

3. Debt Advice

If you are having difficulties in dealing with debt problems, you should get specialist advice straightaway. Some useful contacts are listed below.

Key contacts:

Citizens Advice Bureaux (CAB)

Citizens Advice Bureaux offer advice about debt problems. If it's a very complicated case, they will usually be able to refer you to a money advice specialist.

Craven CAB Telephone: 01756 700210	Hambleton CAB Telephone: 0845 122 8689 www.hambletoncab.org.uk
Harrogate CAB Telephone: 01423 567150 www.citizensadvice.org.uk/harrogatecab	Richmondshire CAB Telephone: 01748 823978 www.richmondshirecab.org.uk
Ripon CAB Telephone: 01765 643466 www.ripocab.org.uk	Ryedale CAB Telephone: 01653 692740
Scarborough CAB Telephone: 01723 368 710 www.scarcab.org.uk	Selby District CAB Telephone: 08451 203718 www.selbycab.org.uk
National websites: www.citizensadvice.org.uk www.adviceguide.org.uk	

The following provide free, confidential and independent advice on how to deal with debt problems:-

National Debtline

Telephone: 0808 808 4000
Website: www.nationaldebtline.co.uk

Payplan

Telephone: 0800 917 7823
Website: www.payplan.com

Consumer Credit Counselling Service

Telephone: 0800 138 1111
Website: www.cccs.co.uk

Business Debtline

Telephone: 0800 197 6026
Website: www.bdl.org.uk



4. Business and Employment Advice

Local businesses - employers and employees - need advice on how to adapt and survive the emerging pressures by making the right decisions for the future.

Key contacts:

Business Link Yorkshire

Provides a free business advice and support service.
Telephone: 08456 048 048
Website: www.businesslinkyorkshire.co.uk
More specifically Business Link will be able to provide advice on:-

- o **The Small Firms Loan Guarantee scheme** - relevant for companies that have been unable to raise loans from banks because of a lack of assets.
- o **Asset finance** - generally used to buy equipment needed for your business - you must be able to pay a deposit. The underlying value of the asset ensures the lender can make their money back if the venture fails.
- o **Business Angel** - typically an entrepreneur looking to invest in new business ventures. Business Angels can help provide capital and business advice in return for shares in the business.
- o **Venture Capital** - investors looking to buy into a business when it requires second stage funding to take the business to the next level.

Business Debtline

Provides free, confidential and independent advice on business debts.
Telephone: 0800 197 6026
Website: www.bdl.org.uk

Leeds and York & North Yorkshire Chamber of Commerce

Exists to serve the diverse needs of businesses throughout Leeds, the City of York and North Yorkshire. It provides a range of services and support.
Telephone: 01904 567838
E-mail: info@ynycc.com
Website: www.ynycc.com

Jobcentre Plus

Provides support to employers who are involved in redundancy programmes.
Website: www.jobcentreplus.gov.uk (go to the employers section).

Provides advice on job hunting for employees.
Telephone: 0845 6060 234

For advice on your rights if your job is at risk: go to the [Directgov](http://www.directgov.gov.uk) website
www.directgov.gov.uk, contact your local [Citizens Advice Bureau](http://www.adviceguide.org.uk) or click on www.adviceguide.org.uk

Train to Gain

Independent advice on improving the skills of employees to improve business performance and help access funding for affordable and sometimes free training.
Telephone: 0800 387326
Website: www.traintogain.gov.uk

North Yorkshire County Council Trading Standards

Businesses requiring advice on trading standards legislation.
Telephone: 01609 534806
E-mail: business.advice@northyorks.gov.uk

5. Consumer Advice

In recessionary times there is even more need for good consumer advice.

Key contacts:

Consumer Direct

For advice on all consumer matters.
Telephone: 08454 04 05 06
Website: www.consumerdirect.gov.uk

For anyone with information or worries about loan sharks please contact the **Illegal Money Lending Project**.

Telephone: 0300 555 2222 (24 Hours) or text to: loan(space)shark(space) followed by the message to 60003
E-mail: stoploansharks@birmingham.gov.uk

A guide to help you through the economic downturn



This signposting leaflet is intended to help residents, community organisations and businesses across North Yorkshire know where to go for advice and guidance during the current recession.

This leaflet has been produced by the North Yorkshire Advice Services Partnership with the support of North Yorkshire County Council. (Telephone 0845 8 72 73 74. Contact Officer: Jonathan Spencer.)

If you would like this leaflet in another language or format such as Braille, large print or audio, please ask us.

1. Benefit Take-up and Benefit Advice

Check to see if you are missing out on benefits and tax credits and know where to go to seek advice.

Key contacts:

Citizens Advice Bureaux (CAB)

Citizens Advice Bureaux provide advice about benefits and will check what benefits you are entitled to claim.

Craven CAB Telephone: 01756 700210	Hambleton CAB Telephone: 0845 122 8689 www.hambletoncab.org.uk
Harrogate CAB Telephone: 01423 567150 www.citizensadvice.org.uk/harrogatecab	Richmondshire CAB Telephone: 01748 823978 www.richmondshirecab.org.uk
Ripon CAB Telephone: 01765 643466 www.riponcab.org.uk	Ryedale CAB Telephone: 01653 692740
Scarborough CAB Telephone: 01723 368 710 www.scarcab.org.uk	Selby District CAB Telephone: 08451 203718 www.selbycab.org.uk
National websites: www.citizensadvice.org.uk www.adviceguide.org.uk	

Entitled to

Helps people find out about entitlements online. The website provides a free web-based calculator to help people work out their entitlement to benefits and tax credits. Website: www.Entitledto.co.uk

Tax Credit Helpline

Telephone: 0845 300 3900

Pension Credit Helpline

Telephone: 0800 991 234

Jobcentre Plus

For advice on working age benefit entitlements.

Telephone: 0845 608 8550

Whitby and District Disablement Action Group and Scarborough Disablement Action Group

Work in the Scarborough Borough area to provide information, advice and practical support to disabled people to claim their full welfare benefits entitlement. This includes a Welfare Benefits check, form filling and support with benefit appeals. The service is provided on a full-time outreach basis in Whitby and District.

Contact:

Whitby - Mo Aldred
Telephone: 01947 821001

Scarborough - Tim Vasey
Telephone: 01723 379397

2. Housing Advice

(i) Mortgage and rent arrears

Mortgage and rent payments are priority debts and should always be paid first. If you are finding difficulties in paying your mortgage or keeping up with your rent payments the key is to start talking: talk to your lender, talk to your partner, and talk to a free, independent debt adviser.

Key contacts:

Citizens Advice Bureaux (CAB)

North Yorkshire Citizens Advice Bureaux provide general housing advice, working with other agencies and housing providers to help families access affordable housing or to keep their homes and alleviate homelessness.

Craven CAB Telephone: 01756 700210	Hambleton CAB Telephone: 0845 122 8689 www.hambletoncab.org.uk
Harrogate CAB Telephone: 01423 567150 www.citizensadvice.org.uk/harrogatecab	Richmondshire CAB Telephone: 01748 823978 www.richmondshirecab.org.uk
Ripon CAB Telephone: 01765 643466 www.riponcab.org.uk	Ryedale CAB Telephone: 01653 692740
Scarborough CAB Telephone: 01723 368 710 www.scarcab.org.uk	Selby District CAB Telephone: 08451 203718 www.selbycab.org.uk
National websites: www.citizensadvice.org.uk www.adviceguide.org.uk	

North Yorkshire and York Housing Advice Resource Project

HARP provides specialist advice and support at court for people facing repossession. A housing adviser is on hand to advise and represent people facing the loss of their homes. Contact the duty scheme by telephoning 01845 521458 or 01723 350755.

HARP also provides independent housing advice on a wide range of other housing matters including:

- * Rent arrears
- * Homelessness
- * Problems with landlords
- * Repair problems
- * Facing court action
- * Housing Benefit problems
- * Debt and Welfare Benefits advice

Telephone: 01845 521458

North Yorkshire District Councils' Homelessness Service

The district councils provide an advice service and can assist you if you become or are in imminent danger of becoming homeless.

Craven Craven Housing Telephone: 01756 704500	Hambleton Hambleton District Council Homelessness Service Telephone: 0845 1211 555
Harrogate Harrogate Borough Council Housing Needs Service Telephone: 01423 556699	Richmondshire Richmondshire District Council Housing Unit Telephone: 01748 829100
Ryedale Ryedale District Council Housing Department Telephone: 01653 600666	Scarborough Scarborough Borough Council Housing Enabling Section Telephone: 01723 232323
Selby Selby District Council Housing Department Telephone: 01757 292035	

Shelter

The housing and homelessness charity.
Telephone: 0808 8004444
Website: www.shelter.org.uk

National Debtline

The helpline that provides free, confidential and independent advice on how to deal with debt problems.
Telephone: 0808 808 4000
Website: www.nationaldebtline.co.uk

ii) Cost effective ways to save energy in the home and help with fuel bills

The Energy Saving Trust advice centre

Provides free, impartial, locally relevant advice for householders on home insulation, heating and heating controls, and the different types of grants and discounts available.

Telephone: 0800 512012

Website: www.energysavingtrust.org.uk

Home Heat Helpline

An independent free telephone service that offers help and advice to those struggling to pay their energy bills.
Telephone: 0800 336699