

Central Bedfordshire Financial Hardship Support Information

All information in this booklet has been provided by Central Bedfordshire Early Help Services

Advice Central

Open Door to Advice in Central Bedfordshire



FREE & CONFIDENTIAL

A single source of information on a vast range of topics including Benefits, debt, disabilities, education, health, housing, immigration, employment & legal.

<https://advicecentral.org.uk>

Money Saving Expert

MoneySavingExpert.com is the UK's biggest consumer website, with more than 16 million users a month. The site's dedicated to cutting your bills and fighting your corner with journalistic research, cutting-edge tools and a massive community – all focused on finding deals, saving cash and campaigning for financial justice.

The average person in the UK can give themselves the equivalent of a 25% pay rise by being an active, savvy consumer and shifting to the very best deals. This site's here to show you how.

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

Ickleford Community Larder

Offering Larder Essential Food Parcels and Rescue Food. We are stopping so much food going to landfill. Come along, no proof needed, donate if you can but it's not essential

<https://www.facebook.com/IcklefordCommunityLarder/>

Food Rescue Hub

A food boutique where unsold food, otherwise destined for destruction, is rescued and diverted from the bin, and offered to the community. Uncooked food is recovered from local food-based businesses' and is offered on a pay-as-you-feel (PAYF) basis making it accessible and encouraged to all members of the community.

<https://www.foodrescuehub.uk/a-warm-welcome/>



PDSA

If you do not live near one of our Pet Hospitals, but you are receiving benefits, you may be eligible for our Pet Care scheme.

The Pet Care scheme is run with partner veterinary practices, allowing you to pay a small monthly amount to get access to low-cost treatments for cats and dogs, along with other help to keep your pet healthy.

To qualify for Pet Care Scheme you must live within the postcode catchment area of one of our practices Pet Care Scheme, and be receiving at least one of the following benefits:

- Housing Benefit
- Means-tested support with Council Tax
- Universal Credit with Housing Element



<https://www.pdsa.org.uk/pet-help-and-advice/our-services>

The Bedfordshire and Luton Community Foundation

Bedfordshire and Luton Community Foundation (BLCF) is the leading local grantmaker in the county. We are passionate about improving the lives of people in Bedfordshire and Luton and we are known for our ground-breaking initiatives, for our investment in supporting local charities and for our deep relationships with grassroots groups in our area.



The Need project

Providing food packages to support individuals and families who are experiencing food deprivation. Providing other items to meet immediate and essential needs, as resources allow.

<https://www.theneedproject.co.uk/index.php>

Best Before Cafe

What's a Food Boutique? All the food they don't use on the day is offered to customers on a Pay as you feel basis. The cafe will have a display of groceries that we have rescued from Lidl, Waitrose, Morrisons and Tesco. Everyone can take what they need in return for donations of money, time or skills

<https://bestbeforecafe.co.uk/>

Turn2us

Anyone can be a missed pay-cheque, illness or bereavement away from a real financial crisis, which is why we can help you find the support you need to get back on track.

The Benefits Calculator takes less than 10 minutes to complete and it will tell you which means-tested benefits you may be entitled to, including tax credits.

The Grants Search can help you look for funds that might be able to give you a grant or other types of help.

<https://www.turn2us.org.uk/>

Eaton Fund

The Eaton Fund can help women over the age of 18 who face financial hardship. Applicants must live in the UK.

The Eaton Fund can make one-off grants to help purchase specific items such as white goods, carpets or essential furniture. We can also help disabled women by contributing towards an item that improves quality of life or independence.

Details of our grant application process and application form are [here](#)

Applications must be via an approved independent referee, such as a social worker, housing officer or other key worker. Applications for mobility aids must be backed up by an assessment from an occupational therapist to ensure that the item meets your needs.

Please see our [eligibility page](#) for further information.

<https://www.eaton-fund.co.uk/index.asp>

British Gas Energy Trust



If you're struggling with money and energy debt, you are not alone. We're an independent charitable trust set up to support families and individuals who are struggling to pay their bills across England, Wales and Scotland, no matter which energy company you are with.

How we help

Free resources to help make sure you're getting the support and benefits you may be entitled to

We fund frontline advice services in local communities providing free 1-2-1 money, benefits, and energy efficiency advice

We also run a direct access energy debt programme – awarding grants to households that remove energy debt, fund emergency fuel credit and provide boiler replacements

WaterSure scheme – help with paying water bills

WaterSure is a scheme which helps some people with their water bills. To apply for the scheme, you must be on benefits and need to use a lot of water either for medical reasons or because your household has a certain number of school-age children. You also need to be on a water meter or be waiting to have one installed.

If you get help through the WaterSure scheme, your water bill will be capped. This means you will not pay any more than the average metered bill for the area your water company deals with.

In some cases, your normal metered water bill could be less than your company's WaterSure cap. If this applies to you, you will only be billed for the amount of water you use.

You can ask your water company what their cap is if you want to check this before applying.

To qualify for WaterSure you need to:

- be on a water meter or have applied for one and be waiting for it to be installed, or be paying an assessed charge because it's not possible to fit a meter at your property
- be on certain benefits
- have a high essential use of water

Which benefits you need to be on

The benefits you need to be on depends on your supplier. You should check which benefits they cover.

All suppliers offer WaterSure if either you or someone in your household get one of the following benefits:

- Universal Credit
- Pension Credit
- Housing Benefit
- income-based Jobseeker's Allowance
- Income Support
- income-related Employment and Support Allowance
- Working Tax Credit
- Child Tax Credit awarded at a rate higher than the family element

Some water suppliers also offer WaterSure if you're on Disability Living Allowance or Personal Independence Payments. You should check with your water company if you're not sure if they cover these benefits.

To find out more about these benefits, see our Benefits pages.

<https://www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/watersure-scheme-help-with-paying-water-bills/>

Better housing better health

Better Housing Better Health (BHBH) is a longstanding service working to reduce the number of people in fuel poverty and improve domestic warmth & wellbeing.

It is coordinated by National Energy Foundation (registered charity number 298591), but involves many other organisations across Buckinghamshire, Oxfordshire, Watford, Milton Keynes, Luton, Central Bedfordshire and Dacorum with a cross-referral mechanism in place to maximise the benefit to residents of each organisation's field of expertise.

Helpline Service

The service provides a central helpline, 0800 107 0044, able to give impartial expert advice on to reduce energy bills and improve the energy efficiency of the home.

Although a lot of services that we offer are only available to vulnerable residents, any resident looking for advice is encouraged to call the helpline. There is also a dedicated email address to make enquiries: bhbh@nef.org.uk.

Outreach Activity

If funding is available, BHBH may be able to arrange a visit to your local community group and deliver a talk about fuel poverty and energy saving advice. We have delivered events at a range range of groups including community lunches, carers groups, retirement or 50+ groups, fairs and flu clinics. Please contact us to learn more.

Training

We can also deliver training sessions to teams and organisations that work directly with residents vulnerable to the cold such as frontline health and social care staff. training will provide attendees with the tools and knowledge to both understand and identify those at risk to fuel poverty and cold home. Contact us to learn more about this.

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

Stepchange

StepChange can check a whole range of debt relief options. Their Expert Advisors help thousands every day with various types of debt problems. You can access free, no obligation and confidential advice for anyone struggling to re-structure their current finances.

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



What to do if you're struggling to pay your energy bills

The energy market is in crisis. Energy prices are at all-time highs, there are no cheap deals to switch to and the energy price cap has just risen by a massive 54%. This will leave many facing the stark choice of choosing between heating and eating. While we're pushing the Government to do more to help mitigate rocketing prices, at the moment it's not doing enough. So in this guide we take you through all the help and support available right now if you're struggling.

Should you stick or fix?

This guide is all about finding the right support if you're worried about being able to afford your energy bills. For help deciding whether you should fix or stay on a standard tariff, see [Martin's Is now the time to fix? video](#).

Talk to your supplier as early as possible – they have to help if you're struggling

If you're falling behind with your energy bills, and finding yourself struggling to pay, the best thing to do is contact your supplier as soon as possible. Under rules from regulator Ofgem, your supplier has to help you – usually by negotiating a payment plan that you can afford.

So don't panic – your supply won't be cut off. Due to ongoing additional support measures put in place due to the coronavirus pandemic, disconnections of standard credit meters have been suspended.

There are a range of options suppliers could offer if you're struggling, including:

- A full payment plan review
- Affordable debt repayment plans
- Payment breaks (though this won't be right for everyone)
- Payment reductions
- More time to pay
- Access to hardship funds

What help you can get is decided on a case-by-case basis, but importantly, repayment must be based on your ability to pay. So get in touch with your supplier as soon as possible

On prepay and struggling to pay? Your supplier must help as well

If you prepay for your energy, and you find yourself struggling to top up and facing self-disconnection, there's also plenty of help available from your supplier – so do contact it as soon as you start to get in trouble. Here's what they will do:

- All suppliers offer small amounts of emergency credit. You'll usually get £5 of emergency credit on your gas and electricity meter (£5 on each meter) that you can access through your meter. The option to use it usually becomes available when you've little money left on your meter (usually about less than 50p for electricity, or £2 for gas). How you access it depends on your meter, either by entering the card or clicking a button when the option pops up – your supplier will be able to tell you how it works for your meter. You will need to pay this back when next you top up.
- Friendly credit means you can't be cut off in certain times if your meter runs out. Friendly credit is there to protect you if you start running out of credit when the shops are closed. It means you won't be cut off, and can keep using gas and electricity if you run out of credit during evenings, weekends and bank holidays.

Times can vary slightly by supplier and season, but generally, you won't be cut off between about 6pm and 9am Monday to Saturday, all day Sunday, and on bank holidays. You'll need to pay back anything you've used during this time the next time you top up.

- Additional support credit is available to some if you can't afford to top up. If you can't afford to top up and you're facing self-disconnection through being unable to keep enough money on the meter, you may be able to get additional support credit (or extra support credit). What you can get, how this works and if you're eligible will depend on your supplier, so speak to it as soon as possible. In general, additional support credit is usually for those in vulnerable situations (such as those of state pension age, or with a disability or long-term medical condition). It's also up to the supplier to assess how much additional credit you'll get and to work with you to come up with a repayment plan, based on your ability to pay. But even if you're not in a vulnerable situation, your supplier could still help if you're unable to top up. It may still be able to offer support credit, or can review any debts you may be paying off through your meter, or give you access to hardship funds. It's all done on a case-by-case basis, so do get in touch with your supplier as soon as possible.

What's more, regulator Ofgem has strengthened protections for prepayment customers, requiring suppliers to proactively identify and contact customers that have self-disconnected due to being unable to afford to top up. This includes support for repaying any outstanding standing charges.

Most energy suppliers offer hardship funds if you're in debt

Households in England, Wales and Scotland are to get up to £350 of Government support to soften the blow of rocketing energy prices. This includes:

- A £200 rebate loan in October to all households. You'll get an automatic £200 discount on your bills, regardless of what tariff you're on. And from April 2023 you'll have a £40/year levy added to bills to effectively repay the discount. For full info, see [Martin's video explainer](#).
- A £150 council tax rebate in April to all households in England, Scotland and Wales for those in bands A to D. How it works exactly depends on where you live – see our news stories for full info on the schemes in [England](#)
- A £144 million discretionary fund for councils aimed at those on low incomes who don't qualify for help due to their council tax band. This is to help those on low incomes who don't qualify for the £150 support above because, for example, they're exempt from council tax. See [discretionary fund](#) info.

Check if you can get £150 towards energy bills each winter with the warm home discount.

The [Warm Home Discount](#) scheme requires suppliers with more than 50,000 customers to help vulnerable people in the UK pay for their energy over the winter.

If you've a standard credit meter, the money isn't paid to you – it's a £150 rebate applied to your electricity or gas bill between October and March. If you're on a prepay meter, you'll usually be sent a top-up voucher.

Entitled To

We are one of the leading providers of online benefits calculators in the UK today. We help people determine what they can claim from national and local government via our self-serve calculators.

Our calculators are authoritative and accurate and we are entirely independent of government. We provide a reliable estimate of benefit entitlements based on our in-depth knowledge of the UK's social security system. By using our online benefits calculators, users can determine whether they are receiving the right amount of money in their benefit claims, whether they are eligible for other types of benefits, as well as understand what their position will be as Government welfare reforms take effect.

We have been operating since 2000, and provide our calculators not just through this web site, but also to numerous Local Government Authorities, Housing Associations, leading Charities as well as other web sites that need to provide benefits calculators to support their users, such as MoneySavingExpert.com.

<https://www.entitledto.co.uk/>

