

FINANCIAL SUPPORT

Please find information below on local and national services and initiatives to support those in financial difficulty. Further information can be found on Redbridge Council's [cost of living website](#). Information on national cost of living schemes is also available [here](#).

Support	Location	Information	How to access
Financial assistance			
Redbridge Foodbanks	Local	<p>Alongside other trusted organisations, Reach Out can issue food vouchers which can be used at Trussell Trust Foodbanks.</p> <p>These facilities provide food, essential items, and toiletries to people in financial need.</p>	<p>To issue voucher: Dashboard (foodbank.org.uk)</p> <p>Location: Find your nearest foodbank</p>
Redbridge baby banks	Local	<p>Redbridge baby banks provide essential items needed for babies/toddlers such as clothes, nappies, equipment, and other essentials.</p> <p>This is to support families who may be having financial hardship in accessing such items. The items are all clean, safe, and free to families in Redbridge.</p>	<p>Locations:</p> <p>Orchard Baby Bank at Orchard Children's Centre Liston Way, Woodford Green, IG8 7BL Telephone: 020 8708 8344 Email: orchardcc@redbridge.gov.uk</p> <p>Loxford Baby & Toddler Bank at Loxford Children's Centre 136 Ilford Lane, Ilford, IG1 2LG Telephone: 020 8708 2060 Email: loxfordcc@redbridge.gov.uk</p> <p>Hainault Baby & Toddler Bank at Hainault Children's Centre 114 Huntsman Road, Hainault, IG6 3SY Telephone: 020 8708 9423 Email: newburyhallcc@redbridge.gov.uk</p>
Ilford Community Grocery	Local	<p>Ilford Community Grocery allows Ilford residents to complete their weekly shop at a significantly lower cost.</p> <p>Once individuals have paid their £5 annual membership fee, they can shop in store twice a week for just £4 per visit.</p>	<p>Visit the store to become a member</p> <p>City Gates, 25-29 Clements Road, Ilford, IG1 1BH Monday-Friday, 9:30am-4:30pm Website: https://communitygrocery.org.uk/ilford/ Telephone: 020 3422 6511 Email: ilford@communitygrocery.org.uk</p>

Healthy Start Scheme	National	Families can get £4.25 per week to help buy healthy food, milk and vitamins. You are eligible for if you are either: <ul style="list-style-type: none"> • more than 10 weeks pregnant • have a child under the age of 4 and receive child tax credit, income support, job seekers allowance or universal credit	Apply here: https://www.healthystart.nhs.uk/how-to-apply/ Telephone: 0300 330 7010
Free School Meals	Local	If your child is school-age and you receive one of the qualifying benefits listed on the website, you can make an application for free school meals Free school meals are often overlooked once children enter Year 3. Families should always let their school know that they continue to be eligible after Year 2 as the school can claim pupil premium for each qualifying child.	https://costofliving.redbridge.gov.uk/free-school-meals/
Holiday Activity and Food (HAF) programme	Local	Qualifying families can get help during the school holidays if the child attends a Holiday Activity and Food (HAF) programme	For professionals with a referral request, email haf@redbridge.gov.uk
Flexible Support Fund (Redbridge Jobcentre Plus)	Local	The Jobcentre's Flexible Support Fund can be used to eliminate barriers to work – e.g.: ID, travel, interview clothes. Job Centre Plus can pay for first month of childcare and up to 85% going forward (in arrears) if you are on universal credit.	564-570 High Road, Ilford, IG3 8EJ Telephone: 0800 169 0190 Textphone: 0845 608 8551 Redbridge Jobcentre also work from Redbridge Central Library (2 nd floor) and have a domestic abuse lead based there every Thursday
The Magpie Project	Local (Newham)	The Magpie Project provides a safe and fun place for mums and pre-school children who are suffering in temporary or insecure accommodation. They can help by providing essential items, advice and guidance, and access to activities (e.g.: messy play, healthy lunch)	Further information: https://themagpieproject.org/about/ To refer: https://themagpieproject.org/refer-a-family/
Glasspool	National	Glasspool provide small, one-off grants to individuals and families for everyday items. Individuals can self-refer, or support agencies can make an application on your behalf.	To apply: https://www.glasspool.org.uk/grants/grants

Family Fund (BBC Children in Need Emergency Essentials)	National	The Emergency Essentials Programme provides items that meet a child's most basic needs such as a bed to sleep in, a cooker to provide a hot meal and other items or services critical to a child's wellbeing	To apply: https://www.familyfundsolutions.co.uk/emergency-essentials/
Free childcare	National	Enter your details on the website to find out how you can save money on your childcare	Further information: https://www.childcarechoices.gov.uk/
TCL Reuse	Local	TCL Reuse is an organisation available to Redbridge residents. They collect and distribute good quality, low cost, used furniture, electrical appliances, and household goods at significantly reduced prices.	Further information: https://www.tclreuse.org/
Council Tax support	Local	Council Tax support is a scheme to reduce council tax bills for people on a low income. You can apply whether you are in or out of work. Homeowners can also get this help, regardless of the value of your home.	https://www.redbridge.gov.uk/council-tax/apply-for-council-tax-reduction-scheme/ Telephone: 0208 708 5690
Redbridge Welfare Benefits service	Local	The Welfare Benefits service helps Redbridge residents to claim the benefits and credits they may be entitled to	Email: welfare.benefits@redbridge.gov.uk Telephone: 020 8708 4180 (Monday to Friday, 9am-12.30pm only) Weekly surgeries held at the Customer Service Centre in Lynton House. All surgeries are by appointment only.
Discretionary Housing Payments	Local	Discretionary Housing Payments are extra payments to help meet the shortfall between housing benefit and your rent or council tax payment	To apply: https://costofliving.redbridge.gov.uk/discretionary-housing-payments
Rail to Refuge	National	Free train travel for those fleeing domestic abuse – accessed via Women's Aid who will arrange refuge placement and book a free train ticket on behalf of the survivor	Further information: https://www.womensaid.org.uk/what-we-do/supporting-our-members/rail-to-refuge/
Healthcare Travel Costs Scheme (HTCS)	National	If you're referred to hospital or other NHS premises for specialist NHS treatment or diagnostic tests by a doctor, dentist or another primary care health professional, you may be able to claim a refund of reasonable travel costs under the Healthcare Travel Costs Scheme (HTCS).	Further information: https://www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs/
Eliminate/reduce NHS prescription costs	National	You're entitled to free prescriptions if you or your partner receive certain benefits (see full list via link). Alternatively, an NHS Prescription Prepayment Certificate allows you to save money on NHS prescriptions.	Eligibility for free prescriptions Apply for an NHS Prescription Prepayment Certificate

Advice and guidance

Citizens Advice Redbridge	Local	Citizens Advice can provide support with the cost of living. They offer advice on grants and benefits, getting help with bills, and council tax reductions.	https://www.citizensadvice.org.uk/local/redbridge/ Citizen's Advice run drop-in sessions at Redbridge Central Library. To book an appointment email: Email: advice@citizensadviceredbridge.org.uk Telephone: 0808 2787872
Hainault Community Hub	Local	An opportunity for you to ask any questions about benefits payments, falling behind on rent payments, finding a job or any other pressures related to the cost-of-living	Every Tuesday at Hainault Library (100 Manford Way, IG7 4DD) Drop-in session (10am-12pm) Option to book an appointment (2pm-5pm) https://costofliving.redbridge.gov.uk/hainault-community-hub-open-to-all/
Turn2Us	National	Turn2Us is a helpful website that you can use to check your benefit entitlement and identify financial support	https://www.turn2us.org.uk/
Debt advice and guidance			
HSBC	Local	HSBC provide debt advice to anyone who walks in. They also help to build financial literacy and offer budgeting workshops.	Ilford branch: 126 High Road, Essex, IG1 1DA, Ilford
Debt Free London	National	Get 24/7 confidential support and advice around debt, saving and budgeting. Whether you need advice on rent arrears, council tax, utility bills, credit cards or loan debt, advisors will be on hand night or day.	https://debtfreeadvice.com/ 24-hour helpline: 0800 808 5700 Video advisors available weekdays from 10am to 5pm Available locally via Redbridge Central Library (2 nd floor)
Debt advice	National	If you find yourself getting into debt including rent or mortgage arrears, fuel debts, payday loans or credit and store card debts or other, it is important that you do not ignore your bills or debt letters. Instead, you should seek advice as soon as possible to discuss your situation and take the appropriate actions.	National Debtline Telephone: 0808 808 4000 Monday-Friday, 9am to 9pm and Saturday, 9:30am to 1pm StepChange Telephone: 0800 138 1111 Monday-Friday, 8am to 8pm and Saturday, 8am to 4pm
Breathing Space (Debt Respite Scheme)	National	Breathing Space scheme shields people in problem debt for 60 days to prevent spiralling into further debt	www.breathing-space.uk
Employability and skills			
Work Redbridge	Local	If you are unemployed or on a low income, Work Redbridge is a free service that can help support you with:	Email: workredbridge@redbridge.gov.uk Telephone: 020 8708 2298

		<ul style="list-style-type: none"> • Updating your CV • Finding a job • Training and upskilling opportunities • Links with local employers 	
Redbridge Institute	Local	<p>Redbridge Institute has many free courses to help you with gaining a range of skills.</p> <p>The Institute also offer a 2-hour Managing Your Money workshops</p>	<p>http://www.redbridge-iae.ac.uk/</p> <p>Managing Your Money workshops</p>
Jobcentre Plus		<p>Jobcentre Plus helps to support people of working age into paid work, and provides help and support to those who cannot work.</p> <p>If you are in receipt of working age benefits, the Jobcentre can help you to access DWP's Money Management course.</p>	<p>564-570 High Road, Ilford, IG3 8EJ Telephone: 0800 169 0190 Textphone: 0845 608 8551</p> <p>Redbridge Job Centre can be found at Redbridge Central Library (2nd floor) and have a domestic abuse lead who is there every Thursday</p>

Tips:

- Your bank can help by arranging temporary overdraft support, helping with mortgage payments, and signposting to additional help - check their website or visit your local branch
- If you are falling behind with your utility bills, it is best to contact your supplier as soon as possible. Suppliers have support options available. You will be expected to have spoken to a debt adviser such as StepChange or National Debtline before you apply for extra help.
 - Several energy suppliers have funds to support customers who need help. For example:
 - British Gas Energy Trust
 - EDF Energy Customer Support Fund
 - E.on Energy Fund
 - Ovo Energy Fund
 - Octo Assist Fund
 - Scottish Power Hardship Fund
 - Individuals who are receiving benefits can access support with their water bills through the WaterSure scheme. Redbridge addresses can be under either Thames Water (www.thameswater.co.uk/watersure) or Essex & Suffolk (www.eswater.co.uk/watersure)
- Boots have partnered with a charity called The Hygiene Bank to offer free dental products for children aged 3-5. 'Ask for Jesse' at one of their stores and staff will discreetly give you a dental pack for your child.