**Help with finances – sources of support**

If you are having difficulties meeting your regular payments, the websites and helplines listed below provide detailed advice on the steps you can take. Information on these sites is updated regularly to reflect changes in government guidance. Advice is very consistent – talk to your provider, lender, creditor as early as possible as there are some new measures in place to support you.

There is also additional support that has been put in place locally in response to Covid-19, such as the Westbury Friendly Society Grant if your income has fallen, and broader support from foodbanks.

If you do not have internet access or would like help to talk through some of this information please contact the Westbury Listening Line (ring or text 07851 227855) and someone will get back to you. We will treat any enquires in the strictest confidence.

*Please note that this guide is for individuals and families. If you are looking for support for your business a good place to start would be* [*https://www.gov.uk/business-coronavirus-support-finder*](https://www.gov.uk/business-coronavirus-support-finder)

**Money Advice Service**

Call 0800 138 7777 (Monday to Friday 8am – 6pm)

This guide looks at how you can best manage your money, what help is available from your account providers and what to think about if you might need to borrow money. Includes step-by-step guidance on budgeting, checking insurance policies, talking to creditors, loans & credit cards, car finance and overdrafts.

<https://www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money>

**Money Saving Expert**

Guidance covers payment holidays for mortgages, loans and cards, car finance, overdrafts.

<https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/>

**Housing**

**If you are renting**

**Citizens Advice**

Website includes advice on what to do if you are having difficulty making rent payments and dealing with arrears.

<https://www.citizensadvice.org.uk/housing/coronavirus-if-you-have-problems-with-your-rented-home/>

**Call: 03444 889623** (Monday to Friday, 10am – 4pm) or Email from link below:

<https://www.citizensadvicemendip.org.uk/>

**Shelter**

Website includes similar advice, including a template letter to negotiate a reduction in rent from a landlord.

<https://england.shelter.org.uk/housing_advice/coronavirus>

**If you have a mortgage**

**Which?**

Explains mortgage payment holidays and how to apply

<https://www.which.co.uk/news/2020/05/coronavirus-what-it-means-for-mortgages-savings-borrowing-and-benefits/>

**Household bills**

**Citizens Advice**

Provides advice if you are struggling to pay bills, including energy bills, mortgage, council tax, and on prioritising bills.

<https://www.citizensadvice.org.uk/debt-and-money/if-you-cant-pay-your-bills-because-of-coronavirus/>

**Electricity and Gas Bills**

**Which?**

Summarises the government measures to support customers.

<https://www.which.co.uk/news/2020/03/help-with-energy-bills-announced-by-uk-government/>

**Centre for Sustainable Energy**

Provides advice to the local area including Somerset. This includes specific advice on energy matters such as problems with bills but also extends to advice on benefits and reducing debt. This page includes updated information on what each supplier is doing to protect its customers:

https://www.cse.org.uk/advice/advice-and-support/support-from-energy-suppliers-during-covid-19

Their freephone advice line is open Monday-Friday, 9am-5pm and is staffed by a team of friendly and impartial energy advisors, able to advise on a wide range of energy-related topics, including bill and debt problems:

<https://www.cse.org.uk/advice/how-we-can-help/speak-to-an-advisor>

* If you are in Somerset: call 0800 082 2234
* Customers of Ovo Energy: call 0800 038 5688
* Customers of Boost: 0800 038 5688
* Customers of Lumo: 0800 038 5730

**Council Tax**

**Mendip District Council Tax**

Call: 0300 303 8588 (Monday to Friday 8.30am to 5.00pm) or Email: customerservices@mendip.gov.uk

“The Council understands that many residents will have difficulty in paying their council tax at present.  We would encourage you to contact us to either make an arrangement to suit you and for us to help to see if there may be a reduction or relief you would be eligible for.”

<https://www.mendip.gov.uk/article/7103/Paying-your-Council-Tax>

**Water**

**Bristol Water**

Call: 0345 600 3 600 (Monday to Friday, 8am to 6pm) or Email: customer.services@bwbsl.co.uk

There are several different payment/assistance schemes available if you are having difficulty paying your bill. Customer service advisers will make sure you receive help that best suits your individual needs. You may be able to spread the cost of your bills, pay directly from your benefits, repay debt and get back on track, or lower your water bills (in line with your ability to pay). <https://www.bristolwater.co.uk/get-help-with-paying-your-bill>

**Food**

**Somerset County Council – free school meals**

Information on entitlement and link to online application can be found here

<https://www.somerset.gov.uk/education-and-families/free-school-meals/>

**Healthy Start Vouchers**

Information on entitlement to vouchers can be found here

<https://askcpag.org.uk/content/201308/families-coronavirus-and-benefits#A201308_0>

(also has useful information on **Childcare Costs**) or directly here: <https://www.healthystart.nhs.uk/> or contact your **Health Visitor** on Wells 01749 836683.

**Foodbanks**

Residents of Westbury sub Mendip can access both the Wells and Cheddar foodbanks. Currently both foodbanks are taking direct applications (you do not need a referral or voucher in advance). Anyone experiencing difficulty in meeting their outgoings will receive help.

It is a very good idea to message or phone before attending the foodbank as this will enable a food parcel to be made up that suits your needs as far as possible, for example dietary requirements eg vegetarian, and additional needs such as baby items eg nappies. It’s always worth asking if you need anything else, like pet food or cleaning products, as these are sometimes available. You can text or leave a message and you will receive a call back. Food parcels are adjusted for the size of the household.

There is also currently no limit on the number of times you can use the foodbanks. They are very well stocked through donations including from the big supermarket chains.

**Wells Foodbank**

<https://www.facebook.com/wellsstorehousefoodbank/>

Phone: 07984 382157

Address for clients and donations:

Vineyard Centre

Unit 2, Keward Mill Trading Estate

Jocelyn Drive

Wells BA5 1DA

Opening times: Wednesday & Saturday 10.30 – 12.30

Food parcels are 4 days’ supply.

Delivery can be arranged.

**Cheddar Foodbank**

[https://cheddarvalley.foodbank.org.uk](https://cheddarvalley.foodbank.org.uk/)

Phone: 07922 309369 or 07922 308254

email: info@cheddarvalley.foodbank.org.uk

Address for clients and donations:

Container 2

Wessex Business Centre

Cheddar

BS27 3EJ

Opening times: Monday & Saturday 10.30 – 12.30

Food parcels are 3 days’ supply, and include a fresh meat voucher redeemable at local butcher.

Delivery can be arranged.

**Income & Benefits**

**[Coronavirus and claiming benefits](https://www.understandinguniversalcredit.gov.uk/coronavirus/%22%20%5Co%20%22Link%20opens%20in%20a%20new%20window%22%20%5Ct%20%22_blank)**

Information about coronavirus and claiming benefits. Includes sick pay, making a Universal Credit claim for the first time, and what to do if you already claim, and eligibility for other benefits.

<https://www.understandinguniversalcredit.gov.uk/employment-and-benefits-support/>

**Job Retention Scheme / Furlough**

<https://www.citizensadvice.org.uk/work/coronavirus-being-furloughed-if-you-cant-work/>

**Self-Employment Income Support Scheme**

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

**Citizens Advice – Mendip**

**Call: 03444 889623** (Monday to Friday, 10am – 4pm) or Email from link below:

<https://www.citizensadvicemendip.org.uk/>

Useful videos from Citizens Advice:

Citizens Advice South Somerset has produced advice videos to help you understand your rights, your situation and your options if you’re affected by Covid-19.
There are two valuable advice videos, covering Employment and Benefits including furlough, sick leave, determining benefit eligibility and how to claim.
Videos at: <https://www.citizensadvicesouthsomerset.org.uk/coronavirus-covid-19-advice-videos/>

**Entitledto**

Benefits calculator to obtain estimate of benefit entitlement:

<https://www.entitledto.co.uk/benefits-calculator/Intro/Home?cid=2178f77e-9a14-4a20-97b1-c3aa9a983969>

**Turn2us**

Information on coronavirus and benefits for employees and self-employed, also guidance for applying for universal credit, and information for people already unemployed prior to Coronavirus.

<https://www.turn2us.org.uk/get-support/Benefits-and-Coronavirus>

**Carers Allowance**

Check here for eligibility:

<https://www.gov.uk/carers-allowance>

**Debt**

**StepChange**

Providing free, confidential debt advice either via on [online debt advice tool](https://www.stepchange.org/start.aspx) or with an adviser over the phone. <https://www.stepchange.org/>

Use a [budget form](https://www.stepchange.org/portals/0/assets/excel/budget-planner.xlsx) (available on the website) to gather information before starting your debt advice session. A debt advice call takes around 40 minutes to complete.

Call: 0800 138 1111 (Monday to Friday 8am to 6pm)

<https://www.stepchange.org/contact-us.aspx>

Relevant coronavirus-related information and changes to legislation and regulations are covered at:

<https://www.stepchange.org/debt-info/debt-and-coronavirus.aspx>

**Grants**

**Westbury sub Mendip Friendly Society Grant**

The Westbury Friendly Society has set up a grant scheme to support residents of the parish who have lost income as a result of Covid-19 and may be having temporary difficulty in meeting their commitments. You do not need to be, or have been, a member of the Friendly Society to be eligible. Full details of the scheme can be found on the Westbury Parish Council website at <https://tinyurl.com/y96gfml7>

**Turn2us**

“Turn2us is a national charity helping people when times get tough. We provide financial support to help people get back on track.”

Website has information and tools to check benefit entitlement and available grants from charitable providers, including the Turn2us Coronavirus support grant.

<https://www.turn2us.org.uk/>

**Grants for electricity and gas bills**

The British Gas Energy Trust offers grants to clear gas and electricity debts – you don’t have to be a British Gas customer in order to apply. <https://britishgasenergytrust.org.uk/>

Many other energy companies also offer grants specifically for their customers, including npower, Scottish Power, Ovo, E.on, EDF and SSE.
<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>