

**Getting  
you help**



**support with the  
cost of living**

**W** [lbbd.gov.uk/help-cost-of-living](https://lbbd.gov.uk/help-cost-of-living)

**T** [@lbbdcouncil](https://twitter.com/lbbdcouncil)

**F** [barkinganddagenham](https://www.facebook.com/barkinganddagenham)

**GET  
HELP WITH  
THE COST  
OF LIVING**

# We are here to help & support you



Dear resident,

The cost of living crisis is affecting everyone. We have not seen anything like this for 30 years or more. Heating, food, petrol and everyday essentials have never been more expensive, and wages just cannot keep up.

Recently, we have seen inflation and mortgage interest rates spiralling out of control. People are worried sick about how they will afford to pay their energy bills this winter. Families with children are struggling to buy school uniforms. Pensioners who survive on fixed incomes are concerned about what winter will bring. And businesses are feeling the pinch as overheads rise and people are spending less.

Lots of people want work that covers the bills and leaves a bit over at the end of the month. Others are reliant on Universal Credit just to get by. Some residents have told me about the difficult decisions they are being forced to take just to make ends meet. And as the evenings draw in and temperatures drop, some people are being forced to choose between heating and eating.

We do not have the levers to intervene in the economy that the government enjoys, but that does not mean we will stand by and do nothing.

That is why we have taken the decision to form a cost of living alliance with our community partners. Together we believe we will achieve more than if we work alone. We have been busy putting in place plans over the summer which we are launching this week, so take a closer look to find out if you can take advantage.

We are delivering this booklet to every household in the borough to raise awareness of the work we are doing. There is no shame in coming forward if you do need help. Or if you know someone who is struggling, point them in our direction. It could make all the difference.

Our partners in the voluntary sector, local charities, and community and faith groups do an amazing job. We worked together when the pandemic hit in the first few months of 2020. Thanks to their support, we were able to get vital supplies and medicines to our most vulnerable residents who were shielding at the time. That's why we are coming together again.



There is a wide range of support available.

We have been looking ahead to the winter. Between April and September this year, we put aside more than £2.1million from our Household Support Fund to help families pay for food, utilities, clothing, white goods, boiler repairs and other essentials.

We are working with our partners to create warm spaces – places you can go to meet up with others and have a cup of tea to stay warm, so you don't have to put the heating on at home.

There are different schemes for those in hardship. BDMoney is a website offering tips and advice to help you manage your money. Our Homes & Money Hub has trained advisors on hand to offer help.

Our Library of Things in Barking Learning Centre is a clever way of borrowing everyday items at a minimum cost. And there are a number of food hubs and food banks with friendly people on hand. We are also growing our network of Community Hubs which offer a place to go and access to local services.

**“Words cannot express how grateful I am to you all for rectifying the ongoing and never ending situation that I was in and now I can finally move forward.”**

**Resident who had contacted local services for financial support**

And there's lots more help besides.

If you have money worries, I encourage you to get in touch to find out how we can help you through these trying times. You can also find more information on our website at: [lbbd.gov.uk/benefits-and-support/help-living-costs](https://lbbd.gov.uk/benefits-and-support/help-living-costs)

Take care.

**Councillor Darren Rodwell  
Leader of Barking and Dagenham Council**

# Help and support available from the council and our partners

## HELP WITH THE COST OF LIVING



### Hardship schemes

These funds provide support to vulnerable households in most need of support to help with significantly rising living and energy costs. In addition to providing help with gas, electric, water and food costs, support with white goods, winter clothing, essentials for work related costs such as travel, broadband, phone, car servicing and repairs, boiler servicing & repairs (owner occupiers only) or food and energy related costs can be considered.

In exceptional circumstances you may be able to get help with housing costs where Housing Benefit, Universal Credit Housing element or DHP (Discretionary Housing Payments) awards are not eligible or applicable.

To apply for these schemes or support you must:

- Be over 18 and a resident of Barking and Dagenham
- Be on a low income, unemployed and/or in receipt of a benefit such as Income Support, Universal Credit, income related Employment and Support Allowance, the guarantee element of Pension Credit, a disability benefit such as Attendance Allowance or Personal Independence Payment
- Have had a significant change in your circumstances or life changing event that has placed you into hardship
- Have taken all reasonable steps to maximise incomes available to you via claiming Council Tax Support and/or Housing Benefit/Universal Credit Housing Element, Discretionary Housing Payment, Discretionary Council Tax Relief and/or Universal Credit.

You don't have to be receiving benefits to apply. Pop into Barking Learning Centre or Dagenham Library or call 020 8227 2115 to speak to a trained advisor who will be able to assess your situation, let you know what benefits you might be entitled to, and what the next steps are. For more information, visit [lbbd.gov.uk/benefits-and-support](http://lbbd.gov.uk/benefits-and-support) where you can also submit a claim and required supporting evidence online.

### BD Money

Barking and Dagenham Money ([bdmoney.co.uk](http://bdmoney.co.uk)) was launched earlier this year, supporting over 2,300 people since April. BD Money offers guidance on lots of different money worries. For example, it can help with utility costs, emergency support or family care advice. There are great tools like a benefits calculator to check what you are eligible for, or a loan calculator, a debt test, and a debt advice locator. BD Money is now also offering access to affordable loans and savings through its partnership with Leeds Credit Union – aiming to prevent people from falling victim to high cost credit providers or illegal loan sharks, building financial resilience in our borough.

### Homes and Money Hub

If you can't find what you need on our BD Money website, our Homes and Money Hub can help you get to the heart of any financial problems you may be having.

Get in touch by emailing [homesandmoneyhub@lbbd.gov.uk](mailto:homesandmoneyhub@lbbd.gov.uk) or pop into Barking Learning Centre or Dagenham Library to see one of our trained advisors.

Since launching in April 2018, our Homes and Money Hub has helped thousands of local people take back control of their finances.

### Affordable Loans

We know it's difficult to make ends meet when unexpected costs crop up. But loans with high-interest rates can create bigger problems in the long term. That's why we've partnered with Leeds Credit Union to offer affordable loan products to anyone who lives or works in Barking and Dagenham. This means you can access a range of loans at a lower interest rate, to help bring your finances under control.

Whether you need a Family Loan to help repair a broken washing machine, or a Consolidation Loan to combine several debts into one low-interest payment, there are options for you. For more information, please visit: [bdmoney.co.uk](http://bdmoney.co.uk)

### Universal Credit

Find out what Universal Credit is, what benefits you could be entitled to and how you can apply. Visit [bdmoney.co.uk](http://bdmoney.co.uk)

### Council Tax Support

This can reduce your Council Tax bill by up to 75% if you are of working age, depending on your income, savings, household and circumstances. If you are of pension age your Council Tax bill could be reduced by up to 100%.

Find out what Council Tax discounts and exemptions you could be entitled to at [lbbd.gov.uk/council-tax/discounts-and-exemptions](http://lbbd.gov.uk/council-tax/discounts-and-exemptions)

### Library of Things

Library of Things is now open in Barking Learning Centre, giving you the chance to borrow useful items like drills, sound systems and sewing machines. It offers over 30 useful household, DIY and gardening items you can borrow from as little as £1.50 per day.

Residents can reserve items online, ready to collect from a self-service kiosk in Barking Learning Centre. People on low incomes will be able to sign up for a Concession Membership which offers 25 per cent off borrowing costs.

You can find out more at [libraryofthings.co.uk/barking](http://libraryofthings.co.uk/barking)

### School uniform swap shop

Need school uniform for your kids? Have your kids grown out of their uniform but it's still in good condition? Join the Barking and Dagenham uniform exchange on Facebook, which is a resident-led group where you can swap and exchange school uniform items for free.

Find and join the group by searching for 'Barking and Dagenham uniform exchange' on Facebook.

### Citizens Advice Barking and Dagenham

They offer free independent, confidential, and impartial advice on your rights and responsibilities, and a range of help and support services to help you deal with any problems you may have. They also have a free online advice service if you have concerns about benefits, debt and money, housing, law and courts, work, or consumer or immigration rights.

Call their free advice line on 0808 278 7870, Monday to Friday 9.30am to 4.30pm or visit [bdcab.org.uk](http://bdcab.org.uk) for up to date service information and help.

They also have a drop in service for issues including housing advice, if you owe rent and/or your landlord is evicting you. Drop in to Barking Learning Centre, 2 Town Hall Square, IG11 7NB.

### DABD

DABD offer support to help people create a better life. They offer benefits and financial advice, energy advice, help with food items (community fridge), support into education, skills and employment, advice and support for families with disabled children, support for older people to connect and make friends, personal care and help with accessible transport.

Find out more by calling 0330 054 2500 or emailing [info@dabd.org.uk](mailto:info@dabd.org.uk)

### Benefits calculator

Do you know which benefits you're entitled to? Put your details into our online benefits calculator and find out what support might be available to you.

You'll also be able to apply to make a claim for any benefits identified to you. Visit [lbbd.gov.uk/benefits-calculator](http://lbbd.gov.uk/benefits-calculator)



## HELP WITH FOOD

### Free school meals

All children in reception, year 1 and year 2 in state funded schools in England are eligible for free school meals. If your child is aged 11 to 16, they are also eligible if you are receiving certain benefits. You can find out more at [lbbd.gov.uk/benefits-and-support/free-school-meals-pupil-premium](http://lbbd.gov.uk/benefits-and-support/free-school-meals-pupil-premium)

### Holiday Activity and Food (HAF) programme

This offers children and young people who are eligible for free school meals a range of activities, as well as hot, healthy meals, during Easter, summer and winter school holidays. There are paid places available too, so everyone can get involved.

The scheme is funded by the Department for Education. For further information, visit [lbbd.gov.uk/children-young-people-and-families/events-and-activities-children/free-holiday-activities](http://lbbd.gov.uk/children-young-people-and-families/events-and-activities-children/free-holiday-activities)

### Kingsley Hall's Social Supermarket

They offer free and discounted food supplies and household goods. Everyone is welcome, you just need to turn up Monday to Friday, 9am to 4pm. Contact [info@khccc.com](mailto:info@khccc.com) or call 07951 895 889.

### Community Food Clubs

If you're on a low income or having money problems, our Community Food Clubs can offer you £20 worth of weekly shopping for free. Find out where they are and if you're eligible to become a member at [lbbd.gov.uk/community-food-clubs](http://lbbd.gov.uk/community-food-clubs)

### Food banks

There are a number of food banks in Barking and Dagenham that can provide emergency food parcels if you're temporarily unable to provide for yourself. To use some of them, you need to get a voucher to receive a food parcel, so check with them before you visit.

For more information about food banks across the borough go to: [bdcollective.co.uk/food-bank-network](http://bdcollective.co.uk/food-bank-network)

If you are pregnant or have a child under four years old, you could get Healthy Start food vouchers to help buy some basic foods.



### Kingsley Hall's Street Kitchen

Enjoy warm spaces and discounted cooked meals and snacks, Monday to Friday, 9am to 3pm. Contact [info@khccc.com](mailto:info@khccc.com) or call 020 8592 1708. Visit them at Parsloes Avenue, Dagenham RM9 5NB.

### Humdum

Humdum UK was founded to ensure nobody in our community faces food poverty. They distribute over 300 nutritionally balanced meals a day and provide support to local people who are referred to them in crisis.

Their food bank offers halal and vegetarian ready meals plus fresh food parcels to enable you to cook at home. The food bank is open on Saturdays from 1pm to 2pm.

Find out more at [humdum.org](http://humdum.org) or contact [info@humdum.org](mailto:info@humdum.org) or 07917 454 786.

### Al Madina Food Club

If you are struggling to pay your bills or want to make your money stretch a little bit further, you can join the Al Madina Community Food Club to reduce your food shopping bill. By becoming a member, you can access food for a week.

**“Thank you so much to you and the hardship team. This debt has been a cloud over me for years and this has honestly changed my life, again, thank you so much.”**

Resident who had contacted local services for financial support

Membership will also give you access to advice on finance, housing, employment and health. Membership is available to one person per household to visit once a week and is valid for three months. The Community Food Club also hosts the 'Seed to Plate' project, where you can take part in free gardening and cooking projects. Grow your own produce, improve your cooking skills and eat together with other local residents.

To be eligible you must be on a low income, having financial difficulty or receiving benefits. They are open every Friday from 3pm to 4.30pm at The Hive, 2 Victoria Road, Barking IG11 1PY. Contact 020 8478 8526 or [info@barkingmosque.org.uk](mailto:info@barkingmosque.org.uk).

# HELP WITH ENERGY BILLS

## Discretionary Energy Rebate

The Council has been given £560,400 of funding to support households who are struggling to pay their energy and utility related bills. The fund will run until the end of November. To see if you are eligible and for more information on the rebate go to: [lbbd.gov.uk/benefits-and-support/discretionary-hardship-support/hardship-payment-schemes/energy-rebate](https://lbbd.gov.uk/benefits-and-support/discretionary-hardship-support/hardship-payment-schemes/energy-rebate)

## Reduce your water bills

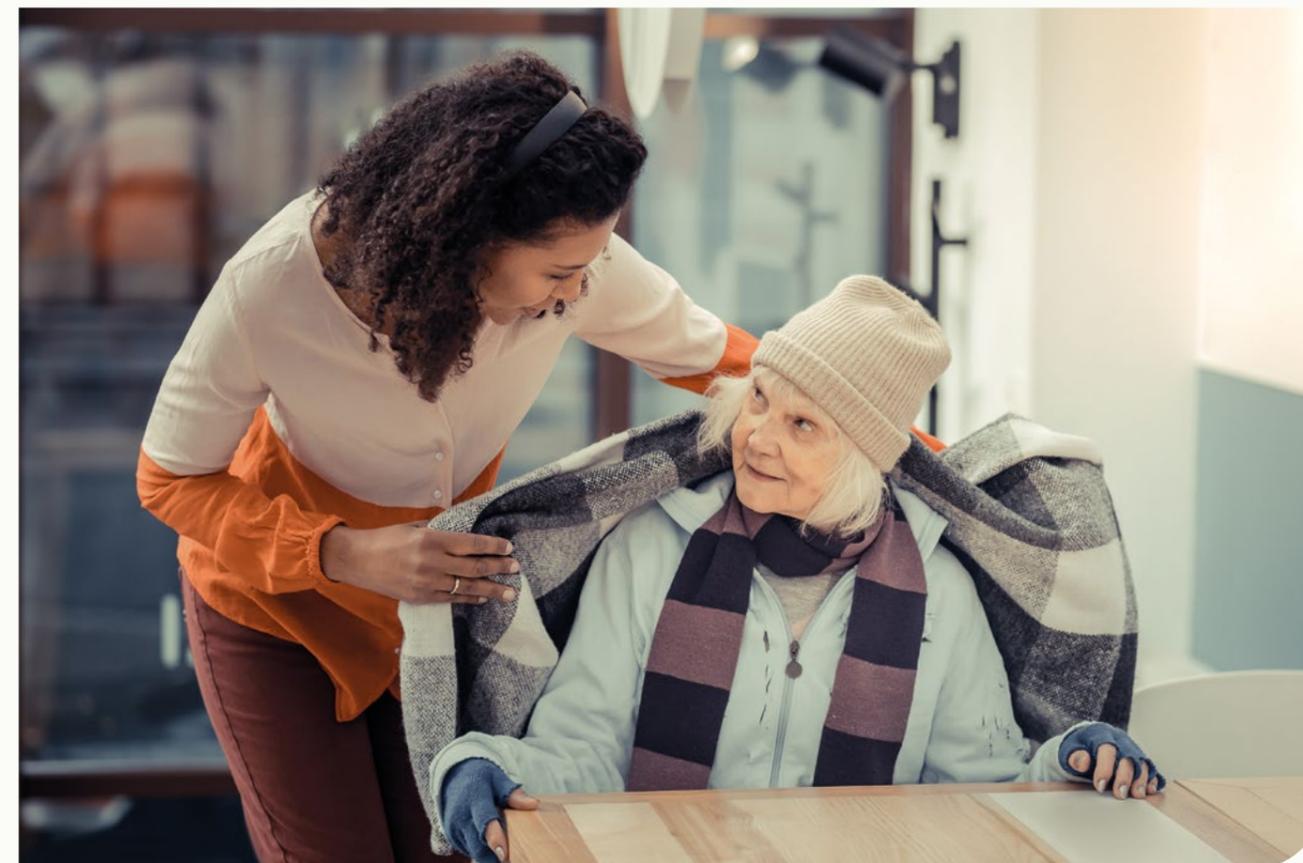
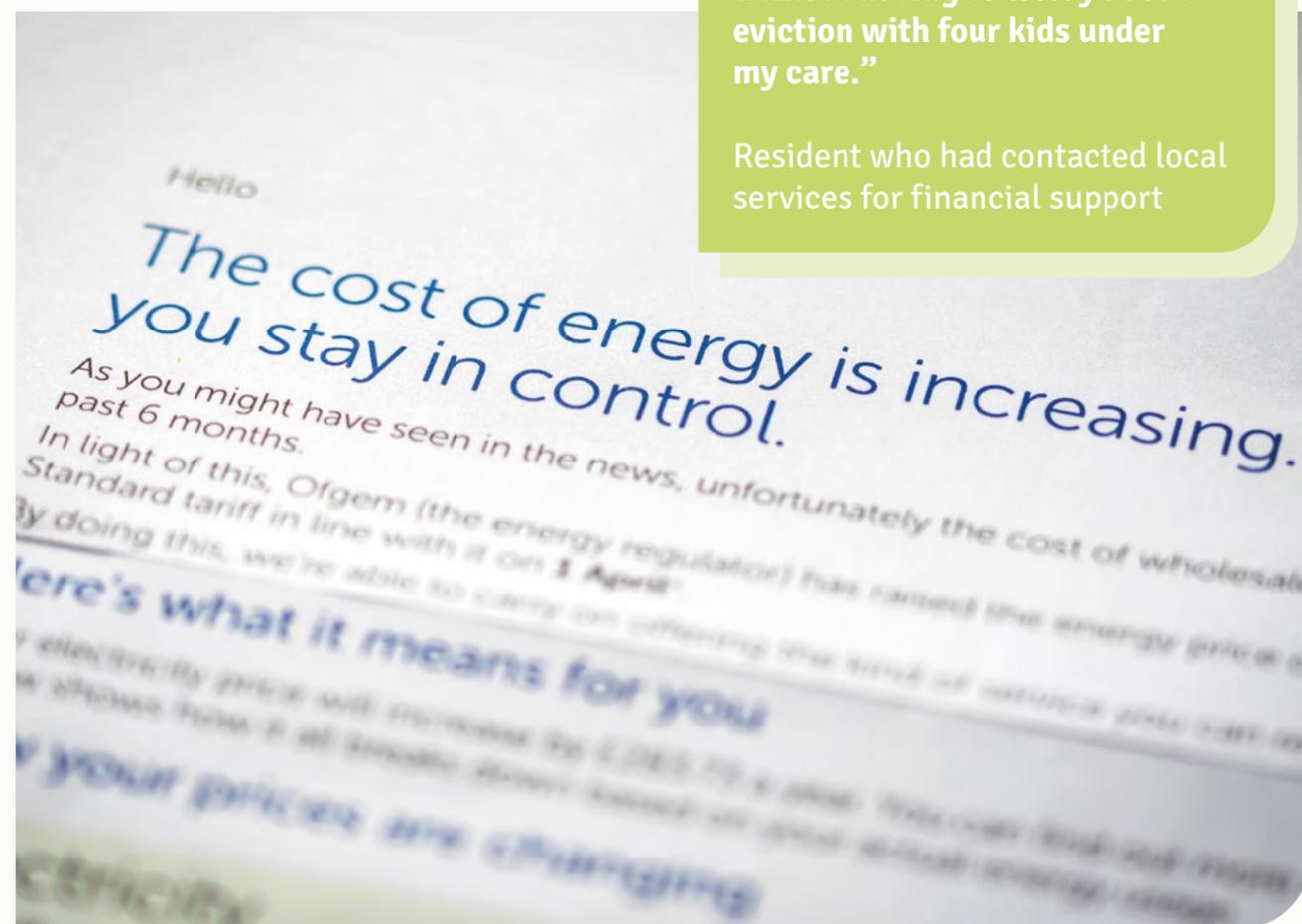
There are lots of free water saving devices which can help cut your bills from Essex and Suffolk Water at [esw.watersavingkit.com](https://esw.watersavingkit.com)

## Warm spaces

We are working with local partners and using our Community Hubs to create a network of warm spaces - places you can go to meet up with others and have a cup of tea to stay warm, so you don't have to put the heating on at home.

**"I never knew angels still exist on earth, having really been going through a lot. I tried by putting in more hours to clear my debt but I was penalised for it, which I understand but I didn't know what else to do to raise the money. Thank you so much for putting my life back to order again, I am sleeping well at night without having to worry about eviction with four kids under my care."**

Resident who had contacted local services for financial support



The following warm spaces are already open, with more to come soon:

Warm space locations	Days of operation	Opening hours	Other services and organisations you can find there
Barking Learning Centre, 2 Town Square, Barking, IG11 7NB	Monday to Sunday	Monday to Thursday, 9am to 5pm Friday, Saturday and Sunday, 10am to 4pm	Homes and Money Hub, Citizens Advice, Barking and Dagenham College, University of East London, Nursery, Job Centre Plus, Job Shop, library and access to a range of information, advice and guidance.
Al Madina Mosque, 1st floor, The Hive, 2 Victoria Road, Barking, IG11 8PY	Monday to Sunday	Monday to Sunday, 9am to 9pm	Onsite community cafe, food bank, counselling and bereavement support services, sensory room, Special Educational Needs intervention support, various exercise classes, community advisory service and prayer facilities.
Thames Community Hub Bastable Avenue, Barking, IG11 0LG	Monday Tuesday Friday	Monday, 10am to 1pm Tuesday, 12.30pm to 4pm, Friday, 9.30am to 12pm	Community food club, information, library service and access to a range of information, advice and guidance.
Dagenham Library, 1 Church Elm Lane, Dagenham, RM10 9QS (from 24 October 2022)	Monday to Thursday	Monday, 10am to 4pm Tuesday, 12.30pm to 4pm Wednesday, 10am to 4pm Thursday, 10am to 4pm	Job Shop and access to a range of information and support, access to public computers and printers, Community Food Club, children's activities, yoga sessions, poetry group, mindfulness and meditation.

## HELP WITH GETTING INTO WORK AND TRAINING

### Adult College

The Adult College provides free courses for anyone earning less than £21,547.50. If you're eligible, they will support you with books, stationery and other course equipment, DBS checks, and travel costs if you live at least 1.5 miles from the college.

They offer a range of different courses, from using a sewing machine and creating your own kitchen herb pot, to meditation, reducing your stress, living with depression and techniques to improve your mental wellbeing.

For more information, visit [adultcollege.lbbd.gov.uk](http://adultcollege.lbbd.gov.uk) or contact [AdultCollegeEnquiries@lbbd.gov.uk](mailto:AdultCollegeEnquiries@lbbd.gov.uk) or 020 8270 4722.



### Job Shops

Our Job Shops can offer you one-to-one support, either online or on site, on CVs and job applications, including specific IT application training, personal statements and interviewing techniques – they can practise mock interviews with you, to help you feel confident and prepared.

Construction is a growing sector, and our Job Shops are working with employers to provide a wide range of local job opportunities in this field. They can help you gain construction skills and qualifications, such as the Construction Skills Certificate Scheme (CSCS), whilst supporting you in your journey to work by offering advice, guidance, training, site visits, and work experience opportunities.

To speak to someone from our Apprenticeship or Construction Teams, call 020 8724 8870 or 020 8724 8877, or email [barkingjobshop@lbbd.gov.uk](mailto:barkingjobshop@lbbd.gov.uk), or pop into the Barking Learning Centre or Dagenham Library.

## HELP WITH YOUR WELLBEING

### Community Hubs

Our Community Hubs are welcoming, friendly, and safe places where you can talk to someone – they are a place to go, a place to do and a place to connect.

Community Hubs offer a range of services including support on health and wellbeing, money and debt, housing, homelessness, training and education, help getting online or general council services.

Come and join us for a chat:

#### Marks Gate Community Hub

Marks Gate Community Centre, Rose Lane, Marks Gate, RM6 5NJ  
Tel: 020 8270 4165  
Email: [marksgatecommunityhub@lbbd.gov.uk](mailto:marksgatecommunityhub@lbbd.gov.uk)

#### Thames Community Hub

Bastable Avenue, Barking, IG11 0LG  
Tel: 020 8270 6619  
Email: [thamescommunityhub@lbbd.gov.uk](mailto:thamescommunityhub@lbbd.gov.uk)

#### Heath Community Hub

Frizlands Lane, Dagenham, RM10 7HX  
Tel: 020 8724 1924  
Email: [heathcommunityhub@lbbd.gov.uk](mailto:heathcommunityhub@lbbd.gov.uk)

### Housing and Homelessness

Get information about how to avoid becoming homeless or what to do if you are homeless. Call 020 8724 8323, Monday to Friday 9am to 4pm, or email [housingadvice@lbbd.gov.uk](mailto:housingadvice@lbbd.gov.uk).

### Kingsley Hall's LIVEWELL Centre

Access a number of free and discounted wellbeing activities at Kingsley Hall. Everyone is welcome Monday to Friday, 9am to 4pm. Just turn up at Kingsley Hall, Parsloes Avenue, Dagenham RM9 5NB, or contact [info@khccc.com](mailto:info@khccc.com) or call 07951 895 889 to find out about their weekly timetable.



### Independent Living Agency

They can help if you or someone you care for has a disability and needs help and support to help them get on with everyday life. They can offer floating support to help you or the person you care for remain living independently at home, payroll services to help you employ Personal Assistants and financial management to help with managing benefits.

They also offer a cleaning and shopping service and a blitz cleaning service. They are open 8am to 4pm, Monday to Friday and they take referrals through the council's intake team at [IntakeTeam@lbbd.gov.uk](mailto:IntakeTeam@lbbd.gov.uk)

Visit [independentlivingagency.org/contact-us](http://independentlivingagency.org/contact-us) or contact 020 8593 6677.

### Harmony House CIO

They run a range of groups that can help isolated and lonely residents to make new friends and feel better connected, helping to make you feel safer and more independent. The groups provide lunch, refreshments, creative activities and games, skill sharing, informative talks, and entertainment. One of their groups, Silvernet, also provides other services including computer clubs for the elderly and help with practical everyday jobs such as gardening, decorating and small handy man jobs. Through their Handyperson Service they can help you avoid slips and trips at home by installing grab rails, stair rails and other support equipment.

Harmony House CIO is based at Baden Powell Close, Dagenham, RM9 6XN and they can be contacted on 020 8526 8200 or [enquiries@hhd.org.uk](mailto:enquiries@hhd.org.uk)

# BARKING & DAGENHAM MONEY



We've partnered with Leeds Credit Union to bring savings accounts and low-interest loans to local people through Barking and Dagenham Money.

## DEBT CONSOLIDATION LOANS

**Struggling with different debts?** Whether it's credit cards, personal loans, store cards or something else, you can:

- Combine your debts into a single lower interest payment
- Reduce the amount that you repay each month
- Get your finances back on track
- No penalties for early repayment

## FAMILY LOANS

**Facing difficulty borrowing?** A family loan can help with unexpected costs.

- Borrow up to £500 with an APR of 42.6%
- Use your Child Benefit to repay over 26-52 weeks
- No credit check
- Build savings as you repay
- No penalties for early repayment

## AFFORDABLE PERSONAL LOANS

**Thinking of borrowing?** An affordable personal loan can be a much safer alternative to other, unregulated forms of borrowing.

- Borrow between £250 and £20,000
- Fair interest rates from a not-for-profit organisation
- Repay on a timescale that works for you
- No penalties for early repayment

[bdmoney.co.uk/affordable-loans](http://bdmoney.co.uk/affordable-loans)

### Easy to apply

- ✓ High approval rate
- ✓ Tailored to you – you will never be encouraged to borrow more than you can afford
- ✓ No hidden charges or set up fees



For more information about any of these loans, visit [bdmoney.co.uk/affordable-loans](http://bdmoney.co.uk/affordable-loans)



Barking and Dagenham Money is a partnership between Barking and Dagenham Council and Leeds Credit Union, a not-for-profit organisation and one of the country's largest credit unions with 35 years of experience.