



# Having difficulty paying?

If you are struggling to pay your rent or other bills, help is available.



# Homes and Money Hub

Please see our webpage for our criteria for allocation to a Caseworker [www.lbbd.gov.uk/money-and-debt/homes-and-money-hubs](http://www.lbbd.gov.uk/money-and-debt/homes-and-money-hubs). This gives some detail as to what we may be able to help with - allocation to a Caseworker really depends on priority debt and vulnerability – please refer to criteria information on the webpage.



If you meet the criteria and want to request our support you will need to complete a referral form at the foot of the webpage [www.lbbd.gov.uk/money-and-debt/homes-and-money-hubs](http://www.lbbd.gov.uk/money-and-debt/homes-and-money-hubs) - please note you will also need to provide bank statements within 10 days of submitting the referral, you can email them to [homesandmoneyhub@lbbd.gov.uk](mailto:homesandmoneyhub@lbbd.gov.uk)

If you need assistance completing the referral form you can drop in to **Barking Learning Centre** or **Dagenham Library** Monday to Friday from 9.00am to 4.00pm. Someone on the front desk may be able to assist with completion, if the desk is not busy, or we may be able to arrange an appointment for you to complete it with a volunteer at either of these locations or over the telephone.



## EXAMPLES OF FURTHER SUPPORT ARE:

The Homes and Money Hub works closely with lots of other organisations who support residents. A Caseworker can arrange for support from these organisations who are based in the same building as the Homes and Money Hubs. If not allocated a Caseworker, you are welcome to get in touch directly with any of the support organisations shown below.

### ✔ Debt Free Advice

Support residents who have multiple debts and deal with the non-priority debts [debtfreeadvice.com/](https://debtfreeadvice.com/)

### ✔ Barking & Dagenham Citizens Advice

Caseworkers refer people for support with benefit advice, appeals, and legal matters such as relating to possession claims [bdcab.org.uk/](https://bdcab.org.uk/)

### ✔ Community Food Clubs supported by 'The Source'

[lbbd.gov.uk/money-and-debt/community-food-clubs](https://lbbd.gov.uk/money-and-debt/community-food-clubs)  
[barkingchurchesunite.org/the-source](https://barkingchurchesunite.org/the-source)



### ✔ Family Hub

That includes Supporting Families [startforlife.lbbd.gov.uk/family-hubs-and-family-navigators/](https://startforlife.lbbd.gov.uk/family-hubs-and-family-navigators/)



### ✔ Employment Support Service B&D Works

Who work closely with the Homes and Money Hub Job Broker [bdopportunities.org/bd-works/](https://bdopportunities.org/bd-works/)

### ✔ Inclusive Digital Zones

[lbbd.gov.uk/digital-barking-and-dagenham/inclusive-digital-zones](https://lbbd.gov.uk/digital-barking-and-dagenham/inclusive-digital-zones)

### ✔ Universal Credit

[lbbd.gov.uk/benefits-and-support/universal-credit](https://lbbd.gov.uk/benefits-and-support/universal-credit)

### ✔ BD Money

[bdmoney.co.uk/](https://bdmoney.co.uk/)

# Discretionary help

## Discretionary Housing Payments (DHPs)

DHPs provide extra money for when help is needed to meet housing costs to ease financial hardship. DHP is for residents who face a variety of financial difficulties and helps with housing costs on a short term and temporary basis and gives residents time to find alternative solutions and can also be used in certain circumstances to assist with moving and advance rent costs and clearing rent arrears.

[lbbd.gov.uk/benefits-and-support/discretionary-hardship-support](https://lbbd.gov.uk/benefits-and-support/discretionary-hardship-support)

## Budgeting Loans

Budgeting loans from the DWP

[lbbd.gov.uk/housing/home-move-checklist/budgeting-assistance](https://lbbd.gov.uk/housing/home-move-checklist/budgeting-assistance)

## Household Support Fund – Discretionary Hardship Support

The scheme is used to provide support to those residents who require help with emergency living expenses, such as food, fuel (gas and electric for customers who pay via a key meter), travel expenses, and household appliances and/or clothing in exceptional circumstances.

[lbbd.gov.uk/benefits-and-support/discretionary-hardship-support](https://lbbd.gov.uk/benefits-and-support/discretionary-hardship-support)

## Budget planner

The Budget Planner free online budget planning tool allows income and expenditure to be input

[moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner](https://moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner)

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# BD Money

in partnership with Leeds Credit Union



For other information, advice and guidance on helping you sort your finances please visit the Barking and Dagenham Money website at [bdmoney.co.uk/](https://bdmoney.co.uk/)



### ✔ BD Money have a Benefit Calculator

[bdmoney.co.uk/benefits/](https://bdmoney.co.uk/benefits/)

### ✔ Furniture Assistance

[lbbd.gov.uk/home-move-checklist/furniture-assistance](https://lbbd.gov.uk/home-move-checklist/furniture-assistance)

### ✔ Liberty Credit Union

[lcu.org.uk/loans](https://lcu.org.uk/loans)