

COST OF LIVING SUPPORT

HELP WITH MONEY

What is the council and its partners doing to support residents?

Many people up and down the country are really struggling, and the situation in Barking and Dagenham is no different.

Times are tough right now, so the Council and community partners are working together to support residents.

From help with sorting finances and making sure people have access to the right benefits, emergency money, and low-cost loans, to linking residents with local food banks and mental health support - there's lots of help available.

While we might not have the answer to everything, residents can speak to someone in their local area who will be there to listen and connect them to support.

How can residents get support?

- **Face to Face:** through council and community buildings, such as Community Hubs, Libraries and more (see these listed in grid below)
- **Via Telephone:** 020 8215 3000
- **Website:** all of the information below and more, can be found at www.lbbd.gov.uk/cost-of-living-support

| Face to face sites and locations | Opening times | Christmas opening hours |
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| BLC, Barking Library - 2 Town Square, Barking IG11 7NB | Monday to Thursday 9am to 7pm, Friday and Saturday 9am to 5pm, Sunday 10am to 4pm | Saturday 24 December, 9am – 3am Thursday 29 – Friday 30 December, 9am – 5pm Saturday 31 December, 9am – 3pm Closed 25 – 28 December and Sunday 1 January and Monday 2 January. |
| Dagenham Library - 1 Church Elm Lane, Heathway, RM10 9QS | Monday to Thursday 9am to 7pm, Friday and Saturday 9am to 5pm | Saturday 24 December, 9am – 3am Thursday 29 – Friday 30 December, 9am – 5pm Saturday 31 December, 9am – 3pm Closed 25 – 28 December and Sunday 1 January and Monday 2 January. |
| Thames Community Hub - Bastable Ave, Barking IG11 0LG | Monday to Friday 9am to 5pm | Closed 25 – 28 December and Sunday 1 January and Monday 2 January. |
| Marks Gate Community Hub - Rose Lane, Dagenham RM6 5NJ | Monday to Friday 9am to 5pm | Closed 25 – 28 December and Sunday 1 January and Monday 2 January. |

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| Robert Jeyes Library - Chadwell Heath Community Centre, High Road, Chadwell Heath, RM6 6AS | Monday to Thursday 10am to 5pm | Closed 25 – 28 December and Sunday 1 January and Monday 2 January. |
| Valence Library - Becontree Ave, Dagenham RM8 3HT | Monday 10am to 5pm, Tuesday 10am to 7pm, Wednesday 10am to 5pm, Thursday 10am to 5pm, Saturday 10am to 4pm | Closed 25 – 28 December and Sunday 1 January and Monday 2 January. |
| Village Community Hub - (Leys) Wellington Avenue, Dagenham RM10 9XW | Monday to Friday 9am to 5pm | Closed 25 – 28 December and Sunday 1 January and Monday 2 January. |
| Becontree Community Hub - Stevens Road, Dagenham, RM8 2QR | Monday to Friday 9am to 5pm | Closed 25 – 28 December and Sunday 1 January and Monday 2 January. |
| Northbury Community Hub at Al Madina Mosque - 1st floor, The Hive, 2 Victoria Road, Barking IG11 8PY | Monday to Saturday 9am to 8pm. | |
| DABD - 2-48 Parsloes Avenue, Dagenham, RM9 5NU | Monday to Friday 9am to 5pm | |
| Kingsley Hall - Parsloes Avenue, Dagenham RM9 5NB | Monday to Friday 9am to 5pm | |
| Thames Life - Riverside Campus, Renwick Road, Barking IG11 0FU | Monday to Friday 9am to 5pm. | |
| Harmony House - Baden Powell Close, Dagenham, RM9 6XN | Monday to Friday 9am to 5pm | |

BD Money website has a range of money help tools like a benefits calculator to check what they're eligible for, including Universal Credit. There is also help with utility costs, emergency support and family care advice. BD Money also offers access to affordable loans and savings through its partnership with Leeds Credit Union to help prevent residents from falling victim to high-cost credit providers or illegal loan sharks. <https://bdmoney.co.uk/>

Affordable Loans: Through the council's partnership with Leeds Credit Union affordable loan products are available to anyone who lives or works in Barking and Dagenham. From 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 lots of options available. www.bdmoney.co.uk/partnership-page

Council tax support: Eligible residents aged over 18 can get up to 25 per cent discount on their council tax bill depending on their income, savings, household and circumstances. Residents who are

pension age could be eligible for a Council Tax reduction of up to 100 per cent.

www.lbbd.gov.uk/council-tax/discounts-and-exemptions

Hardship schemes: Funds to support vulnerable households most in need of help with the rising living and energy costs such as gas, electric, water and food costs. Additional support also includes white goods, winter clothing, essentials for work related costs such as travel and broadband. In exceptional circumstances residents 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. www.lbbd.gov.uk/benefits-and-support

Library of Things: residents can borrow useful items like drills, sound systems and sewing machines. There are over 30 useful household, DIY and gardening items to 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. www.libraryofthings.co.uk/barking

Tax Free Childcare: working families with children under the age of 11 could save up to £2,000 a year on childcare costs (or £4,000 if they have a child with a disability under the age of 17). Residents can find out if they're eligible and sign up at www.gov.uk/tax-free-childcare

Universal Credit: Residents can find out what benefits they could be entitled to and how they can apply. www.bdmoney.co.uk