

# **Cost of Living Crisis**

**Organisations, Agencies & Charities that  
can help you with your rising bills**



# A message from Emma Hardy MP

"Inflation is the highest it has been for decades and we are all facing energy bills much higher than this time last year, even with the price cap. Interest rates have risen which means higher mortgage payments and more expensive loans.

During the next few months, more and more people will struggle to make ends meet. When that happens, it's often difficult to know what is best to do and where to go to for advice. Over the years, my constituency office has helped thousands of constituents with all sorts of problems. In doing so, it has collected a lot of useful information on how best to deal with a range of financial issues, and the agencies, organisations and charities that can provide further advice and support.



I have put all that together in this booklet, as well as the latest information and support available from local organisations, Hull and East Riding Councils, and the government.

I hope you will find this booklet useful, either for yourself or your friends and relatives. If you are my constituent and cannot find the answers you need here, I am always available to help. Please contact my office by email, phone or letter using the details provided."

# Help With Finances

If you are struggling with your finances, hardship or any other issues then there are a number of organisations which may be able to offer assistance. **All contact details for organisations who can offer support and financial advice are listed in a directory on the back page.**

➤ Both **Hull City Council** and **East Riding of Yorkshire Council** have a benefits checker you can use to ensure you're receiving your full entitlement.

➤ **Citizens Advice Hull** offer free advice on a whole range of topics including, housing, debt, immigration and employment.

➤ If you have concerns regarding paying your council tax then you should contact your **local council**.

➤ If you feel you need to claim universal credit or already claim universal credit then you can apply for an assessment with the **DWP**. For help with your application please contact **Citizens Advice Hull** as they will be able to assist with applications.

➤ You may be entitled to the **Warm Home Discount**, a one off discount on your electricity bill, up to £140. You will need to apply to your local authority to and they will assess if you are eligible. The application form can be found on both council websites.

➤ **Winter Fuel Payments** are available for those who have reached pensionable age and should be received automatically for those who are eligible.

# Help With Finances

- ▶ Some people may be eligible for **Cold Weather Payments**, which means if the average temperature for our area drops below 0 for 7 consecutive days you will receive £25 per week. Your eligibility for this is dependent on what benefits you already receive.
- ▶ If you receive housing benefit or universal credit and are struggling to pay rent then your local authority may be able to help with the **Discretionary Housing Fund**.
- ▶ For those who feel they may be entitled to pension credit then there are calculators on both **Citizens Advice** and **Turn2Us'** website. For those who are not great with computer, **Citizens Advice** will assist face to face.



# Support organisations

There are many organisations, charities and volunteer groups that can help provide assistance and support if you are struggling with your finances, grants and bills.

- ▶ Both **Hull City Council** and **East Riding of Yorkshire Council** offer a range of support with finances and can help to find other support organisations.
- ▶ **Citizens Advice Hull** offer free advice on a whole range of topics including, housing, debt, immigration and employment and will also assist with applications for benefits or grants.
- ▶ **Hull Credit Union** are a not-for-profit financial co-operative providing fair and responsible savings and loans and will support you to make the most of your money.
- ▶ If you are struggling with the food shop then there are many **Foodbanks** across Hull and Hessle that can help you. Some may ask for a small donation, or you may need a referral.
- ▶ Some may be eligible for a free **TV License**, including those who receive pension credit, those who are blind or severely visually impaired and more.
- ▶ The **NHS website** gives advice about who is eligible for free prescriptions and how you can apply for them.

# Support organisations

- ▶ The **Money Advice Service** will provide you with support, advice and tools to help manage your money
- ▶ If you become homeless then please contact your **local authority** immediately as they will assist in finding you in accommodation.
- ▶ The **Money Saving Expert Martin Lewis'** website provides useful tips and advice on reducing expenses including, bills, phone contracts and useful information for students.
- ▶ **Age UK** can help you with finding out which benefits you're eligible to claim as well as providing advice on fuel payments.
- ▶ **Carers UK** can provide information and help to manage your bills.
- ▶ **National Energy Action** are a fuel poverty charity working to ensure everyone in the country has a warm home this winter.
- ▶ **Hull Connect to Support** is a local organisation which can support carers and those in need of care with money management.

# Support organisations

## In Hull West and Hessle

➤ **HU4 Community Hub** is a café which hosts a whole range of community groups and also runs a foodbank

➤ There are several **libraries** across Hull West and Hessle that run community groups which will offer support. These include, Hull Central Library, Western Library, Gipsyville Library, Anlaby Park Library and Hessle Library

➤ The **Hessle Road Network** is a community-led organisation delivering services to local residents

➤ **The Warren** offer youth support and have specific services for youth mental health.

➤ **Hull 4 Heroes** offer support for ex-servicemen and women with finding homes, employment and education.

➤ **Welcome House** provide support and advice for immigrants and refugees.

➤ **Peel Project** provide support services to the local community with emphasis on BAME.

➤ **Vulcan Centre** provide training and support for young people.

# Support at work

During times of financial difficulty, uncertainty at work can cause added stress and pressure. Trade Unions are there to support their members in pay and general work disputes and will help to guide and represent its members during difficult times at work.

## Contact details for each trade union listed below.

➤ **Trade Union Congress (TUC)**- On average union workers get better pay, better sickness and pensions benefits, more paid holiday and generally more control over shift patterns. This is because help workers come together, demand a better deal from their employers, and raise standards for all of us.  
Contact- [www.tuc.org.uk](http://www.tuc.org.uk)

➤ **GMB**- the GMB is a union that represents workers from all industry. They have over 500,000 members that work in both the private and public sector.  
Contact- [www.gmb.org.uk](http://www.gmb.org.uk)

➤ **Unison**- The largest Union in the UK with over 1.3 million members. They represent full and part time staff who provide public services, although they may be employed in both the public and private sector.  
Contact- [www.unison.org.uk](http://www.unison.org.uk)

➤ **Unite The Union**- Unite is dedicated to serving the best interests of its members, protecting workers rights and equality and diversity in the workplace.  
Contact- [www.unitetheunion.org](http://www.unitetheunion.org)

➤ **Usdaw**- They represent workers in the retail, distributive, manufacturing and service sectors for the purpose of securing the best possible terms and conditions and providing support and protection at work.  
Contact- [www.usdaw.org.uk](http://www.usdaw.org.uk)



# Mental Health Support

The cost of living crisis will be very stressful for many as you try to manage rising bills. If this is affecting you and you feel you need to speak to someone or get support with your mental health then there are a number of services that can offer support, help and advice.

**Contact details for each mental health service listed below.**

- **Hull and East Yorkshire Mind-** HEY Mind offer a range of different services including a phonenumber, one to one support, group support, employment support, counselling and more.  
Contact- **01482 240200**
- **Samartians-** speak to the Samaritans confidentially by calling **-116 123**
- **Let's Talk-** Let's Talk are a local mental health services helping with stress, depression and anxiety. They cover Hull and the East Riding.  
Contact- **01482 247111**
- **Andy's Man Club-** ANDYSMANCLUB are a men's suicide prevention charity, offering free-to-attend peer-to-peer support groups.  
Contact- **info@andysmanclub.co.uk**
- **Crisis Team-** The Crisis Team provide crisis interventions through telephone support, assessments and intensive community based treatment via the Home Treatment Team.  
Contact- **0800 138 0990**

# Contact details for all organisations mentioned in this booklet

## **Hull City Council**

Tel: 01482 300300  
Tel: 01482 300 303  
Web: [www.hullcc.gov.uk](http://www.hullcc.gov.uk)

## **East Riding Council**

Tel: 01482 393939  
Web: [www.eastriding.gov.uk](http://www.eastriding.gov.uk)

## **Citizens Advice Hull**

0800 144 8848  
e-advice@hull-eastridingcab.org.uk

## **Fareshare & foodbanks**

[jcolgrave@goodwintrust.org](mailto:jcolgrave@goodwintrust.org)

## **Hull Credit Union**

01482 778753  
[info@hullandeycu.co.uk](mailto:info@hullandeycu.co.uk)

## **Turn2Us**

[www.turn2us.org.uk](http://www.turn2us.org.uk)

## **NHS Prescriptions**

[www.nhs.uk/nhs-services/prescriptions-and-pharmacies/](http://www.nhs.uk/nhs-services/prescriptions-and-pharmacies/)

## **Money Advice Service**

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## **Martin Lewis Money Saving Expert**

<https://www.moneysavingexpert.com/>

## **Age UK Hull**

01482 324 644  
[hello@ageukhull.org.uk](mailto:hello@ageukhull.org.uk)

## **Carers UK**

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

## **National Energy Action**

[www.nea.org.uk/](http://www.nea.org.uk/)

## **Hull Connect to Support**

[hull.connecttosupport.org](http://hull.connecttosupport.org)

## **HU4 Hub**

18 Sibelius Rd  
HU4 7NH

## **Hessle Road Network**

01482 606077  
[info@hesslerdnetwork.karoo.co.uk](mailto:info@hesslerdnetwork.karoo.co.uk)

## **The Warren**

01482 218115  
[JJtatten@thewarren.org](mailto:JJtatten@thewarren.org)

## **Hull 4 Heroes**

01482 534483

## **Welcome House**

01482 205880

## **Peel Project**

07790770174  
[enquiries@thepeelproject.org.uk](mailto:enquiries@thepeelproject.org.uk)

## **Vulcan Centre**

01482 229230  
[info@vulcancentre.co.uk](mailto:info@vulcancentre.co.uk)

**Contact me for  
further information.**

**Email:**

[emma.hardy.mp@parliament.uk](mailto:emma.hardy.mp@parliament.uk)

**Phone:**

01482 219211

**Office Address:**

Office of Emma Hardy MP,  
The Octagon Centre,  
Walker Street, Hull, HU3 2RA

