



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.

3rd Edition – updated
for 2024/25



Scan me to get help and advice at
www.towerhamlets.gov.uk/costofliving



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Foreword

Welcome to the new edition of our Cost of Living Help Booklet which has been updated to include all the latest schemes the council is working on to support residents through the cost of living crisis.

Thousands of pensioners who were due to miss out on Winter Fuel Payments will be eligible for a new grant introduced by the council.

We have set aside the Tower Hamlets Winter Fuel Payment to provide financial support to those who no longer receive central government's Winter Fuel Payment.

The scheme will provide £175 to those eligible, as part of a £1m package of support, which includes funds from the government's Household Support Fund (HSF).

As the cost of basic items like fuel, food, and clothing continues to rise, many households are being squeezed financially and mentally, many to the point of breaking.

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.

It may be the case that you are entitled to receive support that you have not yet claimed. Our residents are entitled to millions of pounds in benefits which are not being claimed, and support such as Universal Credit, Pension Credit, and Disability Premium could provide a lifeline to many.

A staggering £17 million worth of Pension Credit is going unclaimed in Tower Hamlets. 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 popular Warm Hubs at Idea Stores and libraries. 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.

Significant cuts to local government funding by central government in recent years limit the financial support councils can provide, but we are always looking for new ways to help residents and businesses in Tower Hamlets.

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

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 £2,996,279 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 2025.

Tower Hamlets Winter Fuel Payment

Support will be available through the Tower Hamlets Winter Fuel Payment to help pensioners missing out on a Winter Fuel Payment from central government. More details will be provided on our Cost of Living webpage at: www.towerhamlets.gov.uk/costofliving
0207 364 5040

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

Resident Support Outreach Team

The Resident Support Outreach Team provides holistic, face-to-face support to residents in locations across the borough.

The team 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 help to access a range of council services including Council Tax, Housing Benefit, Parking, Debt Management and advice around 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 Chrisp 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

Benefits calculator

Did you know more than £110m worth of benefits is going unclaimed? Use our benefits calculator and see if you are missing out.

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

Citizens Advice – Help to Claim

Advice and support for claiming Universal Credit.

Call **0800 144 8444** or visit www.citizensadvice.org.uk

Toynbee Hall

Form-filling service mainly for benefits and income maximisation Call **020 7392 2953**

E: advice@toynbeehall.org.uk or visit www.thcan.org.uk

Debt Free Advice

- Help with debt issues

Call **0800 808 5700** or visit www.debtfreeadvice.com

Island Advice

Advice on debt, housing and entitlement to benefits including 'better-off' calculations, reviews and mandatory reconsideration, appeals and tribunal hearings.

Drop in Session Monday 10am start Advice line **020 7987 9379**, Tuesday 10am-12pm

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**

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 303 5338** 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**

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** or email **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**

Unity Project

Support for those with NRPF, including to have NRPF condition removed if applicable. Visit **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**

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

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

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

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



Help with staying warm

Warm Hubs

Our Idea Stores and libraries will host Warm Hubs where residents can drop in to keep warm, enjoy a hot drink, and save on heating costs at home. Staff will be on hand to signpost people to advice and support services if required.



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



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 1 October to 31 December 2024 the energy price cap is set at £1,717 per year for an average household paying by direct debit, 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.

Each price cap only last three months, and the cap is predicted to rise slightly in January 2025. For the latest information you can visit www.ofgem.gov.uk/energy-price-cap

Warm Home Discount

The Warm Home Discount provides a one-off £150 reduction on your electricity bills 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 automatically apply the discount to your bill by 31 March 2025. If you think you are eligible but have not received a letter by January 2025, you must get in touch before 28 February 2025 by phone on 0800 030 9322. You can also get in touch via post: Warm Home Discount Scheme, PO Box 14127, Selkirk, TD7 9AH.

www.gov.uk/the-warm-homediscount-scheme

Winter Fuel Payment

Previously all pension age residents received a Winter Fuel Payment to support with their heating costs. However from this winter, only those on Pension Credit or means-tested benefits will get the Winter Fuel Payment. Check if you are eligible for Pension Credit to ensure you won't be missing out this winter:

www.gov.uk/pension-credit-calculator

For more information on the Winter Fuel payment: www.gov.uk/winter-fuel-payment

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

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

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. <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/save-energy-at-home/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 Saving Trust for free advice

Contact Energy Saving Trust on **0800 098 7950** for free advice on saving energy and water, reducing energy bills and more. You can visit their website to get advice today. <https://energysavingtrust.org.uk/>

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**

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**

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





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

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

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

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

Holiday Activities and Food Programme (HAF)

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

break. Alongside healthy meals, the activity clubs deliver fun activities, nutritional education, and access to additional support services.

It's important to ensure that your child is registered for benefits-related Free School Meals (FSM) in order to participate in the Tower Hamlets Holiday Activities and Food Programme.

If your child is not yet registered for benefits-related FSM, please apply online through the Tower Hamlets Council website or seek support from your child's school. Remember, universal free school meals are different from benefits-related FSM, so be sure to apply if eligible: www.towerhamlets.gov.uk/freeschoolmeals

For more information on the HAF programme, visit: 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.thfamilyhubs.co.uk

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
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

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

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





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

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 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.

Dorset Community Food Hub – (Open Access – dried food only)

Opening times: Thursday
12pm – 3pm
Ground floor, former Dorset Library,
Diss Street, E2 8QX
www.dorsetca.org

Edward Gibbons House – (Hostel)

Opening times: 24 hours
1 Parmiter St, E2 9NG
020 8983 1983, service is limited for Residents of Edward Gibbons House only
www.prha.net

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

Opening times: Friday 1pm-3pm
3 Resolution Plaza, London, E1 6PS
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: **020 7790 2650** or e-mail
contact@wit.org.uk

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!

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

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

Opening hours: Tuesday
10.30am – 12pm
St. Matthias Community Centre,
113 Poplar High Street, London, E14 0AE
Contact: **020 7531 0190** or
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



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

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

Council Tax Cost of Living Relief Fund

If you live in Tower Hamlets and have a household income that is less than £49,500, you might be eligible for the Council Tax Cost of Living Relief Fund. Check your eligibility by visiting **www.towerhamlets.gov.uk/lgnl/council_and_democracy/council_tax/Council-Tax-Cost-of-Living-Relief-Fund.aspx**

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

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

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



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





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.

Clean Slate

Face to face and remote support offer for money guidance, employment, and digital skills.

Drop-ins on Monday 9.30am - 4.30pm (First and third Monday each month) at The Teviot Centre, 1 Wyvis St, London, E14 6QD.

Wednesdays 9:30am - 5.00pm
at Feldy Community Centre, 18
Aberfeldy Square, Aberfeldy Village,
E14 OXA.

Call on **020 3540 7421**, e-mail
london@cleanslateltd.co.uk or visit
www.cleanslateltd.co.uk

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
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**





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 counselling for Tower Hamlets residents as well as a free bereavement counselling. Call **020 7510 1081** or e-mail **info@mindthnr.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

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**

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

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





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

07595 219 603

Email 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





MAYOR OF
TOWER HAMLETS



To order copies of the booklet or to receive a translated version contact **communications@towerhamlets.gov.uk**



Scan me to get help and advice at
www.towerhamlets.gov.uk/costofliving