

Support for financial hardship

As a resident of Loddon Homes and Berry Brook Homes, paying your rent should be your most important financial outgoing and therefore should be your top priority. If you can't pay your rent, don't ignore the problem – you could lose your home. There is lots of help available if you are struggling to pay your rent or any of your other outgoings, such as electricity, gas and food.



The first thing to do if you are unable to pay your rent, even if it is just for a week, is to talk to us. Call your housing officer, Michele Johnson, on 07562 169 337 or email berrybrookhomes@wokingham.gov.uk Michele will discuss your situation with you to find out how she can help. This may involve putting you in touch with one of the support services that are available in Wokingham

Borough such as those mentioned in the rest of this leaflet, or arranging a benefits assessment for you - it's easy to think you might be earning too much to claim benefits or, if you're already getting benefits, you might not realise you could be entitled to extra support.

Don't wait until you are in a position where you are in danger of losing your home – there is help available.

Wokingham Charity and Community Hub this hub remains open to provide food, toiletries and other essentials to people in Wokingham borough who need them. If you are in need of support, including advice on issues such as welfare benefits, debt, housing, relationship problems, mental health, unemployment and more, contact Citizens Advice on 0300 330 1189 (entering 0118 978 7258 if prompted) Monday to Friday 9 am to 5 pm. Or visit <https://citizensadvicewokingham.org.uk/onefrontdoor/> and complete the online form. Or visit their Facebook page at www.facebook.com/wokinghamcommunityhub/

Citizens Advice One Front Door service is there to help you find a way forward, no matter what you're facing. They offer help and advice on welfare benefits, all kinds of debt, housing, employment law and many other areas, and can help you to access services from other charities and services. For more information, visit <https://citizensadvicewokingham.org.uk/onefrontdoor/> or call 0300 330 1189 (entering 0118 978 7258 if prompted).



Wokingham Foodbank wants to make sure that no one in the local community has to go hungry. The foodbank operates on a voucher system which your housing officer, Michele Johnson, can issue after a brief

discussion of your needs. The voucher can be exchanged at the foodbank for a minimum of three days' emergency food, including pet food, and toiletries. For more information about Wokingham Foodbank, visit <https://wokingham.foodbank.org.uk/>



Fuelbank offers help to people who are having difficulty finding the money to top up their pre-payment meters. As with the Foodbank, this service operates on a voucher system, which many support organisations throughout the borough can provide, including your housing officer. Clients can receive one top up per month and there must be at least 30 days between top ups. Single people and couples will receive £28 per top up and families will receive £49 per top up. For more information about Fuelbank and where you can go to get a voucher, visit <https://wokingham.foodbank.org.uk/get-help/fuel-bank/>

Winter fuel payment

If you were born on or before 26 September 1955 you could get between £100 and £600 per year to help you pay your heating bills. The payment is made automatically in November or December if you are eligible and get either a state pension or another social security benefit (but not housing benefit, council tax reduction, child benefit or universal credit). For more information and to find out if you are eligible, either speak to your housing officer, Michele Johnson on 07562 169 337 or email berrybrookhomes@wokingham.gov.uk Or visit the government website at <https://www.gov.uk/winter-fuel-payment>

The Energy Saving Trust has lots of useful information on how to save energy and lower your bills. Visit their website here: <https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy/>



£150 Council Tax rebate

People in England paying council tax on properties in bands A-D will get a £150 discount on their bill that won't need to be paid back. If eligible, you'll get this discount in April 2022 or across two or more bills if you pay less than £150 a month.

Are you renting a home that is too big for your needs?

If you have one or more spare bedrooms, you may be able to reduce your outgoings by moving to a smaller home. You may also qualify for help with the cost of moving to smaller, more suitable accommodation such as removal costs, rent in advance or deposit. If you would like to know more, speak to your housing officer, Michele Johnson, on 07562 169 337 or email berrybrookhomes@wokingham.gov.uk



Are you a shared owner?

The amount of rent you pay on the proportion of your home that's still owned by Loddon Homes will be reduced if you buy a further share, which is called "staircasing". Of course, your mortgage payments will go up so you will need to do your sums to see if you would be better off. For more information on staircasing, visit <https://hoa.org.uk/advice/guides-for-homeowners/i-am-buying/staircasing-your-shared-ownership/>