

Money problems? Struggling to afford household essentials, like furniture or food? Use this directory to look for local and national services that could help. It can be used by anyone in Portsmouth, and by any advice and support services working with people in need.

Please note: If you have problems with money - get advice **as soon as possible**. There are lots of advice services, both in the city and nationally, who give free help. The help is confidential and impartial, and they won't judge. They can explain your options and help you find the best solution for you. Local services are listed on pages 4. For up to date information on local services affected by Coronavirus, visit www.portsmouth.gov.uk.

What is available	Provider	Contact details	Details of what is available	How to apply	Other information
Free furniture & household items	Freecycle	www.freecycle.org	Free items offered by individuals in local area Users can also post wanted ads	Online - sign up for email notifications and to respond to posts	Requires regular internet access to respond quickly, and transport to collect
	Gumtree	www.gumtree.com/freebies/uk/portsmouth	Free items offered by individuals in local area	Online noticeboard	Requires internet access and transport to collect
Affordable credit for household items	Fair For You Non-profit pay weekly store	www.fairforyou.co.uk	Charity offering loans for furniture and appliances from online store Delivery is free but connection is extra. Interest is 51.1% APR	Visit website to find items and check affordability of loan	If same item is cheaper elsewhere, see 'Low cost loans' below (p.3) for other borrowing options
Grants	Turn2us Grant Finder	www.turn2us.org.uk/grants_search.aspx	Directory of grants available based on the age, location and need of the individual	Information on how to apply is included on the Grant Finder	Some grants are linked to applicants' previous jobs - check current and past employment, and use 'Filter your results' option
	SAAFA	www.ssafa.org.uk 0800 731 4880 07413 417 226	Assistance for ex-forces and their family	Ring or complete online enquiry form	Practical, financial and emotional support
	British Legion	https://www.britishlegion.org.uk/get-support/finance/ 0808 802 8080	Assistance for ex-forces and their family	Ring for details of the local welfare representative	Practical, financial and emotional support
	Family Fund	www.familyfund.org.uk/FAQs/how-do-we-apply	Grants for essential items for families with a child with a disability or serious illness	Download form at www.familyfund.org.uk/FAQs/how-do-we-apply	Maximum 1 application per household per year Family must be eligible for public funds

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Grants continued...	Buttle	www.buttleuk.org/need-support	Grants for children living in hardship, for essential items, such as furniture or white goods Family must be in financial hardship <u>and</u> have additional social welfare needs, and have an advice or support worker to apply on their behalf	Online Applications can only be made by a statutory or voluntary agency who can administer the grant on behalf of Buttle	Maximum grant usually £300 White goods etc. will be purchased by Buttle and delivered to home address, but other awards will be paid by cheque to referring agency
	BBC Children in Need Emergency Essentials Fund	www.familyfundservices.co.uk/emergency-essentials	Items to meet the essential needs of children and young people	Applications can only be made by a statutory or voluntary agency who complete a simple online registration form	Most frequent requests are for white goods, beds and other furniture, clothing, baby equipment, but any essential need can be considered
	Glasspool	www.glasspool.org.uk/grants/how-we-help	Grants for people in need, for essential items (including white goods and household items) or exceptional travel costs, to resolve a short-term crisis Applications can only be made by an advice or support worker	Online Applications can only be made by a statutory or voluntary agency who can administer the grant on behalf of Glasspool	White goods etc. will be purchased by Glasspool and delivered to home address, but other awards will be paid by cheque to referring agency
	Portsmouth Victoria Nursing Association	pvnacharity@gmail.com	One-off grants of up to £550 towards household essentials, medical equipment, special clothing and respite care, for people receiving treatment	Applications must be made by community nursing staff Email to request an application form	Grants for people receiving community nurse treatment, or with other significant health issues
	Friends of the Elderly	www.fote.org.uk/our-services/grants/ 0330 332 1110	One-off grants to replace essential items, such as furniture, white goods and flooring People must have a support worker to apply on their behalf	Download an application form at www.fote.org.uk/our-services/grants/	Awards will be paid by cheque to the referring agency Must be over state pension age

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Grants continued...	Vicar's Relief Fund	http://frontlinenetwork.org.uk/resources/vicar-s-relief-fund/	Crisis fund for people at risk of street homelessness, or resettling after being homeless For costs such as rent deposits, rent arrears - to access housing or to prevent eviction	Applications can only be made online, by a support agency for the person in need https://smitf.flexigrant.com/	Average grant is around £200, maximum grant is £350
	British Gas Energy Trust	www.britishgasenergytrust.org.uk	Grants for utility bill arrears, for customers of any energy company	Apply online or print out form, complete and post	Must have had money advice (see p.5) and be in arrears due to serious illness or life event
Low cost loans	DWP Budgeting Loan OR Universal Credit Budgeting Advance	www.gov.uk/budgeting-loans/overview www.gov.uk/guidance/universal-credit-advances#get-a-budgeting-advance	Interest-free loans for essential items over £100 Maximum loan amount: Single person £348 Couple £464 Family with children £812	www.gov.uk/government/publications/budgeting-loan-claim-form Print out application form (or request from Jobcentre), complete and return to Jobcentre, or contact the Jobcentre if you're on Universal Credit	Must be in receipt of Income Support, Income Based JSA or ESA, Pension Credit or Universal Credit for at least 6 months Budgeting loans will not be granted to pay for daily living expenses, such as food and utilities
	Wessex Community Bank (Credit Union) loan	023 9282 7980 www.wessexcommunitybank.org	Minimum loan amount is £200 Maximum £350 for first loan from WCB, if only income is from DWP benefits WCB assess affordability of repayments before making any loan	Ring: Mon to Fri 9.30am - 4.30pm	Can assist people who are unable to access affordable credit via a bank or building society (e.g. poor credit history), and people whose only income is from DWP benefits
Daily living expenses (such as food, gas, electricity)	DWP Short Term Advance	0345 608 8545 www.gov.uk/short-term-benefit-advance	Advance payments for new benefit claimants in hardship who are awaiting their first payment of benefit OR payment has been delayed OR there has been a change of circumstances that will increase entitlement	Ring to request advance, or apply using your online account if you have applied for Universal Credit	Info taken in telephone interview will be passed to a decision maker, who will ring the claimant within 24 hours and confirm the decision
	OR Universal Credit Advance	0800 328 5644 www.gov.uk/guidance/universal-credit-advances			

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Daily living expenses (such as food, gas, electricity) continued..	DWP Hardship Payments	0345 608 8545	Payments for claimants who have been sanctioned, are in financial hardship (unable to afford food, heating, rent or other basic needs) and cannot borrow from friends or family	Ring to request Applicants will need to explain what they need, how the money will be used, and how long it will last	Info will be passed to a decision-maker, who will ring back within 24 hours UC hardship payments are a loan and must be repaid
	OR Universal Credit Hardship Payments	0800 328 5644			
	Portsmouth Water	023 9249 9666	Reduced bills for people who are struggling to afford the cost	Ring to find out about Helping Hand	Help is also available if you are behind on your bill
	Southern Water	0800 027 0363	Reduced bills for people who are struggling to afford the cost	Ring to find out about Essentials Tariff	Help is also available if you are behind on your bill
	Switched On Portsmouth	Switchedonportsmouth.co.uk	For advice on saving energy and saving money at home	Go online or ring the Energy Services team on 023 9284 1947	Help is also available if you are struggling to afford your energy bills or meter
Advice and support on money, benefits and debt These local advice services can also make referrals to foodbanks and other help for people in hardship	Advice Portsmouth	Ring or text 07789 550593, or email advice.portsmouth@theyoutrust.org.uk	Free, confidential, impartial advice on debt, benefits, housing, employment rights, family issues etc.	Mon-Thu 9am - 5pm Fri 9am - 4.30pm	Free service for anyone who lives or works in Portsmouth
	Area housing offices	Find contact details for your local office here	Advice and support for city council tenants on any issues related to your tenancy, money, debt and benefits advice, and support to find work or training	Mon-Thu 8.30am-5pm Fri 8.30am-4pm	Support for anyone whose landlord is Portsmouth City Council Housing Service
	Housing associations	Contact your housing officer or customer service team	Many housing associations offer their tenants help on benefits, debt, employment and training		For housing association tenants
	Age UK Portsmouth	Ring 023 9229 1999 or email hath@ageukportsmouth.org.uk	Free, independent, confidential information and advice on a wide range of issues affecting people over the age of 50	Mon-Thu 8.45am-5pm Fri 8.45am-4.30pm	
	Citizens Advice Help to Claim and Money Advice Service	Email contactus@caportsmouth.org.uk or ring 02392 855 855	Advice on all issues related to claiming Universal Credit, including whether to make a claim Advice on dealing with debt		Can give advice on any Universal Credit issues up until the first full monthly payment is received