

Winter Pressures & Cost of Living

Resource Pack



England
Midlands

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Housing

Accessing support will depend on whether or not you are in receipt of Housing Benefit or Universal Credit. Those claiming Housing Benefit can apply for a DHP (**discretionary housing payment**) from their local council if the benefit doesn't cover their rent.



If you are a private tenant not in receipt of benefits, **Shelter** is the best point of contact if you're behind on rent.



If you are a homeowner **Citizen's Advice** can help you to claim Support for Mortgage Interest from the government (if you are eligible).



Food Banks

In order to get help from a food bank you will need to be referred with a voucher, which can be issued by a number of local community organisations (for instance schools, GPs and advice agencies). Your local food bank can advise which agencies can help. [Find your local food bank here](#).



Food

You may have one or all the following in your area. Click [here](#) to find your local council.

Food Clubs - it costs, on average just £1 a year for your family to become a member. Once you've joined, you can purchase a bag of tasty food items every week worth between £10 to £15 for just £3.50!

Food Share Centres - Small amounts of food are available for free to those who need it. Centres rely on donations so the type and quantity of food varies and can't be guaranteed.

Social Supermarkets - takes food that shops no longer need, then sells this within the local community.

Energy Bills

If you are in receipt of certain benefits you may be able to pay in instalments through the Fuel Direct Scheme. To set this up, contact your local **Job Centre**, who will call your supplier (who they must agree) if you qualify.

There may also be grants available to you from your energy supplier. These are run by energy companies, but you don't necessarily need to be a customer to apply. Check out **Charis Grants** for a number of schemes that can provide assistance.



If you use a prepayment meter for electricity or gas ask your supplier for temporary credit, or **contact** your local council for a fuel voucher.

Debt Advice

Online Debt Advice Services

Online services are secure and you can get immediate, personalised help. Some services are available 24 hours a day.

Money Adviser Network

<https://adviser.moneyhelper.org.uk>



StepChange Debt Charity

www.stepchange.org



Financial Wellness Group

www.financialwellnessgroup.co.uk



National Debtline

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



National Debtline offers free debt advice online through its digital advice tool and its web guides, fact sheets and sample letters.

PayPlan

www.payplan.com



Telephone debt advice services

You can speak directly with an expert adviser.

Telephone services are usually available weekdays, evenings and Saturdays.

StepChange Debt Charity

www.stepchange.org.uk

[0800 138 1111](tel:08001381111)



Youth Legal and Resource Centre

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

[0203195 1906](tel:02031951906)



Debt Advice Foundation

www.debtadvicefoundation.org

[0800 622 61 51](tel:08006226151)



Mental Health Breathing Space



Mental Health Breathing Space

The Mental Health Breathing Space (MHBS) scheme is run by the Money and Pensions Service (MaPS). Breathing Space has been set up to provide support to indebted individuals who are receiving mental health crisis treatment. In essence, the protections offered by MHBS can provide individuals with 'breathing space', so that they can focus on their treatment/recovery, without the pressure of also simultaneously trying to tackle existing debts. More information on the scheme can be found at [Guidance on mental health crisis breathing space.pdf](#)



For AMHPs - [Breathing Space guide for Approved Mental Health Professionals : Mental Health & Money Advice \(mentalhealthandmoneyadvice.org\)](#) – containing a digital guide as well as links to other useful resources

For Healthcare Professionals (e.g. mental health nurses, care coordinators) - [Breathing Space guide for healthcare professionals : Mental Health & Money Advice \(mentalhealthandmoneyadvice.org\)](#)

General information [Mental Health Breathing Space \(rethink.org\)](#)



Other Support

Family Lives (formerly known as Parentline)

Emotional support, information, advice, and guidance on any aspect of parenting and family life. Call 0808 800 2222.



Family Action

Family Action transforms lives by providing practical, emotional and financial support to those who are experiencing poverty, disadvantage and social isolation across the country



Support for veterans and their families as cost of living increases – All Call Signs

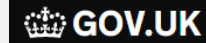
Support for veterans and their families



Royal British Legion Cost of Living Grants

Cost of Living Grants (britishlegion.org.uk)

This programme is open to anyone who is **eligible for our support** struggling to pay for items and services they need. Apply [online](#)



[Help for Households](#)

Help for Households - Get government cost of living support

Blue Light Together

Blue Light Together

Blue Light Together is the place for UK emergency services staff, volunteers, retirees and friends and family to find information, ideas and support to help look after your mental health.

It's all in confidential.

Citizen's Advice

Support with benefits, debts, immigration, health, and consumer issues. Call 0800 144 8848.



Warm Spaces

Warm Spaces is designed to signpost *anyone* in need of warmth, to a warm space to share with others.



Refuge



Confidential, non-judgmental information and expert support for victims of domestic violence. Contact 0808 2000 247.

Cruse Bereavement Support

Bereavement support

Cruse Bereavement Support

Mental Health Services

Find out how to access NHS mental health services and where to get urgent help.



NHS urgent mental health helplines

Get 24-hour advice and support from a mental health professional for anyone of any age

How to find local mental health services

The support you can get and how you access it depends on where you are

Mental health services for children and young people

Find out about support for mental health for children, young people, parents and carers

Find care for your mental health before, during and after pregnancy

Find out how to get help with your mental health if you're planning to have a baby, if you're pregnant, or after you've given birth

Urgent advice: If it's an emergency or you need urgent help or if you or someone else is in danger, call 999 or go to A&E now.

If you need help urgently for your mental health, but it's not an emergency, get help from NHS 111 online or call 111

Your mental health is as important as your physical health. You will not be wasting anyone's time.

NHS therapy and counselling services

Improving Access to Psychological Therapies (IAPT) is an NHS service for people in England aged 18 or over. You can talk to your GP about IAPT services or contact them directly without talking to your GP. Psychological therapies can treat conditions like:

- depression
- generalised anxiety
- social anxiety
- panic and agoraphobia
- other phobias
- obsessive-compulsive disorder (OCD)
- post-traumatic stress disorder (PTSD)
- body dysmorphic disorder

Get NHS therapy and counselling



Help for managing suicidal thoughts

If you're feeling like you want to die, it's important to tell someone. Help and support is available right now if you need it. You do not have to struggle with difficult feelings alone.

Message a text line

If you do not want to talk to someone over the phone, these text lines are open 24 hours a day, every day.

Shout Crisis Text Line – for everyone

Text "SHOUT" to 85258



YoungMinds Crisis Messenger – for people under 19

Text "YM" to 85258



Talk to someone you trust

Let family or friends know what's going on for you. They may be able to offer support and help keep you safe.

There's no right or wrong way to talk about suicidal feelings – starting the conversation is what's important.

Who else you can talk to

If you find it difficult to talk to someone you know, you could:

call a GP – ask for an emergency appointment

call 111 out of hours – they will help you find the support and help you need

contact your mental health crisis team – if you have one

Phone a helpline

These free helplines are there to help when you're feeling down or desperate.

Unless it says otherwise, they're open 24 hours a day, every day.

You can also call these helplines for advice if you're worried about someone else.

Samaritans – for everyone

Call 116 123

Email jo@samaritans.org



Campaign Against Living Miserably (CALM)

Call 0800 58 58 58 – 5pm to midnight every day

Visit the [webchat page](#)



Papyrus – for people under 35

Call 0800 068 41 41 – 9am to midnight every day

Text 07860 039967

Email pat@papyrus-uk.org



Childline – for children and young people under 19

Call 0800 1111 – the number will not show up on your phone bill



SOS Silence of Suicide - for everyone

Call 0300 1020 505 – 4pm to midnight every day

Email support@sosilenceofsuicide.org



Training in Suicide Prevention

Take part in the Zero Suicide Alliance free suicide prevention training online, it takes no more than 20minutes to complete. The course will teach you how to recognise the warning signs and safeguard someone that could be contemplating suicide.

[Suicide Awareness Training \(gateway\)](#)

[Suicide Awareness Training \(full version\)](#)



[SP-ARK | Suicide Prevention Training | Papyrus UK \(papyrus-uk.org\)](#)

SP-ARK Suicide Prevention – Awareness, Resource, Knowledge. An introduction to PAPYRUS and Suicide Prevention

The key objectives are:

- To increase awareness of Suicide and Suicide Prevention
- To provide information about PAPYRUS – Prevention of Young Suicide
- To develop hope and encourage action for a suicide safer community
- To understand the importance of self-care.



Suicide Prevention - We need to talk about suicide

Helping everyone to feel more confident to talk about suicide

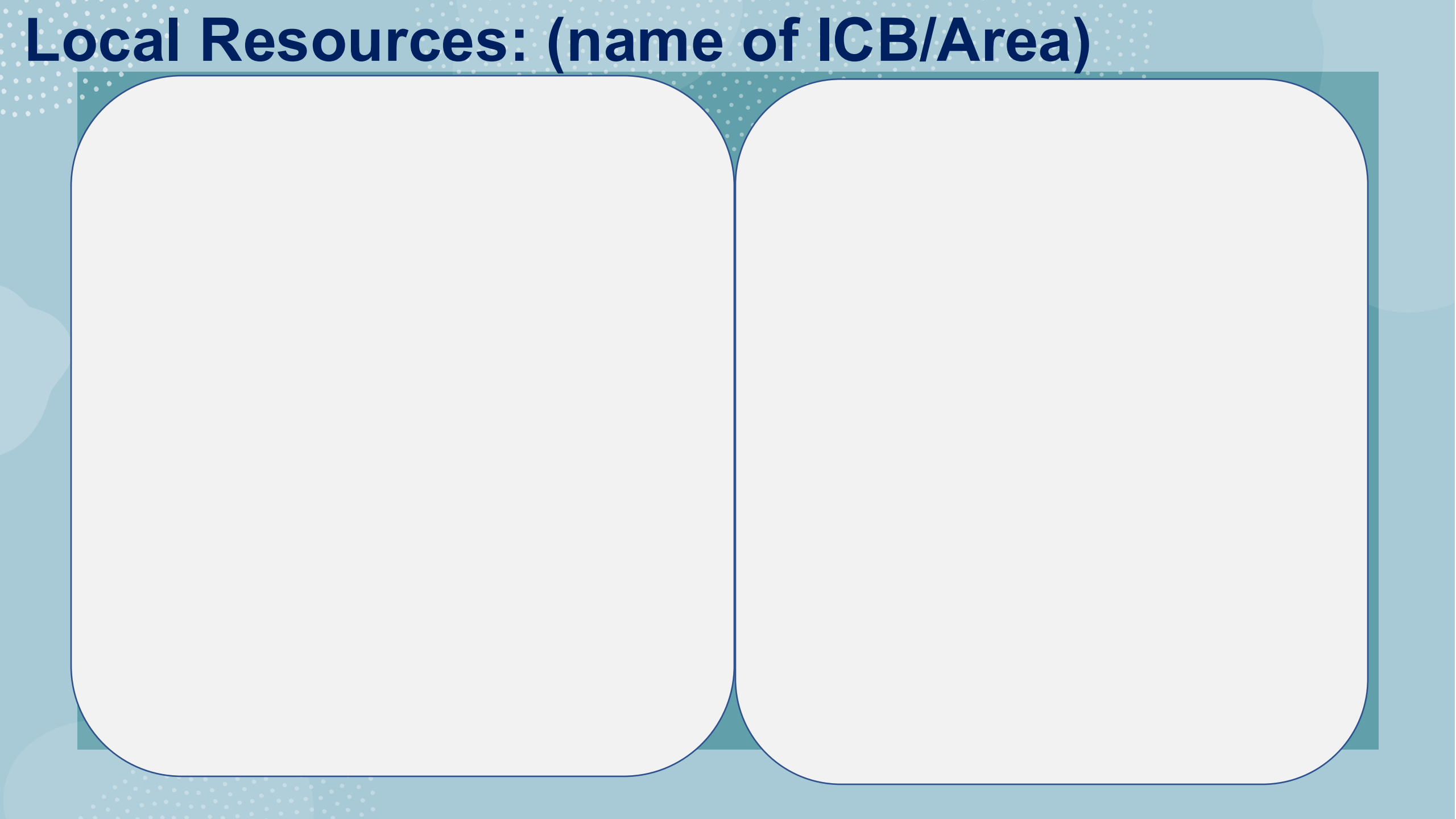


“We need to talk about suicide: helping everyone to feel more confident to talk about suicide” is an e-learning programme that has been developed for the wider public health workforce including voluntary sector, emergency services, prison staff and prison listeners and all staff in health and social care.

Almost everyone thinking about suicide doesn't want to stop living – they just want to stop the pain and distress they are feeling. Talking about suicide does not make someone more likely to take their own lives. Another person showing compassion and care can only make things better, not worse.

The programme is based on four storylines of people who are at increased risk of dying by suicide. During these four video scenarios, the learner will have the opportunity to reflect on their own learning. The learner will be able to complete the entire programme at once, which takes approximately between 60 and 90 minutes, or complete at their own pace in smaller sections.

The Suicide Prevention programme is freely available to access [here](#)



Local Resources: (name of ICB/Area)