

**Central
Bedfordshire**



Are you struggling with money?

Where to go for help before it's too late

Find us online



www.centralbedfordshire.gov.uk

Where to find help

Where to find help

- Have benefit changes left you struggling financially?
- Finding it harder to put food on the table?
- Worrying about paying your rent or bills?
- Can't afford gas or electric top-ups?
- Paying unnecessary bank charges or using payday lenders?

With rises in the cost of living and reductions in some benefits, we know this is a difficult time for many people. If you're struggling to cope there is plenty of free, independent and confidential support available – we strongly recommend you seek advice early. Hundreds of Central Bedfordshire residents receive help every year.

1) Contact your local Citizens Advice

Citizens Advice can check if you might be entitled to any benefits and discuss ways of maximising your income. They can help you negotiate with companies you owe money to and ensure you have sufficient to pay for essentials. They can also discuss other problems with housing, employment and relationships etc. From money, debt or housing worries, advisers understand how benefit changes can affect your

finances, and will offer you support and advice on everything. They can refer you to other sources of help such as food banks. Contact them for free, impartial advice in person, online or by phone.

Check area websites for up to date details of drop-in sessions local to you.

Citizens Advice Mid-Bedfordshire – Ampthill and Biggleswade. An appointment system is in place at both locations. Call between 10:30am and 2:30pm, Monday to Thursday (and Friday for the Ampthill office).
Telephone: **01525 402742 / 01525 841217 / 01767 601368**
Website: **www.midbedscab.org.uk/**

Citizens Advice Dunstable – Open Monday to Wednesday, 10am to 12:30pm and 1:00pm to 3:30pm; Thursday and Friday, 10am to 12:30pm.
Telephone: **01582 661384 / 01582 670003**
Website: **www.dunstablecab.org.uk/**

Citizens Advice Leighton-Linslade – Open Monday to Friday 10am-1pm, Monday 4pm-6:30pm and Tuesday to Thursday 2pm – 4pm
Telephone: **01525 373878**
Website: **www.leightonlinsladedcab.org.uk/**

2) Contact your local Credit Union

The Bedford Credit Union and Money Matters Credit Union provide an alternative service to the high street banks and loan sharks and can help you with low-interest loans, money management advice, as well as guide you through banking concerns including savings and borrowing. They also offer a basic, easy-to-apply-for savings account. Find them at the following locations:

Bedford Credit Union

6 St Paul's Square
Bedford, MK40 1SQ
Telephone: **01234 346352**
info@bedfordcreditunion.org.uk
www.bedfordcreditunion.org.uk

Bedford Credit Union operates collection points in Biggleswade on Tuesdays at 10am-12noon, Shefford on Fridays at 10am-12noon; and in Sandy on Tuesdays at 7pm-9pm and Wednesdays at 10.30am-12noon.

Money Matters Credit Union

Lewsey Community Centre
Landrace Road, Luton, LU4 0SW
Telephone: **01582 666877**
office@mmcu.co.uk
www.mmcu.co.uk

Money Matters Credit Union covers the whole of the LU1-LU7 postcode areas, and operates from the following locations:

Lewsey Community Centre:

Monday – Friday at 9.30am-2.30pm
and Saturday at 9:30am-1:00pm

Marsh Farm Futures House:

Thursday 10am-12noon

Dunstable St Marys Church:

Sunday 11.30am-12noon

Houghton Regis Baptist Church

Hammersmith Gardens: Wednesday
at 11.30am-12noon.

3) Get housing advice and support from the council

- a. For housing benefit and council tax support advice call **0300 300 8306**. Alternatively, you can email us at **customer.accounts@centralbedfordshire.gov.uk**
- b. If you are a council tenant and are struggling to keep up with payments or have fallen behind, contact the customer services team and ask to speak to an income management officer on **0300 300 8302** or send us an email at **customers@centralbedfordshire.gov.uk**

4) Talk to your Housing Association

If you are a Housing Association tenant and have fallen into financial difficulty, contact them as follows:

Aragon Housing Association

Katherine's House, Dunstable Street,
Amphill, Bedfordshire, MK45 2JP

Telephone: **0300 123 5544**

Email: **customerservices@aragon-housing.co.uk**

Aragon's Benefits and Money Advice team can conduct home visits and assist with making and managing claims for benefits (including appeals), as well as helping to set up affordable debt repayment plans with creditors.

Aldwyck Housing Group

Unit 6 / Porz Avenue, Houghton Hall Park,
Houghton Regis, Dunstable, LU5 5UZ

Telephone: **0300 500 6262**

Email: **HousingDebtAdviceTeam@aldwyck.co.uk**

Aldwyck's Housing Debt Advice team offers support, including: maximising income and helping with benefits (including change of circumstances), making referrals and signposting for independent housing and debt advice, drafting financial statements and giving basic budgeting advice.

Bedfordshire Pilgrims Housing Association (bpha)

Bedford Heights, Manton Lane,
Bedford, MK41 7BJ

Telephone: **0330 100 0272**

Email: **info@bpha.org.uk**

Bpha can offer advice and assistance across a range of areas, including money advice, cost-effective insurance, community development activities and payment of rent.

Paradigm Housing Group

1 Glory Park Avenue, Wooburn Green,
Bucks, HP10 0DF

Telephone: **0300 303 1010**

Email: **enquiries@paradigmhousing.co.uk**

Paradigm can signpost you to lots of advice and support from benefit information to debt advice and money management.

Guinness Trust

Henshaw House, 851 Silbury Boulevard,
Central Milton Keynes, MK9 3JZ

Telephone: **0300 011 1321**

Email: **info@guinness.org.uk**

Guinness Trust provides advice and support from available benefits to helping you to make your money stretch further or advising you on training opportunities.

Stonewater (formerly Jephson)

5 Mill Square, Featherstone Road, South
Milton Keynes, MK12 5ZD

Web: **www.stonewater.org**

Email: **customers@stonewater.org**

Stonewater provides online resources to help customers manage their money, including accessing advice on budgeting, benefits, paying bills and staying out of debt.

Financial help from the council

5) Apply for Local Welfare Provision

– If you are in hardship, the following emergency financial support is available through the Council. If you qualify and funds are available, local welfare provision can be in the form of an emergency payment or a community grant. To find out more, please email **customers@centralbedfordshire.gov.uk**, call **0300 300 8070** or visit our website at **www.centralbedfordshire.gov.uk/benefits**

a. Emergency Provision: In times of crisis we can support you through small payments to help you with daily living expenses such as food, gas and electricity. To qualify:

- you must be a permanent resident within Central Bedfordshire and have a permanent intention to remain
- you must be 16 years or older
- you must be in an emergency situation and not have enough money to meet the immediate needs of you and your family
- you do not need to be in receipt of any benefit or entitlement

b. Grant Provision: Apply if you need emergency support to settle into

the community after a period in care, hospital, prison, or exceptional pressure such as a relationship breakdown. To be eligible:

- you must be a permanent resident within Central Bedfordshire and have a permanent intention to remain
- you must be in receipt of means-tested benefits such as Guaranteed Pension Credit, Income Support, Income-related Employment and Support Allowance or Income-based Jobseeker's Allowance
- you must be 16 years or older
- you must have no other source of income or financial assistance to meet unexpected or expensive outlays.

c. Discretionary Housing Payment:

In certain circumstances you may be entitled to help to cover your housing benefit shortfall. However this is generally not a permanent solution and you will need to think about how you will manage longer term. To find out more about Discretionary Housing Payment please call

0300 300 8306, email **customer.accounts@centralbedfordshire.gov.uk** or visit our website **www.centralbedfordshire.gov.uk/benefits**

Additional support from the council

6 a) Get employment support

support – If you are looking for work or need training advice, the council operates a number of schemes and hosts events to help you get back into learning, gain qualifications or skills to find work. To find out more, call **0300 300 5054 / 0300 300 5600**, or visit the website **www.centralbedfordshire.gov.uk/employment**

b) Save energy, save money

Consider switching energy suppliers for a better deal. See www.ofgem.gov.uk

National energy schemes include: Energy Saving Trust: As part of a wider national and local drive to tackle climate change, the council works closely with the Energy Saving Trust, who provide free and independent advice on what type of measures would be beneficial for your type of home. Contact the Energy Saving Trust for free on 0300 123 1234 or email energy-advice@est.org.uk

c) Get tips and support from Home-Start

– If you have a child under the age of five and are finding life difficult, you can get friendship, practical and emotional support from Home-Start. A volunteer could help you with managing the household budget.

Telephone: **01582 660061**

Email: **office@home-startcentralbeds.org.uk**

Website: **www.home-startcentralbeds.org.uk/**

What other help is available?

7 a) Apply for a Government Budgeting Loan – The

Department for Work and Pensions give Budgeting Loans to help pay for essentials like rent, furniture, clothes or hire purchase debts. The smallest amount you can borrow is £100. The loans are interest-free, and you normally have to repay within two years.

Further details are available from the DWP website www.gov.uk/budgeting-loans or call your local Job Centre Plus Office on **0345 604 3719**, or find them at these locations:

Jobcentre Plus Luton

55 Guildford St, Luton, LU1 2ER

Jobcentre Plus Leighton Buzzard

Bossard House, West Street, LU7 1DA

Jobcentre Plus Biggleswade

73 High St, Biggleswade, SG18 0JH
Telephone: 0345 604 3719

7 b) Call the Salvation Army Debt Advice Service:

If you live in the Dunstable area get in touch with them for free, confidential and impartial debt advice. They have trained advisers to guide you through tough financial situations and negotiate with creditors on your behalf. They also offer budgeting courses and one-to-one sessions which can be arranged to suit you. Call them on **01582 343680**, email dunstabledas@salvationarmy.org.uk or visit their website www.salvationarmy.org.uk/budgeting-debt-advice



What else can you do?

8) Visit your local Food Bank

If you are experiencing difficulties feeding yourself or the family, you can get emergency food provision from your local food bank. They offer several days' supply to anyone experiencing severe financial hardship. Please see below for details of your nearest facility. Remember to contact your local food bank first to find out their process for applying for a food parcel as most of them operate a referral system. If you are unsure about where to go, contact Citizens Advice and they will be able to refer you.

Food provider	Food provider
<p>The Dunstable Food Bank Telephone: 07874 200056 Website: www.dunstable.foodbank.org.uk</p> <p>They cover the LU5 and LU6 postcode area, supported by most local churches. A referral system is in place. Please visit their website for more details and for a list of major voucher issuing agencies. Their distribution centres are located at:</p> <ul style="list-style-type: none">• New Life Church, 80A Houghton Rd, Dunstable, LU5 5AD Times: Monday 2pm – 4pm; Wednesday 10am – 12noon• The Way Christ Church Dunstable West Street, Dunstable, LU6 1SX Times: Tuesday 2:30pm – 4:30pm; Friday 2:30pm – 4:30pm• St Augustine's Church Oakwood Avenue, Dunstable, LU5 4AR Times: Thursday 9:30am – 11:30am• Wilkinson Hall St George's Church Station Road, Toddington, LU5 6BN Times: Wednesday 9am – 11am	<p>Biggleswade Baptist Church 24 London Road, Biggleswade, SG18 8EB Telephone: 07511 367066 Website: www.bbchurch.org.uk/foodbank</p> <p>Potton Vineyard Church 24 The Square, Potton, SG19 2NP Telephone: 01767 261764 Email: office@pottonvineyard.org.uk</p> <p>Leighton-Linslade Community Food Bank Trinity Methodist Church, North St, Leighton Buzzard, LU7 1ES Telephone: 01525 381129 / 01525 373780 / 07842 122429 Email: llhservice@btinternet.com Website: www.trinity-methodist-leighton-buzzard.org.uk</p> <p>The Need Project With four main 'hubs' at Kings Baptist Church in Stotfold, Flitwick Baptist Church, Sandy Baptist Church and Shefford Baptist Church, they provide food to residents in outlying areas. Please visit their website for a full list of collection points. Telephone: 07952 765302 Email: admin@theneedproject.co.uk Website: www.theneedproject.co.uk</p>

9) Buy from a Furniture Bank

If you need to furnish your home on a tight budget you can cut costs by buying gently-used household furnishings from a furniture bank. Most furniture banks are registered charities, which means not only can you find furniture at great prices, you can also feel good knowing that your money is going to help others in your community. Some of these require membership, visit their websites or call them to check.

Preen Furniture Bank (Biggleswade)

Unit 2 Shortmead Industrial Estate,
Sun Street,
Biggleswade
SG18 0BP

Preen Furniture Bank (Dunstable)

Unit 1 Eastern Avenue Industrial
Estate,
Luton Road,
Dunstable
LU5 4JY

Email: info@preenreuse.com

Telephone: **0844 99 343 99**

Web: www.preenreuse.com

Emmaus Village Carlton

School Lane
Carlton
Bedfordshire
MK43 7LQ

Telephone: **01234 720826**

Web: www.emmausvillagecarlton.org.uk

The ReUse Centre Shop

Unit 3 Church Arcade
Bedford
Bedfordshire
MK40 1LQ

Telephone: **01234 353578**

Web: www.thereusecentre.org.uk

Noah Enterprise Furniture Store

54 Church Street
Luton
Bedfordshire
LU1 3JG

Telephone: **01582 484001**

Web: www.noahenterprise.org



10) Seek mental health support

Constant money concerns can sometimes leave you feeling distressed and worried. If you are in this situation there are local organisations with years of experience supporting people in such circumstances who can help you. Contact them before matters reach crisis point.

a) Mind (Bedfordshire, Luton and Milton Keynes): Contact the charity for confidential help on a range of mental health issues. They also run support groups in several areas of Central Bedfordshire including Ampt Hill, Biggleswade, Dunstable and Leighton Buzzard.

Mind BLMK Ampt Hill

Ampt Hill Methodist Church
Chandos Road (off Dunstable Street) MK45 2JS
Telephone: **07707 253511**
Email: **ampt Hill@mind-blmk.org.uk**

Mind Biggleswade

St Andrew's Church
Shortmead Street
Biggleswade SG18 0AT
Telephone: **07561 185495**
Email: **biggleswade@mind-blmk.org.uk**

Mind BLMK Dunstable

Beacon House
5 Regent Street
Dunstable
LU6 1LR
Telephone: **01582 709226**
Email: **dunstable@mind-blmk.org.uk**

Mind BLMK Leighton Buzzard

Ground Floor, Arden House West Street,
Leighton Buzzard LU7 1DD
Tel: **01525 382847 / 07787 433494**
Email: **lbwc@mind-blmk.org.uk**
For more information and to check times, visit the charity's website **www.mind-blmk.org.uk** or call their main line **0300 330 0648** or email **hq@mind-blmk.org.uk**

b) Age UK Bedfordshire: If you are an older person and you feel you need free and impartial mental health support get in touch with the charity. For more information or to book an appointment, find them on:

Bromham Road, Bedford
MK40 2QH
Telephone: **01234 360510**
Email: **enquiries@ageukbedfordshire.org.uk**
Website: **www.ageuk.org.uk/bedfordshire**

c) Samaritans offer 24-hour confidential non-judgemental emotional support, for people who are experiencing feelings of distress or despair, including those which could lead to suicide. Call them on: **116123**.

Other useful mental health contacts

- **GP surgery:** Contact your GP if you are in distress. If the surgery is closed, there will be an out-of-hours or emergency number on their answer machine.
- North and Mid Beds Crisis Team:
01234 315691
- Luton and South Beds Crisis Team:
01582 556971



Both Crisis Teams operate a referral service. Speak to your GP, A&E Department, community mental health teams, or community nurse if you need to be referred.

- **Accident and Emergency hospital department:**
If you feel suicidal and would like to see a professional urgently, visit your local hospital accident and emergency department. There will be a duty psychiatrist available to assess your needs and assist in finding the necessary support.
- **Non-emergency NHS helpline: 111**
You should use the NHS 111 service if you urgently need medical help or advice but it's not a life-threatening situation.
- **Emergency services: 999**
If you or somebody else is at risk due to a mental health crisis, you should ring for the police or an ambulance.



If you still don't know where to go contact AdviceCentral, a new independent and confidential service for Central Bedfordshire residents. Funded by the Big Lottery and the Cabinet Office, the service works closely with other social and welfare advice groups and with your permission, their advisers will arrange for one of their partner organisations to contact you with relevant support.

AdviceCentral



 **0300 303 66 66**

 **www.AdviceCentral.org.uk**

 **info@AdviceCentral.org.uk**

Find out more

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