

Dear enquirer,

Thank you for contacting us and letting us know you are struggling with money. I am sorry to hear you are having a difficult time. We have developed this guide for all the ways you can be supported during this cost-of-living crisis.

There can be some additional things that might be available to you if you have certain circumstances including having no recourse to public funds, being a refugee or an asylum seeker, disability or being a carer, being involved in the social care system. If you have any of these situations or another situation that you think might lead to extra or specialised support, please let us know about this and we can see if there is anything available to support you.

If you have an early help worker, social worker or your child is classified as being a child in need or under child protection you might like to ask you or your child's caseworker if there is anything they can refer you to.

Tower Hamlets Council also has a [Tower Hamlets Cost of Living Web Page](#) with lots of information about how you can be supported with the cost of living.

### **Benefits and tax**

Many people who are entitled to certain benefits have not claimed benefits or do not know they may be eligible. Claiming some benefits can mean that you are eligible for lots of other kinds of financial support. If you would like to receive advice about benefits including applying for benefits and appealing any decision, you can contact the citizens advice bureau. They have regular drop in and telephone advice sessions, you can also book an appointment. Their contact information is on the [Citizens Advice Bureau Tower Hamlets Website](#).

The [government cost of living website](#) has information about what benefits you could receive and any support available for tax including council tax.

### **Getting into employment and increasing your income**

Tower Hamlets Workpath and Young Workpath providing support for people living in Tower Hamlets at all levels of work, skill or experience tailored to you. They can help with getting basic skills to advanced training; access to work experience, apprenticeships or graduate schemes; CV help, interview preparation, mentoring and more. If you are already working, they can help you with a start in a new career direction or progressing higher in your field. [Find out more and contact Workpath or Young Workpath here.](#)

On our [Local Offer](#) , you can search for events or services to help you get into employment, such as information about apprenticeship programmes.

If you are employed, you might like to ask your employer for any support you can get through work with your costs (for instance, commuting costs) or any discounts you can access through work.

## **Debt management**

If you are concerned about debt, there are lots of advisory and helpline services you can call who can help you deal with your debt. Visit the [Debt and Money Advice page](#) to learn more.

## **Food**

At the Tower Hamlets Food Store, in return for a weekly membership fee of £3.50 you will be able to pick up £20 to £30 worth of groceries and household items. While you are a member will also set you up with access to advice services for help with debt, benefits access, housing issues and other areas you might find useful. To sign up to the Food Store or to ask for more information, please email [TheFoodStore@towerhamlets.gov.uk](mailto:TheFoodStore@towerhamlets.gov.uk) with your name, address, postcode and contact details. You can learn more about the scheme at the [Tower Hamlets Food Store Blog Post](#).

There are a variety of food banks in Tower Hamlets, you can find information about these on our [Local Offer Food Assistance page](#)

All children in Infant School and Primary School in Tower Hamlets get Free School Meals, some children in Nursery or Secondary School may be eligible, you can apply for Free School Meals here [apply for Free School Meals here](#).

The Healthy Start scheme offers financial support to get food like milk, vegetables, pulses, and infant formula to some eligible people who are pregnant or who have children under 4, all of those who are pregnant and under the age of 18 are eligible. In Tower Hamlets under the Healthy Start Scheme 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. Visit these links to [find out more about the Healthy Start Scheme](#), including eligibility criteria and [Apply to the Healthy Start Scheme](#).

## **Childcare, Early Years, Play and Leisure for Children and Young People**

Some 2-year-olds are eligible for 15 hours depending on their household income and their benefits, to find out if you are eligible for this funding, reply to this email with you and your child's name, you and your child's date of birth, your national insurance number, address and contact information or call us at 020 7264 6495 and we can check if you are eligible and give you a code to claim the funding. If you have no recourse to public funds, you could be eligible if your household income is below £34,500 if you have one child and £38,600 if you have more than one child. You can go to your local [Children and Family Centre](#) with your financial documents (like payslips, P60, letter from your bank) and residence card (if you have one) to get your code.

All 3- and 4-year-olds are eligible for 15 hours of free childcare or early years provision a week, some are eligible for an extra 15 hours if all parents in the household are working and earning at least 16 hours at the National Minimum or Living Wage and not above £100,000 a year individually. If you are unable to work because you are disabled or have caring responsibilities, you could still be eligible for the extra hours. To apply for the 30 hours of free childcare for 3- and 4-year-olds, go to the [Childcare Choices Website](#).

Many people do not know that they can Tax Free childcare, we encourage you to see if you can use this service. If you get Tax-Free Childcare, you'll set up an online childcare account for your child. For every £8 you pay into this account, the government will pay in £2 to use to pay your provider. You can get up to £500 every 3 months (up to £2,000 a year) for each of your children to help with the

costs of childcare. This goes up to £1,000 every 3 months if a child is disabled (up to £4,000 a year). Your eligibility depends on whether you are working, your income (and your partner's income, if you have one), your child's age and circumstances and your immigration status. [Find out more about tax-free childcare here](#) and [click here to apply for a tax-free childcare account](#).

The group Pregnant then Screwed have a helpline where you can ask about your employment rights employment when you are pregnant, how to get flexible working, maternity pay and leave and more. [Find out more about the helpline and your rights here](#).

On our Local Offer, we have lots of information about free activities for children and young people, you can search in [Local Offer Event Page](#) for upcoming activities and in [Local Offer Services Page](#) for providers who offer activities. You can also find calendars of events happening in the children and family centres in the [North East Locality](#), [North West Locality](#), [South East Locality](#) and [South West Locality](#). You may have to book an appointment or ask for a referral to attend some of these events.

### **Clothing**

The school uniform grant is available for children aged 11 who are changing from primary to secondary school, only one grant is payable during a child's school life. You are eligible if you are receiving certain benefits or have a low income. Applications can only be made between 30 June and 30 September and only for pupils transferring to secondary school, late applications, and applications for ineligible pupils in years 8 to 11 will only be considered in exceptional circumstances and must be supported in writing by the lead professional (like a social worker) or the attendance and welfare service and only if funds are available. If you are not eligible and would like support for your application and do not have a lead professional working with your child, contact the attendance and welfare service at 020 7364 3450. [Find out how to apply for the School Uniform Grant and more information here](#).

We currently have a range of free children's clothing including some school uniform, casual clothes and winter coats at the Parents Advice Centre, Greatorex Street, London, E1 5NP. You can come and have a look and collect some clothing, please email us at [children.schoolsandfamilies@towerhamlets.gov.uk](mailto:children.schoolsandfamilies@towerhamlets.gov.uk) or call us at 020 7364 6495 and book a time to collect the clothing.

For adults, [Smart Works](#) may be able to offer you free interview clothing following an appointment with them. They have an office based in Islington. When you get a job, you may be able to come back to Smart Works for a second appointment and here you will receive additional items of work clothing. You may also like to search for Clothing Banks around your area [search for clothing banks here](#).

### **Grants**

The [Government Cost of Living Website](#) has information about one off and ongoing payments and grants to help with various things like energy bills, housing and more.

The Tower Hamlets Residents Support Scheme is designed to help 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 and may cover short-term living costs such as credit food and gas/electric prepayment metres and sometimes things like white goods and furniture. Cash will not usually be awarded, but a pay point voucher can be supplied to the applicant where necessary. [Find out more about the Residents Support Scheme, who is eligible and how to apply here](#).

You may have heard about the [Cost of Living Relief Package](#) of £100 offered by the council to vulnerable families. You should be contacted by the Council if you are eligible and be told how to claim this funding. If you feel you are eligible but not received this letter or any funding, you can contact [LBTHResidentsupport@towerhamlets.gov.uk](mailto:LBTHResidentsupport@towerhamlets.gov.uk).

Tower Hamlets have recently reinstated the Education Maintenance Allowance and University Bursary scheme, which offer financial support to pupils in college, 6<sup>th</sup> form and university. Certain income and age criteria, and residence criteria (how long you have lived in Tower Hamlets) apply. You could get up to £400 if you are in 6<sup>th</sup> form or college and up to £1,500 if you are in university. The first application round for both schemes opens on 1 November 2022 and closes on 1 January 2023. [You can find out more and apply for the Education Maintenance Allowance and University Bursary here.](#)

You can find out how to apply and look for other further education grants, bursaries and scholarships on the [UCAS website](#).

There are lots of grants provided by charities and other organisations to support people in difficult circumstances, they will have their own criteria and may only be available for short periods of time. You might like to check every now and if certain grants are available.

[The Family Fund](#) offer grants to families with disabled or seriously ill children for essential items. You can search for grants available to disabled people, carers of disabled people or those with disabled people in their family at [Disability-Grants.org](http://Disability-Grants.org). There are various grants or loans available to those who are refugees, including the [Government Refugee Integration Loan](#) and [Refugee Education UK](#) has information about grants available for refugees and asylum seekers to fund education resources like fees, travel, resources and equipment.

## **Bills**

The [Government Cost of Living Website](#) has information about how to help with your bills, especially your energy bills.

The organisation [Which?](#) has information about how you can reduce your phone bills, energy bills, internet and TV costs and other essentials.

## **Housing**

The [Government Cost of Living Website](#) has information about support available for housing costs.

You can find out about support you can get with housing from Tower Hamlets on the [Tower Hamlets Housing Webpage](#) here. You can find out about how Tower Hamlets can support you with Homelessness at the [Tower Hamlets Homelessness Webpage](#) here or contact the team at 020 7364 7474 or [homeless@towerhamlets.gov.uk](mailto:homeless@towerhamlets.gov.uk).

The charity Shelter has advice about reducing your housing costs and about other schemes, like rent deposit schemes, you can [find Shelter's information about reducing your housing costs here](#). Shelter also has an emergency helpline that you can call if you are homeless, have nowhere to stay tonight, are worried about losing your home in the next two months or are at risk of harm or abuse. [Contact the Shelter Helpline or advice service here.](#)

## Travel

The [Government Cost of Living Website](#) has information about reducing your travel costs.

Transport for London have information about [free and reduced travel you can get through TfL here](#).

If you or your child have a disability and have increased travel costs because of this, there are various ways you can reduce these costs. You can apply for the [Dial-a-ride](#), [Travel Mentoring](#) (so you may reduce costs by not needing to accompany someone), [Taxicard](#) or [SEND Home to School Travel Assistance](#). Eligibility criteria will apply for these services.

Keep looking at the [Tower Hamlets Local Offer](#), or on our twitter (@thlocaloffer) or Instagram (@towerhamletslocaloffer) where we share information and have a highlight reel where we post about the cost of living. Sometimes we receive information about events where free vouchers and food are provided on the Local Offer and share these in the events section.

If you have any more questions, please do not hesitate to contact us again at [children.schoolsandfamilies@towerhamlets.gov.uk](mailto:children.schoolsandfamilies@towerhamlets.gov.uk) or 020 7364 6495.

Kind regards,  
Maddie

**Madeleine Grant**  
SEND Local Offer Officer (Maternity Cover)  
020 7364 6495  
Family Information, Advice and Support Service  
Parents Advice Centre  
30 Greatorex St  
Whitechapel  
London E1 5NP

Email: [madeleine.grant@towerhamlets.gov.uk](mailto:madeleine.grant@towerhamlets.gov.uk)

Follow us on:  
[Facebook](#) | [Twitter](#) |

Search the Local Offer for information about services available to children, young people and families in Tower Hamlets.



Your guide to information and  
services for families in Tower Hamlets



**LOCAL OFFER**  
@thlocaloffer localoffertowerhamlets.co.uk