

Derbyshire Support Services

Derbyshire Citizen's Advice

Citizens Advice Chesterfield

Chesterfield Borough - 0808 278 7843

Citizens Advice Derbyshire Districts

Amber Valley, Derbyshire Dales, Erewash & High Peak Districts – 0300 456 8390

Citizens Advice Mid-Mercia

Derby City & South Derbyshire – 0300 330 9002

Citizens Advice North East Derbyshire

North East Derbyshire & Bolsover Districts – 0808 250 5702

Derbyshire County Council Welfare Benefits Team

Can help with advice and can take on any representation that you may need, including:

- dealing with welfare benefits and tax credits, sometimes referred to as social security
- advice over the phone about which benefits to claim and how to claim them
- sending out claim forms and advising on how to challenge decisions by the benefits authorities
- helping you if you don't agree with a decision made about your benefit claim, including preparing appeals and representing you at tribunal hearings.

email: welfarebenefits@derbyshire.gov.uk

Telephone: 01629 531535

Government support is changing as we move into the post-Covid period, and Derbyshire Welfare Rights has created a very informative webpage with up-to-date information about benefits, job centres, housing, allowances etc. Please follow this [link](#) for more information.

Derbyshire Discretionary Fund

The Derbyshire Discretionary Fund (DDF) can provide grants or emergency cash payments if you are in urgent need of financial help.

Telephone: 01629 533399

Release Financial Charity (Budget Buddies)

Free and Confidential Debt Advice and Money Guidance. 'Budget Buddies' is free, one-to-one mentoring/coaching provision that assists people in dealing with money management, money concerns, budgeting, rent concerns, bill concerns, eviction concerns and bailiff concerns.

Telephone: 01773 306289

Email: info@releaseonline.org.uk

Derbyshire Unemployed Workers Centre

A busy advice service covering North and East Derbyshire.

We offer a mixture of open door drop-in and telephone advice. We provide free and independent welfare rights advice and representation, as well as campaigning for the rights of those who are unemployed, on a low income or sick, injured or disabled by their work.

Telephone Helpline: 01246 231441

Derbyshire Law Centre

Offers advice and support on

- Debt – specialising in housing-related debts
- Discrimination
- Employment
- Housing and Homelessness
- Immigration and Asylum Advice
- Mortgage Repossessions

They are not able to offer advice on benefits or business debts.

Main Phone : 01246 550 674

Freephone : [0800 707 6990](tel:08007076990)

Mon - Fri: 9.30am - 4.30pm

Credit Unions in Derbyshire

Credit Unions are co-operative organisations offering low cost loans, basic banking & savings including online banking. The Credit Union's ethos is one of responsible lending to encourage 'wise money management' and the development of regular saving patterns. There are three Credit Unions to choose from in Derbyshire.

Chesterfield and NE Derbyshire Credit Union

Telephone: 01246 278 833

Email: webmail@cnedcu.co.uk

Derbyshire Community Bank

Telephone: 01332 348144

Email: info@dcbank.org.uk

Two Shires Community Bank

Telephone 01909 500575

E-mail: info@2shires.org.uk

Help with Loan Sharks – Illegal Money Lending

If you can answer yes to one or more of these questions you might be borrowing from a loan shark:

- Did they offer you a cash loan?
- Did they not give you paperwork?
- Did they add huge amounts of interest or APR to your loan?
- Have they threatened you?
- Are you scared of people finding out?
- Have they taken your bank card, benefit card, passport, watch or other valuables from you?

You are not in trouble if you have borrowed cash or have been paying back a loan from an illegal money lender, the loan shark is. They are the people committing a crime, not you. For advice and support, please follow this link or call **0300 555 2222**.

Building Better Opportunities

Building Better Opportunities (BBO) is a support programme for unemployed or economically inactive people aged 16 years and over, or 15 years if Not in Education, Employment or Training (NEET). The programme is designed to promote social inclusion and remove barriers to employment. The [Money Sorted](#) strand provides support and personally tailored interventions for people experiencing the greatest financial difficulty. It will enable individuals to take control, build their confidence and skills and help them tackle barriers and problems in order to improve their financial well-being. For more information:

Tel: 0115 908 1534 Email: info@moneysortedind2n2.org

Age UK Derby and Derbyshire

Age UK Derby and Derbyshire offers a free, confidential and independent information and advice service to older people and their relatives, friends and carers.

Telephone: **01773 768 240** (confidential answer-machine in busy periods/out of hours)

Fax: 01773 766 924

Email: iateam@ageukdd.org.uk

Jobcentre Plus

For connection to any Derbyshire Job Centre, please telephone: 0800 169 0190

For information about DWP services, please click on this link:

Foodbanks

For a full list of Derbyshire Foodbanks, please visit <https://www.ruralactionderbyshire.org.uk/foodbanks>

Or call 01629 592970

Worried about Energy and Utility Costs

Food for Fuel

Marches Energy Agency has received funding from Derbyshire County Council Public Health in order to support households who are using a Derbyshire foodbank and who are facing an immediate energy crisis. In order to be eligible for this support, clients will need to be registered with a Derbyshire Foodbank.

For more information about this programme and how to refer one of your foodbank clients, please follow this [link](#).

Warmer Derby and Derbyshire

The Warmer Derby & Derbyshire service is a partnership between the Marches Energy Agency charity and the Local Authority Energy Partnership (LAEP) – which includes all Derbyshire councils.

You can call for advice about energy bills; switching tariff; how to make your homes more energy efficient, and how to apply for grants for heating systems and insulation.

Ring **0800 677 1332** (Free Call)

Derbyshire County Council

Cold weather is especially dangerous for older people or people with serious illnesses. If you are concerned about anyone please Call Derbyshire, **Tel: 01629 533190**

Healthy Homes Support: The Healthy Home project offers people with a long-term health condition help with cold homes. The project helps improve home insulation and heating in order to keep your home warm and you healthy. Tel: **01629 536919**.

For information about energy grants, please follow this link: <https://www.derbyshire.gov.uk/community/lottery-funding/energy-grants/energy-grants.aspx>

Ofgem

If you are struggling to pay your bills during the Covid-19 outbreak, please follow this [link](#) for general advice:

<https://www.ofgem.gov.uk/coronavirus-covid-19/coronavirus-covid-19-and-your-energy-supply>

For free, impartial advice about how to switch energy providers if you are in debt follow this [link](#):

<https://www.ofgem.gov.uk/consumers/household-gas-and-electricity-guide/how-switch-energy-supplier-and-shop-better-deal/how-switch-energy-supplier-if-you-re-debt>

Citizen's Advice

For information about switching to a better energy deal and what to do if you are struggling to pay your bills.

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/>

Shelter

For advice on energy costs and money problems.

https://england.shelter.org.uk/housing_advice/debt_and_money_problems

Severn Trent Trust Fund

The Severn Trent Trust Fund is a charity that provides financial help for customers who are unable to pay their water charges. They can provide help with:

- water and sewerage charges if you are in hardship and unable to pay
- charges which are collected by other companies on behalf of Severn Trent
- other essential bills, household needs or priority debts

<https://www.sttf.org.uk/>

National Agencies

Money Advice Service

Free and impartial money advice, set up by government. The service provides:

- Advice and guides to help improve your finances
- Tools and calculators to help keep track and plan ahead
- Support over the phone and online

Tel: 0800 138 7777

<https://www.moneyadviceservice.org.uk/en>

National Debtline

National Debtline is a highly regarded organisation, which helps people with free advice to get out of debt. They cover a wide variety of debt scenarios, which they can help you with. They provide a wide range of fact sheets on topics including bankruptcy, energy debts, mortgage arrears and more.

You can browse their extensive **fact sheet library**.

Telephone 0808 808 4000.

StepChange Debt Charity

This charity has over 25 years' experience of helping people to deal with debts and get the support they need. You can get advice online or over the phone, and they will recommend a range of practical debt solutions based on your situation. They have also produced a number of useful guides, designed to help people through Covid-19 related issues.

- [Bailiff and enforcement agent advice](#)
- [Dealing with redundancy and debt](#)
- [What to do if your income has reduced](#)
- [Your complete guide to furloughing](#)
- [Coronavirus, debt and your mental health](#)
- [What to do if you need urgent help with money](#)
- [Changes in circumstances due to coronavirus](#)

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

Tel: 0800 138 1111

Shelter

Shelter provide a wide range of information on housing and homelessness.

Browse advice by topic

- [Homelessness](#)
- [Private renting](#)
- [Tenancy deposits](#)
- [Mortgage repossession](#)
- [Eviction](#)
- [Repairs](#)
- [Benefits](#)
- [Council housing](#)

https://england.shelter.org.uk/housing_advice/debt_and_money_problems

Helpline: 0808 800 4444

Your mental health

Worries about money, debt and housing can put a serious strain on your mental wellbeing. If you are over 18 years of age and need someone to talk to, please contact one of these free Derbyshire NHS self-referral agencies.

[Talking Mental Health Derbyshire](#) Tel: 0300 123 0542

[Insight Healthcare](#) Tel: 0300 555 5582

[Vitaminds](#) Tel: 0333 0153 496

[Trent PTS](#) 01332 265 659

[Samaritans](#) 116 123

P3 Mental Health Triage

This service offers a free 24/7 helpline for people in Derbyshire and Derby City who require advice about mental health.

Based within the Derbyshire Mental Health Triage Hub, trained P3 support staff are on hand to answer calls from members of the public.

We tailor our response to each caller's situation. This may include:

- Listening, advice and guidance
- Practical support ideas
- De-escalation of crisis
- Encouragement to explore self-help options

- Community-based resources which may be able to help
- Onward referrals and a follow-up call if required

Our first response will be to try to avoid the need for a clinical intervention where possible; however, we are working alongside NHS clinical staff who can give advice or take ownership of calls where this is needed.

Who we support:

Support is available to people of any age living in Derbyshire/Derby City and experiencing mental health difficulties or concerns.

How to get help:

The number to reach this service is

(Freephone) 0800 028 0077

If you, or someone you know, is having a mental health crisis

please see the advice below given by Derbyshire County Council:

If you or someone you know is feeling suicidal there are people you can talk to:

- Speak to a friend, family member or someone you trust
- Call the Derbyshire Mental Health Support Line on 0800 028 0077 (7 days a week, 9am to midnight).
- Call the free Samaritans 24-hour support service on telephone 116 123 or contact Samaritans online
- Use the Staying Safe website for support, information and making your own safety plan
- Contact NHS 111, though be aware of delays in accessing this service
- Make an urgent appointment to see your GP, who may be operating a call back service
- Ring 999
- If you require urgent medical intervention go to your nearest emergency department, though be aware that there are increased demands on and transmission risks in emergency departments at this time.