

## Are you in debt?

Credit Unions are based locally and work for local people. Unlike payday lenders, they offer lower interest rates, which means you will have to pay less back.

If you are in debt, we recommend you get in touch with a trusted organisation for free advice about paying off your debts.

The following organisations are trusted by the council and they can refer you to a Credit Union.

**Advice For Renters** - Advice and support on benefits, debt, energy, budgeting, affordable loans and information on available charitable grants.  
020 7624 4327  
info@advice4renters.org.uk  
www.adviceforrenters.org

**Citizens Advice Brent** - Advice on benefits, debt, housing and more.  
0208 438 1249  
www.citizensadvicebrent.org.uk

**Step Change** - For advice on all debt matters. 0800 138 1111  
www.stepchange.org

**Debt Free London** – Free Debt Advice Night or Day 24/7. 0800 808 5700  
www.debtfree.london

### **Credit Unions operating in Brent:**

Hillingdon Credit Union  
01895 250958  
www.hillingdoncu.co.uk

My Community Bank  
020 3375 0221  
www.mycommunitybank.co.uk

London Capital Credit Union  
020 7561 1786  
www.credit-union.coop

## Breathing Space

If you have fallen behind on debt repayments, you can apply for breathing space. It's a scheme that gives you legal protection from creditors for 60 days.

If you are having mental health treatment, you may be eligible for a Mental Health Breathing Space, which gives legal protection for the duration of your treatment.

Visit: [www.gov.uk/options-for-paying-off-your-debts/breathing-space](http://www.gov.uk/options-for-paying-off-your-debts/breathing-space)

## Help finding a new job

**If you're out of work, or looking to learn a new skill to boost your earning potential, look into the local support available to you.**



**Brent Start** is Brent's adult education college. From plumbing to hairdressing, computing to health and caring, they offer a wide variety of courses to help you learn new skills, find a job, or get a better job. To find out more, call 0208 937 3950 or email [brent.start@brent.gov.uk](mailto:brent.start@brent.gov.uk) or visit [www.brent.gov.uk/adulteducation](http://www.brent.gov.uk/adulteducation)



The **Brent Works** team will help you to find a job. They offer one-to-one advice and can connect you to local jobs and apprenticeships. Call 0208 937 6295 or visit [www.brentworks.brent.gov.uk](http://www.brentworks.brent.gov.uk)

# Help with bigger bills



**Money is tight for lots of people right now. If you're struggling with bigger bills and the cost of everyday essentials, help is at hand.**

This guide is for anyone on a low income, who may not have savings in the bank to fall back on, or who needs emergency help covering the cost of basic bills.

For people who find going online difficult, you can always visit your local

Brent Hub where council officers can help work out what support you are eligible for and assist with filling in forms for local and national support.

Brent Hubs are based in Willesden Green Library, Ealing Road Library, Harlesden Library, Kingsbury Library, and Hornbill House in Kilburn. Opening times vary. Call 020 8937 1234 or go to [www.brenthubs.com](http://www.brenthubs.com) to find out more.





## Brent's Resident Support Fund

If you are in short term financial difficulty and you live in Brent, you can apply to the council for help with;

- Rent or mortgage arrears
- Household essentials
- Gas and electricity bills
- Paying off debts
- Training costs to help you find a new job

You need to be aged 18 or over and have less than £6,000 in savings.

The fund is means-tested, and depending on your situation you may be offered a grant, an interest-free loan, or both.

## Brent's Digital Support Fund

If you have less than £6,000 in savings and need a laptop or tablet for school or applying for jobs, the council may be able to help.

Depending on your circumstances, we may also help cover the cost of internet access for up to 12 months.

[www.brent.gov.uk/residentsupportfund](http://www.brent.gov.uk/residentsupportfund)

## Help paying rent and council tax

### Council Tax Support Scheme

Council Tax Support is not considered as part of a Universal Credit application with the Department for Work and Pensions. If you need help with your Council Tax, you must apply directly to the council.

If you are struggling and need help to pay your council tax, you can apply for council tax support [www.brent.gov.uk/ctsupport](http://www.brent.gov.uk/ctsupport)

### One-off council tax refunds

This year, if you are in Council Tax Bands A-D, you can apply for a £150 refund this April. If you pay by direct debit, we will refund you automatically.

For those not paying by direct debit, further information is available on your council tax bill during March, and please visit the council's website for further information.

[www.brent.gov.uk/counciltaxrebate](http://www.brent.gov.uk/counciltaxrebate)

Some households in council tax bands E-H will also get a refund.

This scheme is for those who are on council tax support; receive income-related state benefits or who apply for financial support related to utility bills during April 2022.

If you are on council tax support, we will be in contact with you.

The council has been given the money for refunds by the government.

### Help if you're falling behind on rent payments

If you are struggling to pay your rent, receive Housing Benefit or the Housing element of Universal Credit, the council may be able to help you with a short term, one-off Discretionary Housing Payment to help cover;

- a rent shortfall
- rent deposits
- rent in advance if you need to move home

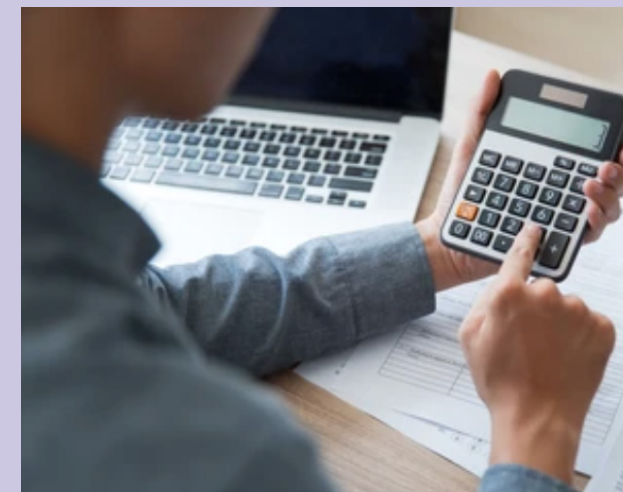
You can apply online using My Account [www.brent.gov.uk](http://www.brent.gov.uk) or speak to someone on 020 8937 1234.



### Housing Benefit support

If you are unemployed, on a low income or claiming benefits, you can apply for Housing Benefit to help pay your rent.

If you have reached the state pension age or you are in supported, sheltered or temporary housing, please visit [www.brent.gov.uk/housingbenefit](http://www.brent.gov.uk/housingbenefit) for more information.



## Energy bills and your weekly shop

### Save money on energy bills

Green Doctors give free, trusted tips on how to reduce your energy bills and stay warm at home. They can help you switch to a cheaper supplier, and help you apply for grants.

Visit Green Doctors [www.london.greendoctors.org.uk](http://www.london.greendoctors.org.uk) or call 0300 365 5003.

### Food Banks

If you are struggling to afford to buy food there are a number of charities, like Sufra and the Trussell Trust that run food banks in Brent that can provide emergency food parcels.

The Brent Food Aid Network outlines a number of food banks in Brent and how to access support. For more information visit [www.brentfoodaid.help](http://www.brentfoodaid.help). Alternatively, speak to your local Brent Hubs for more information. Call 0208 937 1234 (ask for Brent Hubs) or visit [www.brenthubs.com](http://www.brenthubs.com)



### School meal holiday vouchers

This Easter the council will automatically give vouchers to cover the cost of food over the school holidays to families who receive benefits related free school meals.

If you think your child may be eligible for free school meals but isn't already receiving them, visit [www.brent.gov.uk/freeschoolmeals](http://www.brent.gov.uk/freeschoolmeals) for more information on how to apply.

