

If you have money problems, you may find yourself unable to afford an essential item of furniture or white goods (e.g. cooker, fridge freezer), or even the basic essentials, such as food.

This is a guide to local and national resources for people in financial hardship in Eastleigh area. It is for people in need, or for advice and support services working with people in need.

**Please note:** If you have problems with money or debts, get advice as soon as possible, because the sooner you get help, the easier it will be to find a way forward. There are lots of money and debt advice services, who can give free help face to face, online or by phone. To find money and debt advice, go on-line and search for 'money advice'.

What is available	Provider	Contact details	Details of what is available	How to apply	Other information
Free furniture & household items	Freecycle	<a href="http://www.freecycle.org">www.freecycle.org</a>	Free items offered by individuals in local area Users can also post wanted ads	Internet - sign up for email notifications (regular internet access required)	Requires internet access and transport to collect
	Gumtree	<a href="http://www.gumtree.com/freebies/uk/eastleigh">www.gumtree.com/freebies/uk/eastleigh</a>	Free items offered by individuals in local area	Internet noticeboard	Requires internet access and transport to collect
Charities selling discounted furniture, household items and clothing	British Heart Foundation	Station Hill, Southampton Road 023 8008 2230	Second-hand furniture, kitchenware, electrical items	Monday to Saturday 9.30am-17.30pm Sunday 10.00.am-16.00pm	Will negotiate on price and new scheme coming out shortly for reduced prices on brand new white goods for people in receipt of benefits
	British Heart Foundation	11 High Street, Eastleigh 023 8065 0156	Clothing, bric-a-brac, crockery	Monday – Saturday 9.30am-17.00pm Sunday 10.00am-16.00pm	
	DEBRA	23 Market Street, Eastleigh 023 8062 0384	Secondhand furniture, household electrical items, kitchenware, crockery, clothing	Monday - Saturday 9.00am - 17.00pm	
	Emmaus	15 Leigh Road, Eastleigh, 01962 868300	Furniture, White Goods	Monday - Saturday 9.30am –16.30pm	

<b>Other affordable furniture and household items</b>	Eastleigh Freeads	<a href="http://www.freeads.co.uk/eastleigh">www.freeads.co.uk/eastleigh</a>	Sections on: Dining and Living Room Furniture Bedroom Kitchen and Cooking	Internet noticeboard - regular internet access required	Tel calls to sellers are charged at 51p/min, but sellers can be contacted for free via text or email
	Supermarkets	Around the Borough	Many supermarkets sell furniture, kitchenware, large and small electrical items and may be the cheapest option for some items		Shop around for best deals
<b>Grants</b>	Turn2us Grant Finder	<a href="http://www.turn2us.org.uk/grants_search.aspx">www.turn2us.org.uk/grants_search.aspx</a>	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 previous occupations, so check current and past employment, and 'Filter your results' on the Grant Finder
	Buttle	<a href="http://www.buttleuk.org">www.buttleuk.org</a>	Grants for children living in poverty, 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 who will 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
	Glasspool	<a href="http://www.glasspool.org.uk">www.glasspool.org.uk</a>	Small grants to people in need, for essential items (including white goods and household items) or exceptional travel costs, to resolve a short-term crisis  Applicants must have an advice or support worker who will apply on their behalf	Email <a href="mailto:application@glasspool.org.uk">application@glasspool.org.uk</a> to request an application form 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

<b>Grants continued...</b>	British Gas Energy Trust	<a href="http://www.britishgasenergytrust.org.uk">www.britishgasenergytrust.org.uk</a>	Grants for utility bill arrears, energy efficient household electrical items or bankruptcy / debt relief order fees	Apply online or print out form, complete and post	Applicants do NOT need to be British Gas customers
	EDF Energy Trust	<a href="http://www.edfenergytrust.org.uk/">www.edfenergytrust.org.uk/</a>	Grants for utility bill arrears, energy efficient household electrical items or bankruptcy / debt relief order fees	Apply online or print out form, complete and post	Applicants do NOT need to be EDF customers
	Warm Home Discount	<a href="http://www.gov.uk/the-warm-home-discount-scheme/overview">www.gov.uk/the-warm-home-discount-scheme/overview</a>	Paid automatically to people with fuel bills who are in receipt of Pension Guarantee Credit Some energy companies also allow other vulnerable customers to apply for help	Contact your energy gas and / or electricity supplier and ask who can qualify for their Warm Home Discount scheme and how to apply	
	SSAAFA	<a href="http://www.ssafa.org.uk">www.ssafa.org.uk</a> 0845 241 7141	Assistance for ex-forces and family	Ring or complete online enquiry form	Practical, financial and emotional support
	British Legion	<a href="http://www.britishlegion.org.uk/can-we-help/financial-assistance">www.britishlegion.org.uk/can-we-help/financial-assistance</a> 0808 802 8080	Assistance for ex-forces and family	Ring for details of the local welfare representative	Practical, financial and emotional support
	Family Fund	<a href="http://www.familyfund.org.uk/grants/how-to-apply">www.familyfund.org.uk/grants/how-to-apply</a>	Grants for essential items for families with a child with a disability or serious illness	Download an application form at <a href="http://www.familyfund.org.uk/grants/how-to-apply">www.familyfund.org.uk/grants/how-to-apply</a> Or ring 01904 621115 to request a form	Maximum 1 application per household per year
	Friends of the Elderly	<a href="http://www.fote.org.uk/our-services/grants/">www.fote.org.uk/our-services/grants/</a>	One-off grants to replace essential items, such as furniture, white goods and flooring  Applicants must have an advice or support worker who will apply on their behalf	Download an application form at <a href="http://www.fote.org.uk/our-services/grants/">www.fote.org.uk/our-services/grants/</a>	Awards will be paid by cheque to the referring agency

<b>Low cost loans</b>	DWP Budgeting Loan	<a href="http://www.gov.uk/budgeting-loans/overview">www.gov.uk/budgeting-loans/overview</a>	Interest-free loans for essential items over £100 Maximum loan amount: Single claimants £348, Couples £464, Families with children £812	<a href="http://www.gov.uk/government/publications/budgeting-loan-claim-form">www.gov.uk/government/publications/budgeting-loan-claim-form</a>  Print out application form (or request from Jobcentre), complete and return to Jobcentre	Must be in receipt of Income Support, Income Based JSA or ESA or Pension Credit for at least 6 months
	Solent Credit Union loan	<a href="http://www.solentcreditunion.co.uk/">www.solentcreditunion.co.uk/</a>	Affordable personal loans for essential items	Ring: 023 8178 8375	For those who are unable to access affordable credit via a bank or building society (e.g. poor credit history)
<b>Daily living expenses (such as food, gas, electricity)</b>	DWP Short Term Advance	0345 or 0845 608 8545 Either dialing code may be used, check with phone company which will be cheaper	Advance payments for new benefit claimants in hardship who are awaiting their first payment of benefits OR payment has been delayed OR there has been a change of circumstances that will increase their entitlement but it has not yet been paid	Ring and request Short Term Advance, providing info on financial circumstances, specific costs for which the advance is needed, amount required, and period the amount will last for	Info taken in telephone interview will be passed to a decision maker, who will ring the claimant within 24 hours and confirm the decision  <a href="http://www.gov.uk/short-term-benefit-advance">www.gov.uk/short-term-benefit-advance</a>
	DWP Hardship Payments	0345 or 0845 608 8545 Either dialing code may be used, check with phone company which will be cheaper	Payments for claimant who have been sanctioned and are in financial hardship	Ring to request, details will be taken and passed to decision-maker, who will assess and ring claimant back within 24 hours	Applicants will need to explain the payments they need, how the money will be used, and how long it will last
	Universal Credit Advance	0845 600 0723	A Universal Credit Advance (new claim) or (change of circumstances) is an advance payment of a future award of Universal credit which is recoverable from subsequent payments of benefit.	Call 0845 600 0723	Open 8.00am-18.00pm Monday to Friday

	Scratch	023 8077 3132 33 Mount Pleasant Industrial Estate, Southampton	Can provide furniture, emergency removals, toys and gifts for children at Christmas who might go without presents. Hot meals to homeless and vulnerable people	Call 023 8077 3132 or e-mail reception@scratchcharity.co.uk	
<b>Food</b>	Eastleigh Basics Food Bank	Unit G6, Wells Place Eastleigh 07563 609994	Free food	People in need can be referred by any agency in the city that holds food bank vouchers	Maximum 4 per year then at the discretion of the referral agency. Open 10.00am – 15.00pm Tuesdays and Thursdays
	Hedge End Food Centre	Kings Community Church Sovereign Place, Northam Road, Hedge End	Free food	People in need can be referred by any agency in the city that holds food bank vouchers	Open 10.00am -13.30pm Mondays and Thursdays
	Hound Basics Food Bank	Netley Central Sports Club	Free food	People in need can be referred by any agency in the city that holds food bank vouchers	