



HELPING

YOU

in tough times

**Directory of
cost of living
support**

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We understand that times are tough right now for households across Redbridge. The rising cost of everyday essentials, like food, energy and petrol is impacting everyone and our council is here to help local people navigate these challenging times.

We've put together this comprehensive guide to make it easier for you and your family to access any support or information you might need in the year ahead. Here you'll find information on help with your income, bills, housing costs, and advice on keeping well.

As a council we've stepped up support for our neighbours, helping thousands of local families with over 90,000 financial assistance awards for food, energy, household bills, kitchen equipment and other essentials, like warm clothing, blankets and washing products, and we have set aside further funds to continue this support.

We've made sure no child goes hungry by continuing to provide free school meals through the holidays and funding local food banks, with grants of over £700,000. Last year our Welfare Benefits team helped put £750,000 back into local people's pockets, by making sure they were claiming benefits they were entitled to, and we sent 5,000 'warm packs' to low-income pensioners to help them with their energy bills through the winter.

In Redbridge we have always overcome challenges as one community, looking out for our neighbours and supporting one another.

Now, as we face the cost of living crisis, I know we will continue to stand side-by-side with our neighbours and get through these tough times together.

Cllr Jas Athwal
Leader of Redbridge Council

To compile this directory, we have shared advice from wide-ranging organisations. We would like to thank – Citizens Advice Redbridge, Which.co.uk, Help for Households campaign, money.co.uk, Redbridge Institute, HEET, CVS Redbridge, Redbridge Council's Street Scene Team, Anti-Poverty Team, and Work Redbridge.

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All information is correct as
of February 2023.

Follow our
social media
accounts
for more cost
of living tips
and drop-in
sessions



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QR CODE
with your
smartphone
for the
cost of living
webpage





If you need help managing money there is lots of help and support on offer. In this section, we cover support around budgeting, debt and money management.

How to create a budget

The good news is there are plenty of resources to help you. The Which website www.which.co.uk offers the following tips on how to budget:

1. Get organised and take your time

Gather a few months' worth of paperwork, bank statements, credit card bills, copies of your household bills, details of your savings and pension contributions.

2. Add up your income

Jot down your regular earnings from employment after tax, student loan payments, pension contributions, and any other outgoings have been deducted, then add other sources of income, from savings, investments, self-employment, and others. Calculate what you earned in the past three months and note down the average so you have a rough idea of what you might expect to earn in the coming months.

3. Calculate your essential spending

Next, jot down how much of your monthly income goes towards essential spending. Your categories could include mortgage or rent payments, utility bills, groceries, childcare, and travel. Calculate your total expenditure for each of the past three months and subtract this from your monthly earnings. This will show you how much is typically left for 'non-essential' spending each month which will form your disposable income.

4. Review your disposable income

Knowing how much disposable income you have will prevent you from under or over-budgeting in certain areas. Note how you've spent your disposable income in the previous three months. If you put money into savings, note down how much money you store away each month too.



Weblinks are at the bottom of the page

5. Draw up a budget you can stick to

With an accurate picture of your average spending now at your fingertips, it should be easy to draw up a monthly budget you can stick to. Don't forget any one-off payments you know are on the way. Set a budget for your disposable income, along with achievable savings targets.

Many people find using the 50/30/20 rule helpful. It involves spending 50% of your income on essentials, 30% on leisure/non-essentials, and putting 20% in savings.

Redbridge Institute run free money workshops to help you create a budget and manage household finances.

Citizen's Advice can also provide financial advice. They also run drop-in sessions at Redbridge Central library. To book an appointment email: advice@citizensadvice.redbridge.org.uk or call 0808 2787872.

The Mayor of London has a cost of living website which has advice on: energy, how to ask for a raise, help to claim benefits, help in a crisis, employment programmes and more.



USEFUL WEBLINKS

Redbridge Institute www.redbridge-iae.ac.uk search 'money workshops'

Citizens Advice www.citizensadviceredbridge.org.uk

Money Helper, online budget planner www.moneyhelper.org.uk search 'budget-planner'

Mayor of London cost of living website www.london.gov.uk search help with the cost of living

BBC News cost of living website www.bbc.co.uk search 'cost of living'

Visit our website to get money tips

We know times are tough right now for households across our borough, and the rising cost of living is affecting everybody in different ways. We're here to help and support local communities to navigate these incredibly challenging times.

Our website of dedicated support <https://costofliving.redbridge.gov.uk> provides access to an extensive network of services, information and advice, in partnership with the local community.

Find out about:

- **Help with your income:**
The Household Support Fund, support with energy bills, community foodbanks and free school meals, Universal Credit, benefits and benefits calculator.
- **Help with bills:**
Debt and money advice, and support with energy bills, including the energy bills rebate.
- **Housing costs:**
Council tax support, discretionary housing payments, problems paying your rent or mortgage, and concerns around becoming homeless.
- **Health and wellbeing**
There's also lots of advice and information around mental health and wellbeing, accessing support around domestic abuse, help finding a job, and how to access a computer if you don't have one.

Welfare Benefits Team

**Are you receiving the correct benefits?
Do you need help to claim benefits?**

We are committed to assisting Redbridge residents to claim the benefits and credits which they may be entitled to.

- We work with the community to raise awareness of benefits, and how to claim them.
- We advise clients about the benefits they may be entitled to.



- We run weekly surgeries at the Customer Service Centre, Lynton House, 255-259 High Road, Ilford IG1 1NN
All surgeries are by appointment only.
- We can provide advice on how to prepare for social security appeal tribunals.
- We work in partnership with other council services and the voluntary sector to promote social inclusion in Redbridge.

How to contact the Welfare Benefits Team

Email: welfare.benefits@redbridge.gov.uk

Telephone: 020 8708 4180

Monday to Friday, 9am to 12.30pm only

Use the online benefits calculator to figure out what extra support you could be entitled to:

<https://costofliving.redbridge.gov.uk>
search 'welfare benefits advice'

Debt support and advice

Debt Free London has re-launched its 24-hour helpline to assist people with the cost of living crisis and post-Christmas debt. The helpline number is: **0800 808 5700**.

You can call an advisor on the freephone number, they also have a video advice service via your smartphone. Video advisors are available weekdays **10am to 5pm**.

They can tell you about the **Breathing Space** scheme which shields people in problem debt for 60 days to prevent them spiralling into further debt and to give them a break.



Help for Households

The government has created 40 national schemes to help with the cost of living crisis. To find out more check this website:

<https://helpforhouseholds.campaign.gov.uk>

Your bank can help

Don't forget your local bank can help. Most have created web guides on money worries, budget planners and managing your debt. They can also arrange temporary overdraft support, help with mortgage payments and signpost to additional help along with cost of living advice and how to manage financial anxiety. Check your bank's website and pop into your local branch.

USEFUL INFORMATION

London Borough of Redbridge Welfare Benefits service	020 8708 4180 Monday to Friday, 9am to 12.30pm only www.redbridge.gov.uk/benefits
Help with your Council Tax	0208 708 5690 and www.redbridge.gov.uk and search 'council tax reduction'
Cost of Living support	https://costofliving.redbridge.gov.uk
Help with your money concerns	www.moneyhelper.org.uk
Money Management	www.redbridge.gov.uk/benefits and search 'money management'
Benefit and budgeting calculators	www.redbridge.gov.uk/benefits and search 'benefit checker'
Variety of financial support and advice	www.dabd.org.uk
Adult social care	www.redbridge.gov.uk and search 'adult care'
State Pension	www.gov.uk search 'state pension'
Don't have a State Pension/ Top up your State Pension	0800 99 1234 www.gov.uk search 'pension credit'
Universal Credit (Working Age)	0800 328 5644 www.gov.uk search 'universal credit'



USEFUL WEBLINKS

Debtline call 0808 808 4000 or www.nationaldebtline.org

Breathing Space (Debt Respite Scheme) www.breathing-space.uk

Debt Free London 24hr helpline 0800 808 5700 <https://debtfreeadvice.com>

StepChange debt charity 0800 138 1111 <https://www.stepchange.org>

Money Advice Service help on all areas of money 0800 138 7777

More resources on debt and money advice can be found here: <https://costofliving.redbridge.gov.uk> search 'debt and money advice'

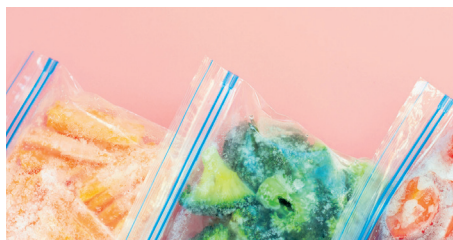
Money Helper www.moneyhelper.org

Food and Clothing

Food is often one of the biggest weekly expenses for most households. Here is some advice on how to save money at the supermarket followed by tips on sustainable fashion and how to make clothes last longer.

Save money at the supermarket

- Write a shopping list before you shop.
- Plan your meals for the week ahead.
- Many foods will stay fresh for longer if stored correctly. Some fresh fruit and vegetables such as potatoes need to be stored in a cool dark place, whilst others like tomatoes and lettuce should be kept in the bottom of the fridge.
- Don't waste anything. 'Use by' dates are the date by which foods should be eaten, but 'best before' dates are the date when foods are at their best. This does not mean they cannot be eaten after that date, just that they may not be as tasty.
- Use any leftover meals the next day, making sure you store them in a fridge overnight.
- If reheating foods, make sure they are piping hot before serving. Do not reheat cooked food more than once.
- Try to freeze leftovers to use at another time if you have a freezer.



- Buy cheaper supermarket own label brands. The food often tastes the same as the more expensive brands.
- Try to limit the number of take away meals you have.
- Get your children to help with cooking. They are more likely to try something new if they helped to make it.

Food apps

Food apps and websites can help save you money on your weekly supermarket shop. Here are some tools that can help save you money. Weblinks are in the box at the bottom of the page:

- **Trolley** is a supermarket comparison website which compares prices across 15 stores and can help you save as much as 30% on food.
- Use the **Kitche** app to scan your supermarket receipt. It suggests recipes and reminds you when your food is about to expire.
- The **Olio** website allows you to give and get free stuff. Not just food but also household items too.
- **Too Good To Go** Restaurants, cafes and supermarkets have food that is about to expire at the end of the day. Buy a cheap mystery bag that is often worth £10 more than what you pay.

Redbridge Foodbanks

If you are struggling to put food on the table, local agencies such as Citizen's Advice, housing support, children's centres, health visitors, social services and some local charities can issue food vouchers which can be used at **Trussell Trust Foodbanks**. These facilities provide food, essential items and toiletries to people in need.

Healthy start vouchers

You are eligible for Healthy Start if you:

- are 10 weeks pregnant.
- have a child under the age of 4.
- receive any of the following benefits - child tax credit, income support, job seekers allowance or universal credit.

Families entitled to Healthy Start can get £4.25 per week to help buy plain, fresh, frozen, or tinned fruit and vegetables, plain cow's milk, infant formula and fresh or tinned pulses. Beneficiaries of the scheme can also get free Healthy Start vitamins for women and children.

Free school meals

All children in Reception, Year 1 and Year 2 are entitled to a hot free school meal. However, if your child is in Reception, Year 1 or Year 2 and you receive one of the listed qualifying benefits on the website (mentioned below) you should make an application for free school meals. If your child is in Year 3 or above, and you receive one of the listed qualifying benefits, you should make an application for free school meals.



USEFUL WEBLINKS

Redbridge Foodbank locations (voucher needed)
<https://redbridge.foodbank.org.uk>

Free School Meals
<https://costofliving.redbridge.gov.uk>
search 'free school meals'

Healthy Start
www.healthystart.nhs.uk or call: 0300 330 7010

FOOD APPS

Trolley www.trolley.co.uk/app/

Kitche www.kitche.co

Olio www.olioex.com

Too Good to Go
www.toogoodtogo.co.uk

IN AN EMERGENCY

Help Through Hardship - call **0808 208 2138**. You will be put in touch with Citizen's Advice who will issue a food voucher. In an emergency, contact the Welfare Benefits Team on **020 8708 4180** to request a foodbank voucher, between 9am to 12.30pm on weekdays.

Fast fashion & textile recycling

UK shoppers buy more clothes and pay 60 per cent more compared to other countries in Europe. In this section you will find out how to reduce, reuse and recycle unwanted clothes and how to look after the clothes you love.

Joanna Smallman, from Redbridge Council's Neighbourhood Street Scene service, offers these tips on how to take care of what we already have. An estimated 350,000 tonnes of clothing are binned in the UK each year. You can do your bit to lower this figure by buying less and selling, repairing and donating your unwanted textiles.

Reduce

- Consider if you really need to buy that new item of clothing. Remember that the most sustainable clothes are the ones you already own!
- If you do need to buy new clothes, consider charity shops or preloved buying websites first.



- Think about creating a 'capsule wardrobe'. This is a collection of clothing composed of interchangeable items only, to maximise the number of outfits that can be created. The aim is to have an outfit suitable for any occasion without owning excessive items of clothing.

Reuse

- Try repairing or upcycling your own clothes. The **Love Your Clothes** website is full of tips and tricks on how to do so.
- Take your damaged textiles to a local **repair café** such as **Transition Ilford Town**. Check their website or find another repair café near you.

Recycle

- Make some extra money selling your pre-loved clothes (and more!) using apps such as **Vinted** or **Depop**, **eBay** or rent out your clothes on **Revolve**.
- **Visit a clothes swap event** to swap your valued but no longer used clothing with other people's. Or group together with friends and family and host your own! Hubbub's website has a great article on how to **run your own clothes swap**.
- Donate to local **charity shops**.
- Drop off at **local textile banks**. Be sure to check what items are accepted at banks before you travel.
- Book a free home collection from our charity partner **TRAID** if you've recently had a large clear out and have enough textiles to fill one large bin liner or join up with your neighbours to fill a bag together!



Children's clothes

Children's and baby clothes can be expensive. If you received new clothes at Christmas, please consider donating your old ones to the following two projects. **Orchard Baby Bank** where you can get baby essentials, open every Wednesday between 9am and 12pm at Orchard Children's Centre, Liston Way, Woodford Green IG8 7BL. Tel 020 8708 8344 or email: orchardcc@redbridge.gov.uk



Peabody Toddler Clothes Bank provides toddler essentials. It opens on a fortnightly basis on Fridays from 9.30am to 3.30pm. You need to book an appointment by calling 020 8708 5800, or emailing: thackeraydrivecc@redbridge.gov.uk. The clothes bank is located at the children's centre in Jaffe Road, Ilford.

The clothes bank is encouraging people to donate children's clothes and shoes up to the age of five, as well as books.

Redbridge is also part of a school uniform recycling scheme to reduce textile waste. To find out which schools are taking part or how to organise one at your school, check out this **School Uniform Bank** website below.



USEFUL WEBLINKS

Love Your Clothes www.loveyourclothes.org.uk

Vinted www.vinted.co.uk

Depop www.depop.com

Revolve visit www.apple.com/app-store/ and search 'Revolve'

Ebay www.ebay.co.uk

Transition Ilford Repair Café www.transitionilford.org

Orchard Baby Bank

<https://find.redbridge.gov.uk> search 'baby bank'

How to create a capsule wardrobe

www.whowhatwear.co.uk search 'capsule wardrobe'

Hubbub – How to run your own clothes swap

www.hubbub.org.uk search 'clothes swap'

TRAID charity home collection

www.traid.org.uk search 'book a collection'

School Uniform Bank

<https://eastlondonwaste.gov.uk>

search 'school uniform bank'

Energy and Bills

How to save energy

With energy bills rising to an all time high this year, find out how to reduce energy in your home and schemes to help you reduce the cost of bills.

As part of the government's **Help for Households** campaign, its website recommends the following tips to save energy:

- Turning your combi boiler flow temperature down to 60°C could save you up to £100 a year.
 - Turning down radiators in rooms you aren't using or use less could save you up to £70 a year.
 - Turning appliances off at the socket could save you up to £70 a year.
 - Washing clothes at a lower temperature such as 30 degrees could save you up to £40 a year.
 - Using your tumble dryer less could save you £70 a year.
 - Close all your curtains and blinds at night, especially if you have radiators below the windows.
 - Track your energy usage using an app. If you have a smart meter, there are apps such as Utrack by Uswitch which is free and allows you to track your hourly energy.
 - Finding and fixing draughts could save you up to £60 a year.
- Switching to energy saving lightbulbs could save you up to £55 a year.
 - Installing a smart meter can help you see what you're spending.



Weblinks are at the bottom of the page

Vulnerable and Disabled

If you are vulnerable or are disabled you might be eligible for extra support. This can include additional cost of living payments. It is also worth adding your name to the Priority Service Register. Being on the register means you will be given advance notice of power cuts, priority support in an emergency, an identification and password scheme, and other helpful support.

Household Support Fund

The Household Support Fund is available to support families in crisis. It is available through the council's benefits team, social workers, education welfare officers and Citizens Advice Redbridge. We also hold drop in sessions in different parts of the borough from time to time. We make awards to help households pay for food, energy bills, water and wider essentials such as white goods.



USEFUL WEBLINKS

Help for Households energy advice

<https://helpforhouseholds.campaign.gov.uk>

Household Support Fund

<https://costofliving.redbridge.gov.uk> search 'household support fund'

Household appliances

Do you need to replace a household appliance? Visit TCL Reuse Centre, which has second hand white goods. www.tclreuse.org

Utrack by Uswitch

visit www.uswitch.com and search 'Utrack'

Additional Cost of living payments

www.redbridge.gov.uk search 'cost of living'

Priority Services Register

www.ofgem.gov.uk search 'get help from your supplier'

Thames Water

For support with your water bills, visit www.thameswater.co.uk and search 'water help'

End Fuel Poverty Coalition

www.endfuelpoverty.org.uk search 'resources'

Help with energy bills

Support with energy bills

If you are falling behind with your energy bills and finding it difficult to pay, the best thing to do is contact your supplier as soon as possible.

Suppliers have many support options and will consider your individual circumstances. They may offer you:

- A review of your payment plan.
- A debt repayment plan that is affordable for you.
- Payment breaks.
- Payment reductions.
- More time to pay.

In addition, some energy providers have their own hardship funds and can offer help through various schemes and grants. Support can range from help with bill payments, replacing old or faulty boilers or how to make your home more energy efficient.

If you are a customer of one of the following suppliers, it is worth checking what help they can offer you. Several suppliers have trusts or funds to support customers who need help. For example:

- British Gas Energy Trust.
- EDF Energy Customer Support Fund.
- E.on Energy Fund.
- E.on Next Energy Fund.
- Ovo Energy Fund.
- Octo Assist Fund.
- Scottish Power Hardship Fund.

You will be expected to have spoken to a debt adviser such as **MoneyHelper**, **StepChange** or **National Debtline** before you apply for extra help.

You may be asked to complete an income and expenditure form, provide evidence of your income and outline the circumstances that led to the arrears.

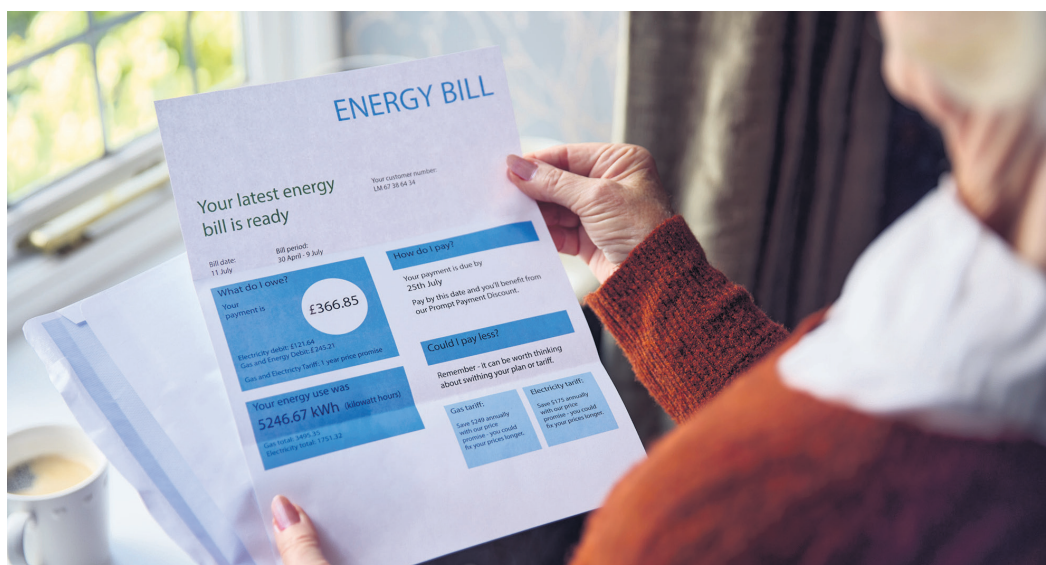
If you pay for your energy use through prepayment/pay-as-you-go meter and are struggling to top up, your supplier can help you, so it is important that you contact them.

Your supplier can:

- Give you a small amount of credit. This will need to be paid back when you top up again.



- Give you 'friendly credit' if you are running out of credit and the shops are closed so you are unable to top-up. This will need to be paid back when you top up again.
- Give you additional support credit if you are considered 'vulnerable' and are at risk of being disconnected because you cannot afford to top up.
- Suppliers usually consider vulnerable customers as pensioners, people with a disability or a long-term medical condition.



USEFUL WEBLINKS

MoneyHelper

www.moneyhelper.org.uk/en

Energy saving tips for every room in your home

www.edfenergy.com

click on 'energy efficiency' tab

StepChange, electricity arrears

www.stepchange.org search 'arrears'

National Debtline

<https://nationaldebtline.org>

British Gas Energy Trust

<https://britishgasenergytrust.org.uk>

EDF Customer Support Fund

www.edfenergy.com

E.on Energy Fund

www.eonenergyfund.com

Ovo Energy Fund

www.ovoenergy.com

Help with energy bills

<https://costofliving.redbridge.gov.uk> search 'support with energy bills'

National schemes to help

with energy costs:

<https://helpforhouseholds.campaign.gov.uk>

Energy and Bills

Support for parents, disabled residents and veterans

Cost of living support for parents

Do you have a child under five or are you expecting a baby? Expert staff at Redbridge children's centres are here to help you with free advice, support and information on your child's health, development, education, and care. Just drop into a children's centre, or email: childrens.centres@redbridge.gov.uk

Key support includes:

- A range of activities, courses, and access to free services.
- One-to-one support to help you through tough times.
- Access to foodbanks and other relevant services.
- How to apply for Healthy Start Vouchers.
- Help with applying for two-year-old funding, finding childcare and nursery places, and other services from the education and inclusion department.
- Access to free adult education and volunteering to help you boost your skills and find new job opportunities.
- Our new 'healthy cooking on a budget' courses delivered in partnership with ISS, public health and the healthy eating team, are coming soon. To find your local centre, please visit:
<https://find.redbridge.gov.uk> search 'childrens centres'.

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.

Financial help for disabled

Disabled people, on average, have higher energy costs than non-disabled people. This is because of needing to charge medical and mobility devices or run heating at higher levels to stay warm.

If you are struggling to afford your energy bills, there are ways you can get support. The charity **Inclusion London** has a helpful guide to getting support with energy costs and care support for deaf and disabled people. You should ask your energy supplier about being added to the **Priority Service Register** which means you'll get extra support and cannot be disconnected during winter (1 October to 31 March).

If you use an oxygen concentrator at home, you can get a rebate for the electricity it uses. **Scope** provide details about how to get support with energy bills.

If you have a pre-payment meter and you live with an impairment that means your health would be damaged by your power going off, you can ask your energy company to replace it with a normal meter. Your energy company must do this if you ask them to. **Citizens Advice** has more information about moving off a prepayment meter.

Veterans

Cost of Living for the Armed Forces Community

The Census 2021 showed there are 2,801 members of the Armed Forces community living in Redbridge.

The Royal British Legion provides support to the Armed Forces Community through the provision of cost of living grants.

This programme is designed to assist armed forces veterans who need help in a quick and easy way with everyday essentials such as kitchen appliances, clothes, and energy costs.

This programme is open to anyone who is eligible and is struggling to pay for items and services they need. The grant is quickly assessed and designed to support those struggling with the rising cost of living. Costs you can receive a grant for include energy bills, school uniforms, kitchen appliances and digital access equipment.

There are many other everyday costs that are eligible for a grant too, and our easy-access portal makes applying for support quick and convenient.

If you're unable to apply online, please contact our Royal British Legion helpline 0808 802 8080, 8am to 8pm, 7 days a week.



USEFUL WEBLINKS

Financial help for disabled

<https://costofliving.redbridge.gov.uk> search 'financial help for disabled'

Scope, energy bills

www.scope.org.uk search 'advice and support'

Inclusion, Cost of living guide on energy and care support

www.inclusionlondon.org.uk search 'cost of living'

Attendance Allowance (Pension Age)

0800 731 0122 www.gov.uk search 'attendance allowance'

Carer's allowance

0800 731 0297 www.gov.uk search 'carers allowance'

Personal Independence Payment (Working Age)

0800 917 2222 www.gov.uk/pip

Disability Living Allowance (Under 16 year)

0800 121 4600 www.gov.uk search 'disability living allowance'

Check your eligibility for Blue Badge

www.gov.uk search 'blue badge'

Support for employees with a disability or health condition

www.gov.uk search 'access to work'



Stay warm

Home Energy Efficiency Training Ltd (HEET) is a not-for-profit organisation working with communities in Redbridge to help reduce fuel poverty and tackle carbon emissions. HEET Surveyor Alex Hodson, who provides advice to Redbridge households, offers top tips to help keep an eye on how you're using your energy:

- Understand your heating controls if you have them. Using a timer programme, rather than leaving heating on constant helps reduce energy usage, saving you money. Central heating programmers can be set to meet your needs.
- Switch electric appliances off when not in use. Did you know many appliances, including TVs and computers can use almost as much energy on standby mode, as when in use? Using low energy lightbulbs (LEDs), in the home can also help reduce costs.
- If buying new appliances, go for ones with higher energy efficiency ratings. Some appliances like tumble dryers and fan heaters use lots of energy so it's worth checking for the most energy efficient products to help save you money.

HEET have partnered with Local Energy Advice Partnership (LEAP) – the energy and money saving service – to help local households save money on fuel bills and keep homes warm this winter.

Eligible households will get a FREE home visit from a qualified adviser who can:

- Help check if you are on the cheapest energy tariffs.
- Install FREE, simple energy saving measures.
- Give you day-to-day energy efficiency tips and ensure your heating system is set up to keep you warm and save money.
- Arrange a FREE telephone advice service to help with benefits, debt, and other money problems.
- Refer you for further energy efficiency improvements, such as loft insulation or a new boiler.

You may be eligible for a visit if you:

- Have a low income.
- Receive housing benefit.
- Receive an income or disability-related benefit.
- Have a long-term illness or disability.
- Check your home - check to see if your home is adequately insulated, has draught-proofing, and other energy efficiency measures in place to reduce heat loss and warm up cold areas. Find out if you are eligible for discounts on gas, electric or water bills. If you are on a means-tested benefit like Universal Credit, Employment Support Allowance, Jobseeker's Allowance, Income Support or Tax Credits, or on a low wage, you might be able to get a discount on winter energy bills or on your water bill.



Community Living Rooms

at your nearest library and other locations

FREE

Open to all

warm and welcoming



Community Living Rooms

Redbridge Council, in partnership with a range of organisations in the borough, has established a network of 17 Community Living Rooms, which are warm and welcoming places for residents to use.

You are invited to come to any of the places during their opening times.

The list of places will evolve as more organisations join the network. Each is different and their offer will be different – some will have activities, some will offer hot drinks and some will be quiet spaces.

Redbridge Libraries offer a wide range of activities at 11 locations across the borough. They have activities for adults, children and families.

Redbridge Libraries are part of this scheme and offer everything from chess clubs and book clubs through to knit'n'natter sessions, family storytime and coding for kids.

As more partners come on board with Redbridge Council, we will be able to increase the range of **Community Living Rooms**, so please keep an eye on the cost of living website to see how the network is growing and what is available near you.



USEFUL WEBLINKS

HEET

www.theheetproject.org.uk/contact
or call: 0208 520 1900

Community Living Rooms

<https://costofliving.redbridge.gov.uk>
search 'community living rooms'

Library opening times

www.redbridge.gov.uk
search 'libraries'

LEAP

<https://applyforleap.org.uk/>
www.inclusion.org.uk
search for 'energy and care costs'

Work and Career

It can be hard to find a new or better job in a recession. This section looks at employment support and training/upskilling opportunities to learn new skills as well as tips to reboot your CV and LinkedIn profile.

Work Redbridge supports local people to get job-ready in many ways, and can also help you find temporary and permanent roles in the borough.

If you are unemployed or on a low income, Work Redbridge is a free service that can help support you with:

- Updating your CV.
- Finding a job.
- Creating a job search action plan.
- Prepare you for interviews.
- Training and upskilling opportunities.
- Provide links with local employers.
- Opportunities to attend job fairs and webinars.

Job Fairs

Work Redbridge organises many events and job fairs during the year. Keep an eye on their web pages and the council's social media channels to keep up to date with dates and times.

Redbridge Institute

Learning new skills and gaining new qualifications will make you more employable. Redbridge Institute has many free courses to help you to upskill. They also have courses to help you with your job hunt, ranging from CV writing, application forms to preparing for an interview.



There are also courses on business, accounting, childcare, becoming an interpreter, digital skills, English, English for Speakers of Other Languages (ESOL), Maths to many more.

New City College

New City College offers adult courses, higher education, and training for jobs so you can learn new skills to get a better job. From social care, bookkeeping, hospitality, education, IT, fitness and more.

Training and upskilling

The Redbridge cost of living website has a **training page** to help you to skill up.

Mayor of London Employability Skills has programmes in digital, health, construction, creative, hospitality and more. Those in low paid work, or unemployed could get courses for free.

You Tube is also a great resource to learn new skills, simply type in a skill you want to develop and watch some videos.



USEFUL WEBLINKS

Work Redbridge:

www.redbridge.gov.uk search 'work redbridge'

Email: workredbridge@redbridge.gov.uk or call: 020 8708 2298

Redbridge Institute

Call 020 8550 2398 or visit www.redbridge-iae.ac.uk

New City College

www.ncclondon.ac.uk

National Career Service is a free service to anyone in England.

Help with career advice, training and learning.

Call 0800 100 900

or visit <https://nationalcareers.service.gov.uk>

Mayor of London Employability Skills programmes

www.london.gov.uk search 'employability skills'

Gary Dursley, Economic Development Officer from Work Redbridge, has the following tips on how to reboot your CV and LinkedIn profile



FIVE TIPS to improve your CV

1 What to include on a CV

- Contact details; An email address you use regularly and a mobile number with a professional voicemail.
- Personal statement; bullet point your skills and qualifications.
- Previous experience/employment history (including work experience) – reverse chronological order.
- Education and qualifications
- References – available on request.

2 What NOT to include

A picture, any unnecessary personal information such as marital status, NI number, and date of birth. Your full address, references, reasons for leaving your last role, and anything negative.

3 Use Keywords

It's becoming commonplace for employers and recruiters to use software to scan CVs of potential candidates. A human will scan a CV in 10 seconds and focuses on the personal profile/summary. When technology is used to scan a CV, it picks up keywords. It picks up job titles, industry terms, key skills and qualifications that match the job. Therefore, it's so important to have keywords from the job advert in your CV.

4 Double and triple check spelling

Get someone else to read over it, make sure you include up to date contact information and avoid an old embarrassing email address! Your CV should be tailored to every job you apply for highlighting the skills described in the job description. Keywords are everything.

5 Common mistakes

Try to keep your CV concise and preferably limited to two pages. Common errors include using buzzwords or jargon, unexplained employment gaps, the CV not being tailored to the role being applied for, and generic or meaningless profiles.

FIVE TIPS to a great LinkedIn profile

1 More and more employers are using LinkedIn to recruit so if you are looking for employment opportunities this is a great way of engaging with employers and networking with likeminded individuals and groups.

2 Unlike on your CV, you should add a profile picture to your LinkedIn profile. It's one of the first things that people see when they land on your page. Profiles with a picture receive 10 times more views and your photo is an opportunity to show your personal brand. It doesn't need to be a professional headshot – just a picture that represents you well.

3 Include keywords in your profile. This is important for employers who are searching for recruits. You can include search terms like 'open for opportunities' or 'seeking a role in (then the name of the profession)'. Fully update your profile and include a summary. Similar to the personal summary on your CV, the first two lines are most important – capture attention and write in the first person.

4 LinkedIn is a social networking site, but you must keep your content professional. This means that there are some things that you should avoid posting like unprofessional or inappropriate content or controversy.

5 LinkedIn can also support your interview preparation by helping you research the company and industry you're applying for. You can even find the profile of the person who is going to interview you. Once you're signed up to LinkedIn you can access LinkedIn Learning. Many employers have free memberships. If your company does, it's a good way to skill up in a job.



Health and Wellbeing

Looking after your mental and physical health will make you look and feel good. Don't worry, even on life's rainy days, help is available.

Mental health challenges can affect any of us. Taking care of your mental wellbeing can help you to cope with life's problems and enjoy the good things. It is important that we take as much care of our mental wellbeing as we do our physical health.

Getting active for free

London Sport has relaunched **Get Active** to maximise the opportunities for Londoners to take part in free and low-cost activities. With thousands of online workouts catering for different ability levels, local walks and exercise classes and activities for the whole family, Get Active can help every Londoner find a way to move more.

You can also check out our park gyms, with outdoor fitness equipment. See the council's website for more information.

Can you lend a helping hand?

Redbridge has always enjoyed an abundance of community spirit, with our neighbours never failing to pull together to help one another. Could you be a community hero for Redbridge by volunteering your time to help others? If you are interested in volunteering in Redbridge, find out more on:

www.redbridgecv.net



Mental Health Support Services

Mental health direct - you can call for mental health help and advice anytime of the day or night. The service can arrange for you to speak with a mental health professional and advise you about what service to contact to get the support you need. Call 0300 555 1000, 24 hours a day, 365 days a year.

Good Thinking is an online web and app based tools and resources designed for anyone living or working in London. So far, almost half a million Londoners have used Good Thinking to tackle sleep, anxiety, stress and depression. It covers a range of common mental health issues ranging from managing anxiety to meeting like-minded people.

Samaritans is dedicated to reducing feelings of isolation and disconnection that can lead to suicide. You will receive

free confidential and non-judgemental emotional support whenever you need someone to talk to.

Emotional Well Being and Mental Health Services (EWMHS) is a specialist community health service for children and young people.

Call 0300 300 1624

Email nem-tr.rbcypspa@nhs.net
Open Monday to Friday.

Talking Therapies Redbridge service accepts self-referrals as well as referrals from GPs and other health professionals. Call 0300 300 1554 (option 1), Monday to Friday, 9am to 5pm. You can self-refer on the website.

Support After Suicide provides people affected by suicide with both emotional and practical support.



USEFUL WEBLINKS

My Life, mental health

www.redbridge.gov.uk search 'mental health'

Look after your mental health.

There is lots of advice online.
<https://costofliving.redbridge.gov.uk> search 'mental health'

Redbridge CVS

www.redbridgecv.net

Our parks, leisure centres and country parks

www.redbridge.gov.uk search 'leisure'

Get Active <https://getactive.io>

Outdoor gyms and leisure centres

www.visionrcl.org.uk search 'outdoor gyms'

Park Run <https://www.parkrun.org.uk>

Good Thinking website www.good-thinking.uk

Mental Health Direct

www.nelft.nhs.uk

Good Thinking www.good-thinking.uk

Talking Therapies Redbridge

www.talkingtherapies.nelft.nhs.uk

Support After Suicide

<https://supportaftersuicide.org.uk>

Samaritans- Free helpline on 116 123 available 24 hours a day, before, during and after a crisis

<https://www.samaritans.org>

Here is a Money Checklist from website money.co.uk to help you manage your finances.

1. Write a budget

- ☐ Write a budget that details your income and expenditure. A budget will tell you if you are spending more than you earn and highlight areas where you can potentially make savings.

2. Cut the cost of your debts

Look at your credit card statements to find out:

- ☐ What your outstanding balance is.
- ☐ How much you are repaying each month and what interest rate you are paying.

3. Switch to cheaper deals

- ☐ **Check your energy supplier** - things are a little trickier now, with few deals that are cheaper than the government-mandated price cap, but that doesn't mean they will stay that way forever - so check regularly to see if you could save.
- ☐ **Switch your current account** - changing your current account could save you money, and some can earn you extra cash too.

4. Check benefits and tax

- ☐ **Council tax:** Check your council tax band to ensure you're not paying more than you need to.
- ☐ **Income tax:** Check your tax code to check if you are being taxed correctly.

Look at what benefits you could get:

Universal credit: This has replaced several benefits, and you could claim for this if you need income support or housing benefits.

Child benefit: If you have children, you may be eligible to claim Child Benefit or get help with childcare costs.

5. Trim your spending

If you are spending too much, you may need to cut back on a few things to get your finances back on track. Try to spend less on:

- ☐ Groceries – switch to cheaper or try a discount supermarket.
- ☐ Entertainment – spend less on going out and cut down on subscriptions.
- ☐ High street shopping – cut back on electronics, clothes and beauty products.
- ☐ Travel costs – share a car to work to cut your petrol bills.

6. Do your budget again

Once you have been through your outgoings and made some cuts, or found a way of increasing your income, update your budget with the new figures.

USEFUL INFORMATION

OLDER PEOPLE

Friends of the elderly	www.fote.org.uk helps those on state pension age on low incomes with a small grant, up to £400
WaveLength	https://wavelength.org.uk provides a TV or radio to lonely people living in poverty
Age UK	www.ageuk.org.uk Cost of living hub with advice on energy bills, boosting income, managing money and health

HOUSING

Housing options	www.redbridge.gov.uk/housing
Help for tenants where landlord will not accept dog	www.dogstrust.org.uk
Handyperson service	www.theheetproject.org.uk
Advice for renters, legal advice on repairs and rent arrears	https://adviceforrenters.org/
Shelter	https://england.shelter.org.uk
Rough Sleepers	www.streetlink.org.uk

HEALTH & WELLBEING

Prescription prepayment	www.nhs.uk and search 'Prescription Pre-payment certificate PPC'
Support for carers	www.kinship.org.uk
Support with the cost of transport	https://helpforhouseholds.campaign.gov.uk
Support with the cost of travel for medical appointments	www.nhs.uk and search 'health care travel cost scheme'
Support to reduce your NHS Prescription cost	www.gov.uk/get-a-ppc
Support for victims of Domestic Abuse	0800 1456410 www.redbridge.gov.uk and search 'domestic abuse' Boots 'Ask for ANI' scheme in partnership with the Home Office. ANI is a codeword for Action Needed Immediately. By asking for ANI a trained pharmacy team member will offer a private space where they can understand if the victim needs to speak to the police or would like help to access support services such as a national or local domestic abuse helpline.

DISABILITY

Attendance Allowance (Pension Age)	0800 731 0122 www.gov.uk search 'attendance allowance'
Carer's allowance	0800 731 0297 www.gov.uk search 'carers allowance'
Personal Independence Payment (Working Age)	0800 917 2222 www.gov.uk search 'pip'
Disability Living Allowance (Under 16 year)	0800 121 4600 www.gov.uk search 'disability living allowance children'
Check your eligibility for Blue Badge	www.gov.uk search 'blue badge'
Support for employees with a disability or health condition	www.gov.uk search 'access to work'
Sick or disabled, unable to work	www.moneyhelper.org.uk search 'sickness and disability'
Disability rights and Benefits	www.disabilityrightsuk.org

FAMILY

Gingerbread – free advice and support for single parent families.	https://www.gingerbread.org.uk/ helpline number is: 0808 802 0925.
Family Fund, offers grants for essential items if you are raising a disabled child	www.familyfund.org.uk search 'grants'
Family Action have welfare and education grants	www.family-action.org.uk search 'welfare grants'
FIND-Support and information for families with children	https://find.redbridge.gov.uk

WORK & TRAINING

Thomas Wall Trust	Grants to individuals to take education or training to increase chances of employment www.thomaswalltrust.org.uk
Work Redbridge	www.redbridge.gov.uk search 'work redbridge'

TRAVEL

TfL <https://tfl.gov.uk>
and search 'free and discount travel'

DIGITAL

Libby App - free audio and digital books in the Google Play Store.
Use the name Redbridge when signing up. <https://play.google.com>