



North Ayrshire
Community Planning Partnership

WORRYING ABOUT MONEY? HELP IN NORTH AYRSHIRE



I suddenly have no money

Maximise your income by getting a benefit check from Money Matters.

If you are a Council or housing association tenant you can also contact your housing provider.

Ask for a crisis grant from North Ayrshire Council.

Ask for a hardship payment from the Jobcentre if you have a benefit sanction.

Challenge a benefit decision if your benefit has been refused/stopped/reduced/sanctioned with help from Money Matters.



I have debts that I am having problems paying

Get debt advice by contacting CHAP. If you are a Council or housing association tenant you can also contact the Welfare Reform Team or Financial Inclusion Officer. If you live in the Three Towns or Arran use the Better Off North Ayrshire service.



My money doesn't stretch far enough

Maximise your income by contacting Money Matters and getting a benefits check. If you have made a new claim for benefit you can ask for an advance payment from the Jobcentre. Community Link Workers can support with budgeting advice. Citrus Energy can help with utility costs.



Who can help?

North Ayrshire Money Matters

Welfare Rights advice, assistance and representation to North Ayrshire residents to ensure they receive their legal entitlement to benefits.

01294 310456

moneymatters@north-ayrshire.gov.uk

www.nahscp.org/money-matters/

Community Link Workers

Based in General Practice, they can help you find groups/services to meet your needs and interests, including money and benefit advice, debt management and budgeting. Contact your local GP surgery.

www.facebook.com/

[NACommunityLinkWorkers/](https://www.facebook.com/NACommunityLinkWorkers/)



North Ayrshire Community Planning Partnership

Citrus Energy

Helping energy consumers make savings on gas and electricity costs

07973 847 981

Phone line is open 9.00am - 5.00 pm

Monday - Thursday and 9.00 am - 4.30 pm on Friday

www.citrusenergy.co.uk

Better Off North Ayrshire

For anyone living in the Three Towns or Arran. Confidential money and debt advice, welfare rights and housing advice, access to help with energy costs, skills for work and wellbeing.

030 0002 0002

betteroffna@chap.org.uk

For Tenants

Benefits and debt advice

North Ayrshire Council - Welfare Reform Team
0300 999 4606

Cunninghame Housing Association - Financial Inclusion Team,
01294 606007 or 01294 607591

Irvine Housing Association - Tenancy Sustainability Team
01294 316784

Or speak to your housing officer who can refer you

Jobcentre Plus

Call Jobcentre Plus to make a new claim for Jobseeker's Allowance (JSA)
0800 055 6688 www.gov.uk/jobseekers-allowance

Claim Universal Credit on-line
www.gov.uk/universal-credit/how-to-claim

Claim Employment and Support Allowance on-line
www.gov.uk/employment-support-allowance/how-to-claim

You can apply for an advance payment in your online account or through your Jobcentre Plus work coach.

Call the Universal Credit helpline about hardship payments
0800 328 5644

CHAP

Benefits, debt advice and housing advocacy

01294 475636

www.chap.org.uk

adviceandinfo.chap@gmail.com

North Ayrshire Council - Crisis Grant

Administer Scottish Welfare Fund Crisis Grants aimed at helping people in crisis because of either a disaster (like fire or flood) or an emergency.

01294 310000

www.north-ayrshire.gov.uk/benefits/scottish-welfare-fund.aspx

Christians Against Poverty

Irvine, Kilwinning & Three Towns Personal Debt Centre

Free debt counselling and support

0800 328 0006

www.capuk.org

North Ayrshire Fairer Food

If you are looking for low cost food you can join a Community Larder and browse the local shop for the things you need at a reduced cost.

Use this map to find details of your local larder
<https://bit.ly/2Y0KOKY>


North Ayrshire Community Planning Partnership


Working with communities and organisations to achieve North Ayrshire "A Better Life"

<http://northayrshire.community>



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 www.facebook.com/ArranLocalityPartnership
www.facebook.com/GarnockValleyLocalityPartnership
www.facebook.com/IrvineLocalityPartnership

 www.facebook.com/KilwinningLocalityPartnership
www.facebook.com/NorthCoastLocalityPartnership
www.facebook.com/threetownslativitypartnership