



Having difficulty paying?

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



Tenancy Sustainment Officer

We have a specialist Tenancy Sustainment Officer who supports residents through meeting either in person in your home, or at an office location, and also provides telephone conversations to understand your current circumstances. The Tenancy Sustainment Officer is experienced in working with diverse communities.

This can include working with you to complete an income and expenditure assessment using the 'Better off income and expenditure calculator' that also highlights if there are any welfare benefits that you could be claiming.

The Tenancy Sustainment Officer will agree a plan of action with you that could for example include providing support with Universal Credit Housing costs, provide support with debts, and complete an appeal regarding benefit entitlement.

To ask to meet a Tenancy Sustainment Officer, please phone 020 8227 5996 – option 2 – 9am-5pm Monday to Friday, or email rent@bdreside.co.uk

Community Navigators

Community Navigators support individuals in accessing local resources and services to improve their health and wellbeing. They act as a bridge, connecting people with the right support, whether it's social activities, education, or information about local services.

They give you time to focus on what matters to you by taking a holistic approach to your health and wellbeing. They connect you to community groups and statutory services for practical and emotional support which includes:

- Money and debt advice
- Benefits
- Support around a disability
- Emotional wellbeing support
- Volunteering, training and employment support
- Social groups and activities
- Bereavement support
- Lifestyle e.g. weight, smoking, alcohol and substance misuse
- Staying independent
- Family support

Please visit: ourhubsbd.london/community-navigators/

EXAMPLES OF FURTHER SUPPORT ARE:

✔ Debt Free Advice

Support residents who have multiple debts and deal with the non-priority debts debtfreeadvice.com/

Drop in 9am-12pm Monday to Friday at Barking Learning Centre.

Drop in 9am-12pm Mondays and Tuesdays at Dagenham Library.

Telephone 0800 808 5700 or WhatsApp.
Line open from 8am-8pm, 7 days a week.

✔ 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/

Telephone Advice line 080 278 7870
open from 10am-4pm every weekday.

✔ Family Hub

That includes Supporting Families
ourhubsbd.london/

✔ Employment Support Service B&D Works

bdopportunities.org/bd-works/

✔ Inclusive Digital Zones

lbbd.gov.uk/digital-barking-and-dagenham/inclusive-digital-zones

✔ Universal Credit

lbbd.gov.uk/benefits-and-support/universal-credit

✔ BD Money

bdmoney.co.uk/

✔ Barking Churches Unite – The Source

Furniture for those in need, community food club, food for those in need, wellbeing centre, and baby essentials for those in need. The Source, 37A Vicarage Field Shopping Centre, Barking, Essex, IG11 8DH.

T: 020 8594 2404

E: sourceinfo@barkingchurchesunite.org
barkingchurchesunite.org/



✔ Community Food Clubs supported by 'The Source'

lbbd.gov.uk/money-and-debt/community-food-clubs

barkingchurchesunite.org/the-source

✔ Lightning Reach

If you could use a helping hand with money, you may be eligible to apply for support such as grants, benefits, help with bills and local schemes. The Lightning Reach portal allows you to find and apply for support from multiple providers, quickly and easily.
lightningreach.org/application-portal

If needing support completing the application, please phone
020 8227 5996 – option 2 – 9am-5pm
Monday to Friday, or email
rent@bdreside.co.uk

Discretionary help

Crisis and Resilience Fund (CRF)

CRF Housing Payments replace the previous Discretionary Housing Payment (DHP) and Household Support Fund – Discretionary Hardship Support scheme and are for residents who require additional emergency support to meet their rental costs or costs associated with moving.

If you are already receiving Housing Benefit, or the Housing Element of Universal Credit and this does not cover your rent and you are in financial hardship, you can apply. Crisis and Resilience Fund (CRF) Housing Payments provide extra money when you need help to meet your housing costs.

It is a scheme intended to ease financial hardship. Housing Payments are for residents who face a variety of financial difficulties.

Housing Payments help with housing costs on a short-term and temporary basis and give residents time to find alternative solutions.

There will be exceptional cases where a Housing Payment is required in the long term; however, it should not be seen as a permanent solution.

lbbd.gov.uk/discretionary-financial-support-old/crisis-and-resilience-fund-crf-housing-payments

Budgeting Loans

Budgeting loans from the DWP

lbbd.gov.uk/housing/home-move-checklist/budgeting-assistance

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

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/



✓ **BD Money have a Benefit Calculator**
bdmoney.co.uk/benefits/

✓ **Furniture Assistance**
lbbd.gov.uk/home-move-checklist/furniture-assistance

✓ **Liberty Credit Union**
(merged with Plane Saver Credit Union)
planesavercu.co.uk/liberty



MIX
Paper | Supporting
responsible forestry
FSC® C018124



**CARBON
BALANCED
PRINT**
www.carbonbalancedprint.com
CBP2110