** They can give you free advice on debt, benefits, employment, and housing problems, and make sure you're getting all the support you're entitled to.

Go online at **citizensadvice.org.uk** or call your local office:

- Allerdale **01900 604735**.
- Barrow **0808 278 7817**.
- Carlisle and Eden - (for debt & ongoing enquiries) **03300 563037**.
  - (for new enquiries) **0808 278 7844**.
- Copeland and Whitehaven **01946 693321**.
- Millom **01229 772395**.
- South Lakes - (for debt & ongoing enquiries) **03444 111444**.
  - (for new enquiries) **01539 446464**.

Cumbria Law Centre (**cumbrialawcentre.org.uk**) can offer free legal advice on housing, debt, employment, and welfare benefits to those on low incomes.

Lost your job?

If you've lost your job or had your hours reduced, then you might be able to claim benefits. Many people miss out because they don't know what they're entitled to.

The **Citizens Advice Help to Claim** service can talk you through the early stages of making a claim and make sure you're claiming the right benefits; call **0800 144 8444** to find out more.

Or you can find out more about **Universal Credit** (and make your claim) online: **understanduniversalcredit.gov.uk**

Getting back into work?

Cumbria Opportunities has information about local jobs, training courses and apprenticeships.

Cumbria Jobs Fuse helps to connect people looking for work to local employers looking for staff. If you're looking for work, call **0800 100 900**; if you're an employer looking for staff, call **0808 196 3596**.

Business support

Cumbria Local Enterprise Partnership (CLEP) offer a business advisory service – bringing together and simplifying access to national and local business support. They ensure that you can access business support, no matter the size, sector, or maturity of your business.

Contact their dedicated business advisors today on Freephone **0800 069 6444** or email **info@thecumbrialep.co.uk**

Help with housing

If you are having difficulties paying for housing, you should contact your landlord, housing association or mortgage company.

If you face losing your home, speak to your local district council who may be able to help.

If you are struggling to pay your council tax, get in touch with your local district council; if you are on a low income, you may be eligible for a grant towards the cost. Your district council can also help if you are at risk of eviction or homelessness. You can find information on their website, or contact them on the numbers below:

- Allerdale Borough Council **0303 123 1702**.
- Barrow Borough Council **01229 876543**.
- Carlisle City Council **01228 817200**.
- Copeland Borough Council **01946 598300**.
- Eden District Council **01768 817817**.
- South Lakeland District Council **01539 733333**.

Credit Unions

Credit Unions help people save money and can also provide loans at low interest rates. They are an alternative to payday lenders and 'loan sharks' and can help you avoid getting into problem debt. There are four Credit Unions in Cumbria:

- PCCU, recently merged with Affinity Credit Union, covers the whole of Cumbria: **pccu.co.uk/cumbria / 01282 691333.**
- Carlisle and District Credit Union also covers the whole of Cumbria: **carlislecu.com 01228 594007**.
- Barrow & District Credit Union operates South West Cumbria: **barrowdistrictcu.co.uk 01229 870110**.
- Whitehaven, Egremont and District Credit Union operates in West Cumbria: **wedcu.co.uk 01946 66755**.

Ways to Welfare

Cumbria County Council's Ways to Welfare helpline offers help and emergency support with basics and essentials for people struggling to cope with their current situation. Call **0800 783 1966** or visit **cumbria.gov.uk/welfare.**

NHS prescriptions and health costs

You might be able to get free NHS prescriptions, dental treatment, eye tests and help with other NHS costs: **gov.uk/help-nhs-costs**

Broadband Social Tariffs

Could changing your provider save you money? **ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs**

Food support

If you are struggling to feed yourself or your family, there are organisations that can help. They are used by hundreds of people every week in Cumbria and from all walks of life.

There are food banks and other food projects located across the county, find your nearest at **cumbria.gov.uk/welfare** or call the county council's support line on **0800 783 1966.**

Free school meals

If you are on a low income, your children may be entitled to free school meals and clothing grants. You can check your eligibility and apply online at **cumbria.gov.uk/freeschoolmeals** or call **01228 606060.**

Healthy Start Vouchers

For milk, fruit and vegetables if you're on a low income and pregnant or have a child under 4. Apply online at **healthystart.nhs.uk**

Domestic abuse support

There are many kinds of domestic abuse; it might involve physical violence, controlling behaviour, financial control, and/or isolating people from friends and family.

The levels of domestic abuse have risen during the Coronavirus pandemic, but it is often a hidden problem. There are many organisations that can help, but if people are in danger, they should call **999.**

There's more information, including links to organisation that can help, on the Cumbria Police website: **cumbria.police.uk/Advice-Centre/Personal-Safety/Domestic-Abuse**

Mental Health support

There are many things that can affect your mental health, particularly if you are dealing with financial problems. It's normal and there is help available.

If someone is in a mental health crisis and needs urgent help, they can call their local Crisis Team 24 hours a day, 7 days a week:

- People in North Cumbria can call **0800 6522 865**. (Those who are Deaf/hard of hearing can text **0779 565 6226**.)
- People in South Cumbria can call **0800 953 0110**.

The **Samaritans** are also available 24/7 on **116 123** for people who need to talk to someone urgently (**samaritans.org**)

NHS psychological therapies services in Cumbria can provide treatments for a range of common mental health problems including depression, anxiety disorders and panic attacks, and post-traumatic stress disorder. You can refer yourself for support or ask your GP to make a referral for you.

- Visit First Step North Cumbria at: **cntw.nhs.uk/firststep**.
- Visit First Step South Cumbria at: **lscft.nhs.uk/first-step**.

Additional mental health support

Kooth is an online service for young people aged 11-18. Find out more at **kooth.com**

Mindline Cumbria offers support and guidance about mental health over the phone, via text or email. They will listen to your concerns and help to empower you to feel more in control of your mental health or support someone else. Visit **mindlinecumbria.org** to find out more.

If you require this document in another format (e.g. CD, audio cassette, Braille or large type) or in another language, please telephone: **0300 303 2992**.

আপনি যদি এই তথ্য আপনার নিজের ভাষায় পেতে চান তাহলে অনুগ্রহ করে 0300 303 2992 নম্বরে টেলিফোন করুন।

如果您希望通过母语了解此信息，请致电 0300 303 2992

Jeigu norėtumėte gauti šią informaciją savo kalba, skambinkite telefonu 0300 303 2992

W celu uzyskania informacji w Państwa języku proszę zatelefonować pod numer 0300 303 2992

Se quiser aceder a esta informação na sua língua, telefone para o 0300 303 2992

Bu bilgiyi kendi dilinizde görmek istiyorsanız lütfen 0300 303 2992 numaralı telefonu arayınız