



MAYOR OF  
**TOWER HAMLETS**



# Cost of Living Help

A guide to the help and support available for Tower Hamlets residents during the cost of living crisis.



Scan me to get help and advice at  
[www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

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# Foreword

The ongoing cost-of-living crisis means we now face another winter where residents are having to make impossible choices between heating and eating. Even as inflation shows signs of slowing, the reality is many households in our borough will be feeling the pressure financially. The cost of items like fuel, food, and clothing is significantly higher than it was two years ago. Meanwhile, millions in the UK have been forced into debt to balance their budgets – with 4.5 million households in arrears and 2.6 million taking out dangerous high cost loans that can further damage financial and personal wellbeing.

If you are struggling, you are not alone – Tower Hamlets Council is here to help. Our Cost-of-Living Help campaign is here to provide one place where you can find all the information you need to access available support and grants, as well as useful tips on reducing your bills.

Millions of pounds of benefits – to which our residents are entitled – go unclaimed in Tower Hamlets every year, and support such as Universal Credit, Pensions Credit, and Disability Premium could provide a lifeline to many. One simple thing you can do is check that you are claiming all the benefits you are entitled to by using our benefits calculator.

Our Cost-of-Living Help web pages also have more information on the funding we have made available to support our most vulnerable residents through targeted use of the government's Household Support Fund.

This is in addition to the help available through the council tax reduction scheme, the Residents' Support Scheme, universal free school meals for children up to 16, school uniform grants, holiday activities for children in low-income families, support

of food pantries, delivery of the Education Maintenance Allowance and University Bursary schemes, and the funding of local voluntary groups focussed on tackling the cost-of-living crisis. We also have a Tackling Poverty Team which works with partners to help all our communities facing financial hardship.

We have recently re-launched our Warm Hubs at Idea Stores and libraries after thousands of residents made use of the programme last year. These are safe spaces where residents can drop in and get warm if you are out and about, or you simply want to save on the cost of heating your home.

No child in this country should be missing out on essentials needed to live in comfort and safety, and that is why we will also be setting up Community Cupboards to make sure parents get the items they need to raise their young ones with the care and regard to health that every child deserves. If you need support and have access to children's centres in the borough, you can ask staff for assistance.

With significant cuts to council funding over the years there is a limit to our financial support, but we will keep looking for new ways to help our residents and businesses.

Please do not suffer in silence. Help is available and we will keep the Cost-of-Living Help webpages updated with new support from the council, government and other organisations – [www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

**Executive Mayor Lutfur Rahman and Lead Member for Resources and the Cost of Living Saied Ahmed**





# Help with money and debt

## Cost of Living Support

The council has offered a range of payments for residents throughout the cost of living crisis as part of a comprehensive package of support over the last year. This year, the Department for Work and Pensions has allocated £5,992,559 to Tower Hamlets to deliver schemes to support residents. This will include direct payments to support residents with rising food and fuel costs.

The council is committed to tackling the cost of living crisis, with more support to come in due course to help residents over the winter and into 2024. Support available through the Household Support Fund will be shared on our cost of living webpage: [www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

## Residents' Support Scheme

The Residents' Support Scheme helps residents who are either in, or at risk of, being in crisis or are in need of immediate help and have no source of financial support available to them. You do not need to be receiving universal credit or other benefits to claim this support. [www.towerhamlets.gov.uk/rss](http://www.towerhamlets.gov.uk/rss)

## Resident Support Outreach Team

The Resident Support Outreach Team provides holistic, face-to-face

support to residents in locations across the borough.

The team speaks multiple community languages and can support residents to apply for benefits grants and discounts, while also making referrals to other services.

Residents can be referred to the service by emailing **LBTHResidentSupport@towerhamlets.gov.uk**

## Residents' Hubs

The Residents' Hub offers residents free face to face, over the phone or virtual advice across a range of services including council tax, debt management, digital support, domestic abuse, employment and skills, hate crime, health and wellbeing, housing and welfare benefits.

The service operates at the Tower Hamlets Town Hall as well as some of our Idea Stores and libraries:

**Tower Hamlets Town Hall**, 160 Whitechapel Road, London E1 1BJ  
Monday, Tuesday, Thursday and Friday: 9am to 4.30pm  
Wednesday: 10am - 4.30pm

**Cubitt Town Library**, Strattondale Street, London E14 3HG

Monday - Thursday: 10am - 4.30pm

**Idea Store Crisp Street**, 1 Vesey Path, East India Dock Road, London E14 6BT

Monday, Tuesday, Thursday and Friday: 9am to 4.30pm  
Wednesday: 10am - 4.30pm

**Idea Store Bow**, 1 Gladstone Place, Roman Road, London E3 5ES

Monday, Tuesday, Thursday and Friday: 9am to 4.30pm  
Wednesday: 10am - 4.30pm

**Professional Development Centre**, 229 Bethnal Green Road, London E2 6AB

Monday, Tuesday, Thursday and Friday: 9am - 4.30pm  
Wednesday: 10am - 4.30pm

### **Benefits calculator**

Did you know more than £15m worth of benefits is going unclaimed? Use our benefits calculator and see if you are missing out.  
[www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

### **Other organisations who can help**

There are various organisations in our borough that provide support and advice.

### **East End Citizens Advice**

Advice on benefits, debt, housing,

employment, immigration, legal and more. Call **020 3855 4472** or visit [www.eastendcab.org.uk](http://www.eastendcab.org.uk)

### **Citizens Advice – Help to Claim**

Advice and support for claiming Universal Credit.  
Call **0800 144 8444** or visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **Toynbee Hall**

Form-filling service mainly for benefits and income maximisation as well as debt advice.  
Call **020 7392 2953**, email [advice@toynbeehall.org.uk](mailto:advice@toynbeehall.org.uk) or visit [www.thcan.org.uk](http://www.thcan.org.uk)

### **Bromley By Bow Centre**

East End Energy Fit advice for people who are struggling to pay their gas, electricity or water bills, including advice on debt and welfare benefits.  
Call **0790 816 3033** or **07719 867 933**. Email [eastendenergyfit@bbc.org.uk](mailto:eastendenergyfit@bbc.org.uk) or visit [www.bbbc.org.uk/services/energy](http://www.bbbc.org.uk/services/energy)

### **Island Advice**

Advice on debt, housing and entitlement to benefits including 'better-off' calculations, reviews and mandatory reconsideration, appeals and tribunal hearings.  
Call **020 7987 9379** (Mon-Fri 10am to 12pm). Email [admin@island-](mailto:admin@island-)

### ***Limehouse Project***

Advice on welfare benefits, debt, housing and immigration, over the phone and face-to-face (languages spoken: English, Bengali, Urdu and Hindi). Call **020 7538 0075**, email **info@limehouseproject.org.uk** or visit **www.limehouseproject.org.uk**

### ***University House Legal Advice Centre***

Legal advice, assistance and representation on matters relating to employment, housing and welfare benefits. Call **020 3606 0372** or visit **www.legaladvicecentre.london**

### ***Age UK East London***

Support and advice for older people, their families and carers. Call **020 8981 7124**, email **info@ageukeastlondon.org.uk** or visit **www.ageuk.org.uk/eastlondon**

### ***Account3***

A women led training and development agency providing accredited functional skills, vocational skills and leadership training for women of Tower Hamlets. Call **020 7739 7720**, email **admin@account3.org.uk** or visit **www.account3.org.uk**

### ***Shelter***

Free housing advice. Call 0808 800 4444 or visit **www.shelter.org.uk**

### ***Debt and money support***

#### ***Debt Free London***

Free expert debt advice via helpline, webchat, WhatsApp and video chat. Call **0800 808 5700** or visit **www.debtfree.london**

#### ***MoneyHelper***

Support with debt, benefits, money management and pensions. Call **0800 138 7777** or visit **www.moneyhelper.org.uk/en**

#### ***StepChange***

Debt advice and money guidance. Call **0800 138 1111** or visit **www.stepchange.org**

#### ***Christians Against Poverty***

Debt counselling charity. Call **0800 328 0006** or visit **www.capuk.org**

#### ***Turn2Us***

Information and financial support to get back on track, including benefits calculator and grants. Call **0808 802 2000** or visit **www.turn2us.org.uk**

#### ***Money A&E***

Money advice, education and coaching for residents from

disadvantaged groups and diverse ethnic communities.

For more information visit [www.moneyaande.co.uk](http://www.moneyaande.co.uk) or email [info@moneyaande.co.uk](mailto:info@moneyaande.co.uk)

### **For asylum seekers, refugees and migrants with No Recourse to Public Funds (NRPF)**

#### ***Project 17***

Advice on housing and financial options for families with children facing severe poverty or homelessness because they have NRPF. Call **07963 509 044** or visit [www.project17.org.uk](http://www.project17.org.uk)

#### ***Unity Project***

Support for those with NRPF, including to have NRPF condition removed if applicable. Visit [www.unity-project.org.uk](http://www.unity-project.org.uk)

#### ***Women's Inclusive Team***

Support for the Black and Minority Ethnic communities in Tower Hamlets including youth programmes, women's empowerment projects and mental health support. Languages spoken include Somali, Bangla, Urdu and English. Call **020 7790 2650** or visit [www.wit.org.uk](http://www.wit.org.uk)

### **More support**

#### ***Cost of Living Hub***

The Mayor of London's Cost of Living Hub has been set up to help people access information, financial support, and advice to help manage household finances.

[www.london.gov.uk](http://www.london.gov.uk)

#### ***Cost of living crisis survival guide***

MoneySavingExperts and MoneySavers have created a guide with more than 90 ways to save money on energy, broadband, childcare costs, furniture, water, food, fuel and more.

[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

#### ***Government support***

The government is offering support for households to help with the rising cost of living. Some residents will be eligible for payments throughout the year.

[www.helpforhouseholds.campaign.gov.uk](http://www.helpforhouseholds.campaign.gov.uk)

#### ***Broadband social tariffs***

Some broadband providers offer discounted rates (social tariffs) to customers on a low income. Ofcom has compiled a list of providers that offer discounted rates and their eligibility requirements.

[www.ofcom.org.uk](http://www.ofcom.org.uk)



# Help with staying warm





## Warm Hubs and Community Centres

Our Idea Stores and libraries will be hosting Warm Hubs for residents wanting a safe space to keep warm and grab a hot drink. These are spaces in the borough where residents can drop in and get warm if you are out and about, or if you simply want to save on the cost of heating your home. Staff will be on hand at our Idea Stores and libraries to signpost people to advice and support services if required. Keeping an eye on community centres in your area can also be a great way to find activities that offer opportunities for connection and support in a safe warm environment this winter.

- 1 Idea Store - Whitechapel**  
*Monday - Saturday 10am-12pm & 4-5pm*  
321 Whitechapel Rd, London E1 1BU
- 2 Idea Store - Chrisp Street**  
*Monday - Saturday 10am-12pm & 4-5pm*  
1 Vesey Path, London E14 6BT
- 3 Idea Store - Bow**  
*Monday - Saturday 10am-12pm & 4-5pm*  
Bow, London E3 5GT
- 4 Idea Store - Watney Market**  
*Monday - Saturday 10am-12pm & 4-5pm*  
260 Commercial Rd, London E1 2FB
- 5 Cubitt Town Library**  
*Monday - Thursday, and Saturdays 10.30am-12.30pm & 4-5pm*  
52 Strattondale St, London E14 3HG
- 6 Bethnal Green Library**  
*Monday - Thursday, and Saturdays 10.30am-12.30pm & 4-5pm*  
Cambridge Heath Rd, Bethnal Green, London E2 OHL
- 7 St Paul's Way Centre**  
*Weekdays 9am - 5pm*  
83 St Paul's Way, E3 4AJ
- 8 Linc Centre**  
*Weekdays 9am - 5pm*  
70 Fern Street, E3 3PR
- 9 Feldy Community Space**  
*Weekdays 9am - 5pm*  
18 Aberfeldy Square, E14 OXA
- 10 The Methodist Church in Tower Hamlets**  
*Fridays 10.30am - 4pm*  
Bethnal Green Methodist Church, Approach Road, E2 9JP
- 11 Bromley By Bow Centre**  
*Weekdays 9am - 5pm*  
St Leonard's Street, E3 3BS
- 12 Osmani Trust Centre**  
*Monday - Sunday 9am - 9pm*  
London E1 5AW
- 13 Tarling East Community Centre**  
*Monday - Sunday 9am - 9pm*  
63 Martha Street, E1 2PA
- 14 Bernie Cameron Centre**  
*Weekdays 9am - 4pm*  
32 Merchant St, London E3 4LX
- 15 Southern Grove**  
*Weekdays 9am - 4pm*  
London E3 4FX
- 16 The Reach Community Hub,**  
*Monday - Sunday 9am - 10pm*  
11 Oliphant St, London E14 0GB
- 17 Bow Cross Community Hub**  
*Monday - Sunday 9am - 10pm*  
Rainhill Way, London E3 3EY
- 18 Toynbee Hall**  
*Weekdays 10am - 4pm*  
28 Commercial St, London E1 6LS
- 19 Age UK, Caxton Hall**  
*Weekdays 10am - 5pm*  
Grove Malmesbury Road E3 2EE
- 20 Eastside Youth Centre**  
*Monday - Sunday 9am - 7pm*  
62 Parnell Rd, London E3 2RS
- 21 Butley Court Community Centre**  
*Weekdays 9am - 5pm*  
Ford Street, London, E3 5LT
- 22 Island House Community Centre**  
*9am - 4.30pm*  
Roserton St, London E14 3PG

Listed here is information on the financial support on offer for energy bills, as well as tips on saving energy and advice on keeping warm this winter.

## **Financial Support**

### ***The Energy Price Cap explained***

The energy price cap is a limit on the amount companies can charge for a typical household's energy use. It is not a total cap on what you can pay, and your bills can still be higher than the cap if you use more energy.

Between October to December 2023, the price cap is set at £1,834 for an average household per year, but this still depends on how much energy you use. If you use less energy you pay less, but if you use more you pay more.

The energy price cap after December 2023 will be set by the energy regulator, Ofgem. Independent analysts expect energy prices to rise in 2024. For the latest information you can visit [www.ofgem.gov.uk/energy-price-cap](http://www.ofgem.gov.uk/energy-price-cap)

### ***Government Cost of Living payments 2023-24***

Have you received the Government's second Cost of Living payment? This is the second of 3 DWP payments for those eligible

and on means-tested benefits, such as Universal Credit, Pension Credit, or tax credits, in 2023-2024. All eligible households should have received an automatic payment of £300 between 31st October and 19th November.

Most people should also have received the government's previous Cost of Living Payment in April-July 2023 which included a £301 payment for those on eligible benefits, as well as a £150 Disability Cost of Living Payment.

If you think you are eligible and have not received a payment, find out how to report a missing Cost of Living Payment here: [www.gov.uk/guidance/costof-living-payment](http://www.gov.uk/guidance/costof-living-payment)

A third and final Cost of Living payment in 2023-2024 will be made to those eligible by Spring 2024, with more details from the government still to come.

### ***Warm Home Discount***

The Warm Home Discount provides a one-off £150 reduction on your electricity bills between October 2023 and March 2024 if you receive the Guarantee Credit element of Pension Credit or fulfil other eligibility criteria on the Warm Home Discount Scheme website.

If you're eligible, your electricity supplier will apply the discount to your bill by 31 March 2024.

If you think you are eligible but have not received a letter by January 2024, you must get in touch before 29 February 2024 by phone on 0800 030 9322. You can also get in touch via post: 110552 Warm Home Discount Scheme, PO Box 26965, Glasgow, G1 9BW.

**[www.gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme)**

### ***Winter Fuel Payment***

All residents in receipt of state pension should automatically receive a Winter Fuel Payment between £250 and £600 to help with heating costs. This includes a Pensioner Cost of Living Payment. If you're eligible, you'll get a letter in October or November saying how much you'll get. If you do not get a letter but you think you're eligible, you can check if you need to make a claim here: **[www.gov.uk/winter-fuel-payment/how-to-claim](https://www.gov.uk/winter-fuel-payment/how-to-claim)**  
**[www.gov.uk/winterfuel-payment](https://www.gov.uk/winterfuel-payment)**  
**0800 731 0160**

### ***Cold Weather Payment***

Residents in receipt of certain benefits could get a £25 payment to cover extra heating costs if the average temperature in their area drops below freezing seven days in a row. You do not need to apply – if you are eligible you will be paid automatically.

**<https://www.gov.uk/cold-weather-payment>**

### ***Thames Water – support with bills***

Thames Water have a number of different schemes to help those struggling to pay their water bills. Find out if you are eligible for WaterHelp (a discount to your water bill based on your household income) or the Customer Assistance Fund (to help clear any debts) or other forms of financial support:

**[www.ThamesWater.co.uk/helptopay](https://www.ThamesWater.co.uk/helptopay)**

### ***Grants from your energy supplier***

Many major energy suppliers offer non-repayable grants to help reduce energy debt in households experiencing financial hardship. The schemes vary between companies, so you will need to get in contact with your energy supplier to check what they offer and who can apply.

### **Tips to stay warm**

Check out our tips on staying warm through winter at [www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

### **Energy saving tips**

With energy prices rising, it's important to be aware of where you can save on energy. Here are some tips and tricks that could help you make savings on your energy bills throughout the year.

#### ***Know how much energy your appliances are using***

You can use this Citizens Advice calculator to help you understand how much money your appliances cost to use and which ones cost the most. [www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/check-how-much-your-electrical-appliances-cost-to-use/](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/check-how-much-your-electrical-appliances-cost-to-use/)

Bear in mind that some appliances are cost-effective to run so there is no need to avoid using any and all energy. You can use the calculator to become more aware of what uses up energy in your home.

#### ***Contact Energy Advice London for free advice***

Contact Energy Advice London on **0808 196 8260** for free advice on

saving energy and water, reducing energy bills, accessing financial support, installing renewables and more. All support is impartial and delivered by in-house experts at Energy Saving Trust. You can visit their website to get advice today. [www.energyadvice.london](http://www.energyadvice.london)

Energy Advice London also have a very handy directory of services to help you access specific support in your local area. [www.energyadvice.london/local-support](http://www.energyadvice.london/local-support)

#### ***Turn your thermostat down by 1 degree***

Cutting your central heating temperature by just 1°C will make a big difference to the amount of energy you use. You could save about £100 a year on average for a typical home.

The Energy Saving Trust recommends heating your home to between 18 - 21°C during winter. It is not safe to go below 18°C if you are elderly, ill, or have small children. Optimise your washing machine, dishwasher, kettle and tumble dryer. Doing a full load in your washing machine or dishwasher every other day is more efficient and uses less energy than doing regular half-loads. If you wash up by hand, use a bowl and not a running tap.

If you use a tumble dryer, see if you can cut down on your use as they eat up a lot of energy – air dry your clothes if possible. For kettles, only boil the amount of water you need. And for all appliances, use eco mode where you can to save energy.

### ***Optimise fridge and freezer use***

Defrost fridges and freezers regularly and don't leave the door open longer than necessary. Avoid putting warm food into a fridge or freezer as it makes them work harder – allow food to cool down first.

### ***Replace regular lightbulbs with LED lightbulbs***

Replace old style lightbulbs with LED bulbs. LED lightbulbs use about half the energy of the bigger fluorescent spiral bulbs (even if they are labelled 'energy-saving' bulbs).

### ***Keep the cold out with draught excluders***

Fit draught excluders on doors, letter boxes, key holes and close curtains at night to keep the heat in. Don't leave things on standby. Don't leave things switched on when they're not needed such as lights, or any other appliance on standby.

Cut shower time by 1 minute  
Cutting just a minute off your

shower time could save you £207 a year in energy bills, and a further £105 a year in water bills if you have a meter – that's a saving of £312 a year for an average four-person household.

### ***Keep lids on saucepans when cooking***

Keeping the lids on saucepans will keep the heat in the food, and you'll be able to turn down the gas or electricity and save money. Also make sure to use the right size ring for the saucepan you are using.

Use the microwave or an air fryer instead of the oven when you can. Microwaves and air fryers use less energy than ovens – e.g. cooking a jacket potato, cooking it in the microwave uses 25 percent of the energy it takes to cook it in the oven.

### ***Don't cover radiators with furniture or curtains***

Check furniture isn't too close to radiators or storage heaters – this blocks heat from the rest of the room. Tuck curtains behind the radiator and close internal doors at night to keep heat in.

***Save money by making simple changes to your boiler settings***

Check out our page on saving money using your boilers and radiators for quick and easy steps to optimise your boiler settings. [www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

***Ways to save by installing or re-fitting things around the home***

Check out our top tips for installing or re-fitting things around the home. From water saving shower heads to thermostatic radiator valves and low-cost secondary glazing, there are various energy efficient options out there. [www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

**Warning:** Turning off central heating can cause its own issues.

Not heating your home properly can contribute to damp/mould issues and frozen pipes if the weather is cold, which can result in hundreds of pounds of damage. The Energy Saving Trust recommends ventilating rooms and having the heating on to some degree during winter.

**Damp and mould in your home**

Get tips on how to deal with condensation, damp and mould in your home, and advice about how to manage issues with your landlord at [www.towerhamlets.gov.uk/HealthyHome](http://www.towerhamlets.gov.uk/HealthyHome)





# Help with childcare and school costs

There is help available for parents and guardians who care for children. You may be able to claim support for childcare, as well as help with school costs, including uniforms, meals and transport.

## Free school meals

Tower Hamlets now provides universal free school meals to all primary and secondary school pupils – all children will automatically receive their free school meal.

However, if your child is eligible for benefits-related free school meals it is still vitally important that you make a claim so that your school can receive any additional government funding they are entitled to. This funding goes towards teacher training, extracurricular activities and additional support for the children that need it the most. Find out more about making a claim at [www.towerhamlets.gov.uk/freeschoolmeals](http://www.towerhamlets.gov.uk/freeschoolmeals)

## Help with childcare costs

If you need help with the cost of childcare, there are various options available. You can also use the government's childcare calculator to see what you might be entitled to.

[www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

## Holiday Childcare Scheme

The Tower Hamlets Holiday Childcare Scheme is Ofsted registered and provides childcare for children aged 3 to 13-years-old. The schemes take place during the school holidays, (excluding the Christmas break) within a Tower Hamlets school.

[www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

## Specified Adult Childcare Credits

If you are a grandparent, or other family member, who cares for a child under 12, usually whilst their parent (or main carer) is working, you may be entitled to receive National Insurance credits which will go towards your state pension. Find out more and apply here: [www.gov.uk/guidance/apply-for-specified-adult-childcare-credits](http://www.gov.uk/guidance/apply-for-specified-adult-childcare-credits)

## Holiday Activities and Food Programme (HAF)

The Tower Hamlets Holiday Activities and Food Programme provides free places to free school meal eligible children during the Easter, summer and Christmas holidays to help ensure children can access hot meals and fun activities during the school break.

Alongside free healthy food, the activity clubs deliver nutritional education, enriching and physical activities, food education for family and carers, and signposting and referrals to support services.

[www.towerhamlets.gov.uk/haf](http://www.towerhamlets.gov.uk/haf)

### **Support for parents and families**

There are twelve Children and Family Centres in Tower Hamlets. These are free and open for all parents and carers with children from birth to 19 years-of-age (up to 25 for those with Special Educational Needs and Disability) who live in the borough to access a range of services including play, family support, health, training, employment and more.

[www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

### **Healthy Start**

Healthy Start helps families claiming certain benefits to buy healthy food and milk from the 10th week of pregnancy until the child's 4th birthday. If you are under 18 and pregnant, you are automatically eligible, regardless of your benefit status.

Once you are signed up you will be sent a Healthy Start card with money on it that you can use in supermarkets and other grocery

stores. The card is topped up every four weeks.

[www.gov.uk/healthy-start](http://www.gov.uk/healthy-start)

[www.healthystart.nhs.uk/how-to-apply](http://www.healthystart.nhs.uk/how-to-apply)

### **Vitamins – Local offer**

In Tower Hamlets, all children under the age of 4 and all pregnant and breastfeeding women and up to 1 year post-natal are eligible for free Healthy Start vitamins.

These can be collected from all Children and Family Centres. You must bring your Healthy Start card if you have one or when you get one.

[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

### **Community Cupboard**

The Community Cupboard will be available across Children and Family Centres and will be stocked with a selection of essentials, personal hygiene items, nappies, baby wipes and milk. Staff at our Children and Family Centres will be able to provide assistance to those individuals and families in need of support.

[www.towerhamlets.gov.uk/childrenscentres](http://www.towerhamlets.gov.uk/childrenscentres)



### **Travel to school**

Transport for London (TfL) offers free travel on London buses to all children under the age of 18 who are in full time education. They also offer other free or discounted travel.

[www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

### **Help with the cost of school uniforms**

A school clothing grant can help towards the cost of a school uniform for children aged 11 who are changing from primary to secondary school. Find out if you are eligible for this support.

[www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)





## Help with food

Tower Hamlets has a network of foodbanks, pantries and food aid organisations throughout the borough that can support you with food. We also have some tips for managing food bills which can help you juggle the cost of your food bills. [www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)

### Tower Hamlets FOOD Stores

The council has set up a number of FOOD Stores to support people who cannot afford enough food for themselves or their families. These are places you can go to pick up a week's worth of food in exchange for a small membership fee. At the same time, you will be supported in other areas that you might need help with. This includes help with issues including housing, benefits and employment.

To find out more or to become a member email [thefoodstore@towerhamlets.gov.uk](mailto:thefoodstore@towerhamlets.gov.uk) with your name, address, postcode, date of birth and contact number.

### Foodbanks

If you are struggling to get food for yourself or your family there are a number of food aid organisations in Tower Hamlets that can help. Different food aid services will offer different support.

### Types

**Open access** – A food bank that anyone can go to for food.

**Limited access/By referral only** – A food bank that needs someone to refer you into the service. Please contact the organisation for details.

**Hot meals service/Hostel** – Provides hot meals or pre-made goods to residents. Hostels are frequently targeted at people experiencing homelessness or those who are rough sleeping.

### *Ensign Youth Club – (Open access)*

Opening times: Friday 10am – 1pm  
Wellclose Square, E1 8HY  
Contact: [info@ensign.org.uk](mailto:info@ensign.org.uk)

### *Dorset Community Food Hub – (Open Access – Hot meals service)*

Opening times: Thursday  
12pm – 3pm  
Ground floor, former Dorset Library,  
Diss Street, E2 8QX  
[www.dorsetca.org](http://www.dorsetca.org)

### *Edward Gibbons House – (Hostel)*

Opening times: 24 hours  
1 Parmiter St, E2 9NG  
[www.prha.net](http://www.prha.net)

***Food for Aldgate – (Limited access/By referral only)***

Opening times: Friday 1pm-3pm  
Tonybee Hall, 28 Commercial Street, London, E1 6AB  
Contact: **Paul.wilson@eastendhomes.net** or Twitter @FoodForAldgate

***Womens Inclusive Team – (Limited access/By referral only)***

Opening times: Appointment provided after referral  
Mayfield House 202 Cambridge Heath Road, E2 9LJ  
Contact: **07415372664** or email **shakilaa@wit.org.uk**

***Bethnal Green Foodbank – (Open access)***

Opening times: Monday 8am – 12.30pm & Wednesday 2pm – 7pm  
Raines Foundations School, Approach Road, E2 9LY  
**www.bowfoodbank.org/**

***Bow Muslim Cultural Centre – (Open access)***

Opening times: Friday 11am – 3pm  
246 Bow Road London, E3 3AP  
Contact: **info@bowcentralmosque.co.uk**

***SACC Food Bank – (Limited access/By referral only)***

Opening times: Quarterly on Wednesdays from 3pm – 4.30pm  
St Anne's Catholic Church, E1 5AW

Contact: **underwoodroad@rcdow.org.uk** or **020 7247 7833**

Referrals can be discussed by email or telephone.

***FoodCycle Bow Road – (Open Access – Hot meals service)***

Opening times: Fridays 7pm  
Bow Road Methodist Church, 1 Merchant Street, London, E3 4LY  
Contact: **bowroad@foodcycle.org.uk**  
**www.foodcycle.org.uk/location/foodcycle-bow-road/**

FoodCycle Bow Road welcomes anyone to attend as a guest and enjoy a FREE hot meal. No need to book. Just turn up on the day!

***Food for Mile End – (Limited access/by referral only)***

Opening times: Thursday 2.30pm – 4pm  
Southern Grove Community Centre, Southern Grove, London, E3 4FX  
Contact: **billy.howell@eastendhomes.net**

Please be aware this food bank prioritises EastEndHomes residents.

***Our Forgotten Neighbours – (Open Access – Hot meals service)***

Opening hours: Thursday 5pm  
Outside Toynbee Hall, Community Centre, 28 Commercial St, E1 6LS  
Contact: **info@ourforgottenneighbours.net** or

07496530878

[www.ourforgottenneighbours.co.uk/](http://www.ourforgottenneighbours.co.uk/)

SOUP KITCHEN - A very warm welcome from 5 pm outside Toynbee Hall. Come early to avoid disappointment.

### ***St Dunstan's Food Bank – (Open Access)***

Opening hours: Tuesday 11am – 3pm & Friday 11am – 3pm  
St. Dunstons & All Saints Church,  
Stepney High St, London E1 ONR  
[www.stdunstanstepney.com/food-bank.html](http://www.stdunstanstepney.com/food-bank.html)

### ***Neighbours in Poplar – (Limited access/by referral only)***

Opening hours: Tuesday  
10.30am – 12pm  
St. Matthias Community Centre, 113  
Poplar High Street, London, E14 OAE  
Contact: **020 7531 0190** or  
[enquiries@neighboursinpoplar.com](mailto:enquiries@neighboursinpoplar.com)

Please be aware that this service is only available for residents in E14 postcodes.

### **Household essentials**

There may be ways you can reduce the cost of other bills, such as your broadband and TV.

It is estimated that around 15 million people are out of contract with their broadband, meaning they may be needlessly paying higher rates for this service. Have a look on a price-comparison website to see what you could save.

### **How to reduce food waste**

On average, a typical family throws away £60 worth of food every month. Find out great tips on how you can reduce food waste.

[www.lovefoodhatewaste.com](http://www.lovefoodhatewaste.com)





# Help with housing costs

## **Financial Support**

### ***Discretionary Housing Payments (DHP)***

These are short-term payments that can help you with your rent if you're experiencing financial hardship. To get a DHP you must be paying rent and be getting Housing Benefit or Universal Credit housing costs.

**[www.towerhamlets.gov.uk/benefits](http://www.towerhamlets.gov.uk/benefits)**

### ***Council Tax support***

We can offer a cost reduction on your Council Tax depending on your personal circumstances. Find out about your options on the Council Tax benefits page.

**[www.towerhamlets.gov.uk/benefits](http://www.towerhamlets.gov.uk/benefits)**

### ***Universal Credit***

Universal Credit is a monthly payment to help with your living costs, including housing payments. It is managed by the government's Department for Work and Pensions. You may be able to get it if you're on a low income or out of work.

**[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)**

### ***Housing benefit***

Most people who need help with housing payments should apply for Universal Credit. However, if you are exempt from claiming the rent element of Universal Credit and you have a liability to pay rent, you can make a new claim for Housing Benefit.

**[www.towerhamlets.gov.uk/benefits](http://www.towerhamlets.gov.uk/benefits)**

### ***Benefits calculator***

You might be eligible for benefits that you are not claiming. Accessing every benefit you are eligible for can help you with your income. It can also open the door to other support such as Council Tax reductions and reduced utility tariffs. Our benefits calculator will help you.

**[www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)**



## Help with homelessness

### Risk of homelessness

If you are homeless or require emergency homelessness advice, assistance and support outside of our opening hours or during the weekends please call **020 7364 4079**.

For general queries, please call **020 7364 5000** or email **homeless@towerhamlets.gov.uk**

### Rough sleeping

If you're rough sleeping or are aware of somebody rough sleeping, you can:

- alert the council and outreach services by making a referral to Streetlink online
- use the Housing Options Finder to find out what help there is available from the council
- search for local hostels and shelters

Visit our Housing Options section for more help and advice.

**[www.towerhamlets.gov.uk/housing](http://www.towerhamlets.gov.uk/housing)**





# Help into employment

The council has extensive support available for residents looking for training or employment.

## WorkPath

WorkPath is an employment service for all Tower Hamlets residents.

It provides employment support tailored to your needs, whether you need basic skills or advanced training; access to work experience, apprenticeships or graduate schemes; CV help, interview preparation and more.

It can help also help you make a fresh start in a new career direction, or progress higher in your chosen area of work.

- Residents can register online to access all of our opportunities
- For any enquiries, please email **workpath@towerhamlets.gov.uk** or call **020 7364 3727** to speak to a member of our team
- Young WorkPath Careers Advisers are working across all schools and colleges in the borough
- For young people who are NEET (not in employment, education or training) we offer telephone, video or face-to-face interview appointments. Face-to-face interviews are by appointment only on Monday, Wednesday and Friday.

## Young WorkPath

To book an appointment, email **youngworkpath@towerhamlets.gov.uk** or call **0800 3581 2410** (freephone) or **020 7364 1401**.

## Financial support

### *Flexible Support Fund (FSF)*

FSF may be able to help you with extra costs associated with getting into and starting work, such as travel expenses to attend interviews, and tools and clothing or uniform to start work. If you're claiming Universal Credit you could also get help with the first month of childcare costs.

### *Discounted travel*

If you are unemployed, claiming benefits and looking for work, you could get a free Jobcentre Plus Discount Rail Card. Transport for London (TFL), and Stagecoach, offer discounted travel up to 50% for those with this card.

### **National Enterprise Allowance (NEA)**

If you want to start your own business, or develop your business if you're self-employed, you may be able to get support through the NEA. You need to be getting certain benefits and have a business idea that could work.

For more information, please contact your local Jobcentre Plus.

### **Employment and Support Allowance (ESA)**

ESA is for people under state pension age who have a disability or health condition that affects how much they can work. You will get money to help with living costs if you're unable to work, and support to get back into work if you're able to.

Call **0800 055 6688** or visit

**<https://www.gov.uk/employment-support-allowance>**

### **Access to Work Grant**

The Access to Work grant can pay for practical support if you have a disability, health or mental health condition and you start working, need help to stay in work or move into self-employment or start a business.

The grant can help you to meet the costs of travel to work, provide a support worker or pay for special equipment that you need to remain in employment. Visit **[www.gov.uk/access-to-work](https://www.gov.uk/access-to-work)**







# Help with mental wellbeing

The council and the NHS work in partnership with charities and other organisations to provide a range of mental health and wellbeing support for Tower Hamlets residents.

Financial pressures can affect everyone differently. Talking to someone can help you deal with the anxiety and worry that financial stress can cause.

## **Tower Hamlets Talking Therapies**

Provides a range of psychological therapies and counselling services. The service is provided by East London NHS Foundation Trust in partnership with Mind in Tower Hamlets and Newham.

**020 8475 8080.**

## **Mind in Tower Hamlets**

A community mental health charity that provides support to anyone with a mental health or emotional issue. They also provide free counselling for Tower Hamlets residents.

**020 7510 4247/4248**

Email [info@mitn.org.uk](mailto:info@mitn.org.uk)

## **Inspire Mental Health Consortium**

Delivers new mental health, recovery and wellbeing services to improve the outcomes and life chances for people living with mental health problems in the borough.

**0330 053 8122**

Email [enquiry@inspire-wellbeing.org.uk](mailto:enquiry@inspire-wellbeing.org.uk)

## **Mental Health Crisis Line**

If you or someone you care about is experiencing a mental health crisis you can call **0800 073 0003**. This service is available 24 hours a day and callers will be given support and advice from professionals.

## **Good Thinking**

Good Thinking provides online mental wellbeing self-care for Londoners through digital tools that support the most common mental health conditions including anxiety, low mood, sleeping and stress.

**[www.good-thinking.uk](http://www.good-thinking.uk)**

## **Just say hello!**

Just give somebody a friendly smile as you walk past. Just ask somebody how they are doing today. Just chat to the person behind you at the supermarket checkout. Just pop round to see an old friend for a chat and a cuppa.

When people are feeling lonely and isolated, a simple "hello" can make a big difference. Reach out and make someone's day a little brighter today! To learn more and get involved, visit: **[www.towerhamletsconnect.org/just-say-hello](http://www.towerhamletsconnect.org/just-say-hello)**

### **GamCare**

If you're concerned about your own or someone else's gambling, contact your local GamCare service to access quick, free, and confidential support.

**020 7801 7008**

**0808 8020 133.**

### **Kooth**

Kooth offers free online counselling to children and young people aged 11 to 25-years-old in Tower Hamlets. It is free, safe, friendly and anonymous.

**[www.kooth.com](http://www.kooth.com)**

### **Idea Stores and libraries**

Visit your local Idea Store or library. There are lots of free activities on offer for residents and dedicated spaces for people to come together, stay warm and socialise.

### **Mental health support services in Tower Hamlets**

Services are available for young people who may need support with mental wellbeing.

You can learn more, including what support might be right for you and how to access it.

**[www.towerhamlets.gov.uk/costofliving](http://www.towerhamlets.gov.uk/costofliving)**





# Helping others

## Volunteering

Volunteering is a great way to use your free time and skills to help other people and make Tower Hamlets a better place to live. It's also good for you.

You can make new friends, feel part of your community, and keep mentally and physically fit during these challenging times. You will gain skills and experience to boost your confidence and increase your employability.

There are always plenty of local volunteering opportunities available. You can make a regular commitment of an hour or two a week.

You can also choose a short-term or one-off role if you don't have much free time. There are even things you can do from your own home.

### **Volunteer Centre Tower Hamlets (VCTH)**

Contact the Volunteer Centre Tower Hamlets to volunteer with a local charity, community organisation or public sector body.

They help people who live, work or study in Tower Hamlets to find inspiring volunteer roles. They have a huge variety of roles to suit all

ages (15+), backgrounds, interests and abilities. Roles include:

- mentoring
- befriending
- helping at food banks
- supporting refugees
- youth work
- giving advice
- environmental projects
- health and social care
- event stewarding
- office admin
- teaching
- charity trusteeships

In partnership with the council, Volunteer Centre Tower Hamlets is running the Covid-19 Recovery Volunteering Hub.

You will find some fantastic volunteering roles advertised on the Hub like:

- helping your local community recover from the pandemic
- supporting vulnerable residents during the cost of living crisis

You can volunteer whether you are a student, unemployed, working or retired.

### ***How to get involved***

It's so easy to get started. Join thousands of local people already volunteering by registering on the Volunteer Centre's website. You can see the roles currently available.

**[www.vcth.org.uk](http://www.vcth.org.uk)**

**07595 219 603**

**Email [info@vcth.org.uk](mailto:info@vcth.org.uk)**

### **Donating to foodbanks**

The number of families using foodbanks has increased dramatically over the last few years, especially during the Covid-19 pandemic.

You can help our most vulnerable residents get through the cost of living crisis by donating long life food, drink and toiletries to your nearest foodbank.

**[www.towerhamlets.gov.uk/  
costofliving](http://www.towerhamlets.gov.uk/costofliving)**

If you need this information in a different language, email  
**[communications@towerhamlets.gov.uk](mailto:communications@towerhamlets.gov.uk)**

