

Complete Guide to Cost of Living Support in London and the UK

Financial Help, Food, Housing, and Energy Assistance (Updated December 2025)

Introduction: Support Is Available

Across the UK, millions face difficult financial decisions daily. Whether you're in London or elsewhere in the country, struggling with bills, groceries, heating, or housing costs—help exists, and you deserve to access it.

This guide connects you with:

- Free, professional money advice to manage debt and maximise income
- Emergency grants for essential items and arrears clearance
- Food support when groceries become unaffordable
- Energy assistance to maintain home heating
- Housing advice for those facing eviction or homelessness

Important: Support isn't limited to benefit recipients. Many services specifically help working people on low incomes too.

Quick Access Points

For immediate assistance: Contact Citizens Advice on **0800 144 8848** or your local council. They'll guide you to appropriate support services.

Your location: This guide covers England, with specific London borough information included where relevant.

Part 1: Emergency Support—Help Available Today

Immediate Food Support

Trussell Food Bank Network

The UK's largest food bank network, operating over 1,700 centres nationwide.

What you receive: Three days' worth of nutritionally balanced emergency food

How it works: Referral voucher required (free of charge)

Find your nearest: www.trusselltrust.org/get-help/find-a-foodbank

Who can provide referral vouchers:

- Citizens Advice: 0800 144 8848
- Your local council
- GP surgery or hospital
- Schools (for families with children)
- JobCentre Plus
- Social services
- Housing support officers

Independent Food Banks

Many operate without referral requirements.

Find local options: www.givefood.org.uk

Access: Often walk-in service available (bring ID if possible)

Immediate Energy Crisis Support

If you're unable to pay energy bills or your heating has stopped:

1. **Emergency credit:** Check your prepayment meter (typically £5-£10 available)
2. **Citizens Advice:** Call 0800 144 8848 for emergency fuel vouchers (up to £49)
3. **Energy supplier:** Contact directly to request emergency credit
4. **Local council:** Many provide emergency fuel assistance—ring and ask specifically

Important: Don't wait until you're completely out of fuel. Act as soon as you anticipate problems.

Housing Emergency Support

Shelter Emergency Helpline: 0808 800 4444

Hours: Monday-Friday 8am-6pm, weekends 8am-5pm

Website: <https://england.shelter.org.uk>

Service: Free, confidential housing advice

Assistance provided:

- Eviction notice guidance
- Rent arrears support
- Homelessness prevention
- Housing benefit queries
- Landlord and tenant disputes
- Repairs and housing conditions

Rough Sleeping Support

StreetLink: 0300 500 0914 or www.streetlink.org.uk

Service: 24/7 connection to local outreach services

Function: Links rough sleepers with appropriate support

Young People (16-25) Facing Homelessness

Centrepont: <https://centrepont.org.uk>

Service: Accommodation and support

Access: Usually through referrals from councils or partner organisations

Part 2: Free Money and Debt Advice

Professional advice services—entirely free and confidential.

Citizens Advice—Your Primary Contact Point

Phone: 0800 144 8848 (England)

Hours: Usually 9am-5pm Monday-Friday (some local offices have

extended hours)

Website: www.citizensadvice.org.uk

Services provided:

- Benefits entitlement checks and claim support
- Debt management and negotiation
- Energy bill assistance
- Housing rights and issues
- Employment problems
- Consumer rights protection

Why contact them first:

- Direct access to grant referrals
- Knowledge of local support schemes
- Face-to-face support at local branches
- Free, expert, impartial advice

Find your local branch: Visit their website and enter your postcode for face-to-face appointments.

StepChange Debt Charity

Phone: 0800 138 1111

Hours: Monday-Friday 8am-8pm, Saturday 9am-2pm

Website: www.stepchange.org

Specialist services:

- Free debt advice and management
- Debt management plan creation
- Affordable payment plan negotiation
- Budget planning support
- Creditor liaison
- Access to hardship funds (required for certain energy grants)

Why choose StepChange:

- Completely free service
- Qualified debt advisers

- Affordable, sustainable payment arrangements
 - Required referral partner for some energy grants
-

National Debtline

Phone: 0808 808 4000

Hours: Monday-Friday 9am-8pm, Saturday 9:30am-1pm

Website: www.nationaldebtline.org

Resources:

- Free, confidential debt advice
 - Sample letters for creditor communication
 - Comprehensive fact sheets covering various debt types
 - Online debt advice tools and calculators
-

MoneyHelper (Government Service)

Phone: 0800 138 7777

Website: www.moneyhelper.org.uk

Government-backed guidance:

- Free, impartial money guidance
 - Budgeting tools and advice
 - Savings and pension information
 - Benefits guidance
 - Debt advice referrals
-

Turn2us—Grant Finder and Benefits Calculator

Website: www.turn2us.org.uk

Grants Search: <https://grants-search.turn2us.org.uk>

Key tools:

1. **Grants Search:** Over 1,400 grants searchable by circumstances

2. **Benefits Calculator:** Check entitlement to all available benefits

How to use the Grants Search:

1. Visit the grants search tool
 2. Answer questions about your situation (15-20 minutes)
 3. Receive personalised list of applicable grants
 4. Apply directly to each charity
-

Part 3: Hardship Grants—Financial Support for Essentials

Direct Application Grants

1. Local Council—Household Support Fund ★ PRIORITY APPLICATION

Funding period: April 2025 to March 2026

Important: This is THE most critical funding source—apply to your council first.

Eligibility:

- Anyone experiencing financial hardship
- Benefit recipients AND working people on low income
- Pensioners, families, single people
- No minimum income threshold in many areas

Available support:

- Food vouchers
- Energy bill assistance (typically £50-£300)
- Rent arrears help
- Essential household items
- School uniform costs
- White goods (fridge, cooker, washing machine)
- Council tax arrears

How to find your council's fund:

For London residents:

Google search: "[Your borough name] Household Support Fund"

Examples:

- "Tower Hamlets Resident Support Scheme"
- "Hackney Cost of Living Support"
- "Lambeth Resident Support Fund"
- "Westminster Household Support"
- "Croydon Household Support Fund"

For rest of UK:

1. Visit www.gov.uk/find-local-council
2. Enter your postcode
3. Search council website for "Household Support Fund" or "Local Welfare Assistance"

Application requirements:

- Proof of income (typically 3 months' bank statements)
- Bills demonstrating need
- Proof of address
- National Insurance number
- Details of household members

Decision timeframe: Usually 2-4 weeks

Important note: Each council administers their fund differently. Eligibility criteria, award amounts, and application processes vary by authority.

2. British Gas Energy Trust—Energy Debt Relief

Multiple funds available depending on circumstances:

Energy Support Fund (British Gas Customers Only)

Website: www.britishgasenergytrust.org.uk

Eligibility:

- Current British Gas customers

- Energy debt between £50-£2,000 (prepayment meter) or £250-£2,000 (credit account)
- Not received a Trust grant in past 12 months
- Low income or financial hardship

Grant amount: Up to £2,000 to clear energy debt

Individuals and Families Fund (Any Energy Supplier)

Eligibility:

- Customers of ANY UK energy supplier
- Supplier doesn't have own support scheme, or previous application unsuccessful
- Energy debt on prepayment meter or credit account
- Low income

Grant amount: Up to £1,700 to clear energy debt

Critical requirement: Both funds require money guidance from a debt advice agency first.

Application process:

1. Contact Citizens Advice (0800 144 8848) or StepChange (0800 138 1111)
2. Complete debt advice session (required)
3. Adviser applies to British Gas Energy Trust on your behalf
4. Decision typically within 2-3 weeks

3. Family Fund—Families with Disabled Children

Phone: 01904 550055

Website: www.familyfund.org.uk

Hours: 9am-5pm Monday-Friday

Eligibility:

- Families raising disabled or seriously ill child/young person aged 0-24
- Low household income

- Savings under £16,000
- No diagnosis required—assessed on support needs using social model of disability

Grant value: Typically £200-£500+ depending on items

Items funded:

- Essential household goods (washing machine, fridge, cooker)
- Beds and bedding
- Clothing
- Sensory and play equipment
- Tablets and computers for learning
- Family breaks and activities
- Accessible equipment

Application: Apply online at their website. The process assesses both income and the impact of disability on family life.

Professional Referral Grants

These grants require referral from a social worker, Citizens Advice adviser, or other professional.

Buttle UK

Website: www.buttuk.org

Support provided:

- Grants for children and young people in crisis
- Beds, furniture, clothing
- School uniforms and equipment
- Educational items

Access: Contact Citizens Advice who can refer if appropriate.

Greggs Foundation Hardship Fund

Support provided:

- Food and clothing vouchers
- Beds and essential furniture
- Home appliances (cooker, washing machine, fridge)

Access: Pre-approved referral partners only (Citizens Advice, local councils, social services)

How to access: Ask Citizens Advice if they can submit a referral: 0800 144 8848

Part 4: Energy Support Programmes

Free Energy Advice Services

National Energy Action (NEA)

Phone: 0800 304 7159

Hours: Monday-Friday 9am-5pm

Website: www.nea.org.uk/get-help

Services:

- Free energy advice and efficiency guidance
 - Fuel debt assistance
 - Energy grant application support
 - Cheaper tariff identification
 - Energy efficiency improvements
-

Green Doctors (London Only)

Access: Self-referral through London borough councils

Contact method: Contact your council and request "Green Doctors"

Services:

- Free home visits
- Energy-saving advice and equipment

- Bill reduction strategies
 - Fuel poverty support
 - Borough-specific programmes
-

Energy Supplier Hardship Funds

Most major energy suppliers operate hardship funds for customers (and sometimes non-customers).

How to access: Contact YOUR energy supplier and ask: "Do you have a hardship fund or customer support fund?"

Major Supplier Programmes:

E.ON Next Energy Fund

Website: www.eonenergyfund.com

EDF Customer Support Fund

Phone: 01733 421060

OVO Hardship Fund

Access: Through your OVO online account

Octopus Octo Assist

Website: octopus.energy/octo-assist

Scottish Power Hardship Fund

Website: www.scottishpower.co.uk/help-and-support/hardship

General fund characteristics:

- Grants to clear energy arrears (typically £250-£1,500)
- Usually for own customers only (some exceptions)
- Low income required (typically under £16,000-£19,000 household income)
- May require debt advice first

Additional British Gas support: "You Pay: We Pay" initiative—British Gas matches customer payments 100% over 6 months to help reduce debt.

Part 5: London-Specific Support

London's 32 boroughs each provide different local services. Here's how to access support in your area:

Step 1: Identify Your Borough's Support Schemes

Google search: "[Your borough] cost of living support"

Examples:

- "Westminster cost of living hub"
- "Southwark resident support"
- "Newham cost of living help"
- "Brent household support"
- "Camden cost of living support"

Borough-provided support typically includes:

- Household Support Fund applications
 - Free food schemes and community fridges
 - Warm spaces (heated buildings open to public)
 - Debt advice services
 - Local charity partnerships
 - Community support networks
 - Crisis support schemes
-

Step 2: Find Your Local Citizens Advice

National website: www.citizensadvice.org.uk

Process:

1. Click "Get Help" then "Local Citizens Advice"
2. Enter your postcode
3. View local branch contact details and opening hours

Examples of London branches:

- Citizens Advice Tower Hamlets
- Citizens Advice Hackney

- Citizens Advice Lambeth
- Citizens Advice Croydon
- Citizens Advice Wandsworth

Benefits of local branch visits:

- Knowledge of borough-specific grants
 - Face-to-face appointments
 - Application assistance
 - Referrals to local services
 - Access to computers if needed
-

Step 3: Contact Your Local Council for Voluntary Service (CVS)

What CVS organisations do:

- Coordinate all local charities in your borough
- Maintain knowledge of small local funds
- Connect residents to community support
- Signpost to specialist services

How to find yours:

Google: "[Your borough] Council for Voluntary Service" or "[Your borough] Volunteer Centre"

Examples:

- Tower Hamlets CVS
 - Hackney CVS
 - Lambeth Voluntary Action
 - Croydon Voluntary Action
 - Ealing CVS
-

Part 6: Action Plan—What to Do First

If You're in Crisis RIGHT NOW:

Food needed urgently:

- Find food bank: www.trusselltrust.org/get-help/find-a-foodbank
- Or call Citizens Advice for referral: 0800 144 8848

Cannot pay energy bills:

- Call Citizens Advice for emergency voucher: 0800 144 8848
- Contact your energy supplier immediately

Facing eviction/homelessness:

- Call Shelter: 0808 800 4444
- Contact your local council housing team

Sleeping rough:

- Call StreetLink: 0300 500 0914 (24/7)

For Ongoing Financial Support:**Week 1 Actions:**

1. Call Citizens Advice: 0800 144 8848—comprehensive support access point
2. Apply to your local council Household Support Fund
3. If energy debt exists, call StepChange: 0800 138 1111 for debt advice

Week 2 Actions:

4. Complete Turn2us grants search: <https://grants-search.turn2us.org.uk>
5. Check benefit entitlement: www.gov.uk/benefits-calculators
6. If you have disabled children, check Family Fund eligibility: www.familyfund.org.uk

Week 3 Actions:

7. Visit local Citizens Advice branch for face-to-face support
8. Contact borough CVS for local charity information
9. If high energy bills, call National Energy Action: 0800 304 7159
10. Contact your energy supplier about hardship funds

Quick Reference: Essential Contact Details

Emergency Services

Organisation	Phone	Purpose
Citizens Advice	0800 144 8848	General advice and referrals
Shelter	0808 800 4444	Housing emergencies
StreetLink	0300 500 0914	Rough sleeping (24/7)

Debt Advice

Organisation	Phone	Hours
StepChange	0800 138 1111	Mon-Fri 8am-8pm, Sat 9am-2pm
National Debtline	0808 808 4000	Mon-Fri 9am-8pm, Sat 9:30am-1pm
MoneyHelper	0800 138 7777	Mon-Fri 9am-5pm

Energy Support

Organisation	Phone	Website
National Energy Action	0800 304 7159	www.nea.org.uk
British Gas Energy Trust	Apply through advice agency	www.britishgasenergytrust.org.uk

Grants and Benefits

Organisation	Phone	Website
Family Fund	01904 550055	www.familyfund.org.uk
Turn2us	N/A	www.turn2us.org.uk

Essential Websites

General Support

- **Citizens Advice:** www.citizensadvice.org.uk

- **GOV.UK Cost of Living:** www.gov.uk/cost-of-living
- **MoneyHelper:** www.moneyhelper.org.uk
- **Find Your Council:** www.gov.uk/find-local-council

Grants and Benefits

- **Turn2us Grants Search:** <https://grants-search.turn2us.org.uk>
- **Benefits Calculator:** www.gov.uk/benefits-calculators
- **Family Fund:** www.familyfund.org.uk

Debt Help

- **StepChange:** www.stepchange.org
- **National Debtline:** www.nationaldebtline.org

Housing

- **Shelter:** <https://england.shelter.org.uk>
- **StreetLink:** www.streetlink.org.uk
- **Centrepoint:** <https://centrepoint.org.uk>

Energy

- **National Energy Action:** www.nea.org.uk
- **British Gas Energy Trust:** www.britishgasenergytrust.org.uk

Food

- **Trussell:** www.trusselltrust.org
- **Independent Food Banks:** www.givefood.org.uk

London-Specific

- **Your Borough Council:** Google "[borough name] council"
- **Local CVS:** Google "[borough name] CVS" or "[borough name] Volunteer Centre"

Important Reminders

- ✓ **You're not alone**—Thousands access this support daily
- ✓ **You deserve help**—These services exist specifically for you

- ✓ **All advice is free**—Never pay for debt or benefits advice
- ✓ **Working people qualify**—Employment doesn't disqualify you
- ✓ **Act today**—The sooner you ask, the sooner support arrives
- ✓ **No judgement**—Support services are professional and non-judgemental
- ✓ **Confidential**—Your information is protected
- ✓ **Multiple sources**—You can access several funds simultaneously

Key Success Factors

1. **Apply early:** Don't wait until crisis point
 2. **Apply widely:** Submit applications to multiple funds
 3. **Be thorough:** Complete all application sections carefully
 4. **Keep records:** Save copies of all applications and correspondence
 5. **Follow up:** If you don't hear back within stated timeframe, chase politely
 6. **Ask questions:** If you're unsure about anything, contact the organisation
-

Final Note

Financial hardship affects people from all backgrounds. The existence of these support services reflects society's recognition that everyone occasionally needs help. Accessing support doesn't reflect personal failure—it demonstrates resourcefulness and responsibility.

These organisations want to help you. Make that first call today.

Document last updated: December 2025

Coverage area: England (with London focus)

Note: Always verify current eligibility criteria and opening hours with organisations directly, as services can change.

For Scotland, Wales, and Northern Ireland: Many organisations listed have separate regional services. Visit their websites or call for appropriate contact details.