

## Appendix 5

**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 Portsmouth. 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, both in the city and nationally, who can give free help face to face, online or by phone. To find money and debt advice, visit [www.portsmouth.gov.uk](http://www.portsmouth.gov.uk) and search for 'money advice'.*

This directory is also available online - <https://www.portsmouth.gov.uk/ext/documents-external/cou-financial-hardship-directory.pdf>

What is available	Provider	Contact details	Details of what is available	How to apply	Other information
<b>Free furniture &amp; household items</b>	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/portsmouth">www.gumtree.com/freebies/uk/portsmouth</a>	Free items offered by individuals in local area	Internet noticeboard	Requires internet access and transport to collect
	Portsmouth Family Welfare Association	Carnegie Library Fratton Road, PO1 5EZ 023 9281 1407	Limited amount of generally small household items provided to families in need, when available	Ring for appointment Mon, Wed, Fri 10am - 12 noon	Lack of transport for larger items
<b>Charities selling discounted furniture &amp; household items</b>	Salvation Army Furniture Shop	17 Lake Road, PO1 4HA 023 9286 3848	Secondhand furniture, kitchenware, crockery, curtains & most household items, clothing  Can offer payment plan, but cannot provide item until full payment received	Mon to Fri 9am - 4.30pm  Sat 9.30am - 2.30pm	Can give discount on shop price for customers in receipt of income benefits
<b>Charities selling cheap furniture &amp; household items</b>	Ark Furniture Store	128 Albert Road, PO4 0JS 023 9287 0611	Small furniture store, no electricals	Mon to Sat 9am - 5.30pm	
	DEBRA furniture store	51-55 Elm Grove, Southsea, PO5 1JF 023 9229 1574	Secondhand furniture, household electrical items, kitchenware, crockery	Mon to Sat 9am - 5.30pm	
	Rowans Hospice Furniture Store	Cosham Furniture Store, Northern Road, Cosham	Secondhand furniture	Mon to Sat 9.30am - 4.30pm	
	Sue Ryder Furniture Store	12-18 Charlotte Street, PO1 4AJ 0845 293 2811	Secondhand furniture and electricals New bedding	Mon to Sat 9am - 5pm Sun 10am - 4pm	

<b>Other affordable furniture and household items</b>	Portsmouth Freeads	<a href="http://www.freeads.co.uk/portsmouth/">www.freeads.co.uk/portsmouth/</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
	Secondhand furniture shops	There are a number of secondhand furniture shops in Portsmouth, selling furniture and white goods	Shops can be found around the city, but there are a number in Fawcett Road and Fratton Road		Shop around for best deals
	Supermarkets	Around the city	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>Clothing</b>	Portsmouth Family Welfare Association	Carnegie Library Fratton Road, PO1 5EZ 023 9281 1407	Free clothing and bedding for families in need	Ring for appointment Mon, Wed, Fri 10am - 12 noon	
<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

<b>Grants continued...</b>	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
	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

<b>Grants continued...</b>	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
	Portsmouth Victoria Nursing Association	01243 373900 <a href="mailto:pvnacharity@gmail.com">pvnacharity@gmail.com</a>	One-off grants of up to £550 towards household essentials, medical equipment, special clothing and respite care, for people in need who are sick and receiving treatment	Applications can only be made by community nursing staff on behalf of patients Email to request an application form	Grants can only be given to people receiving community nurse treatment

	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
	Credit Union loan	97 Fratton Road, PO1 5AG 023 9282 7980 <a href="http://www.usal.org.uk">www.usal.org.uk</a>	Affordable personal loans for essential items	Ring: Mon to Fri 9.30am - 4.30pm  Visit: Mon to Fri 10am - 2pm	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 608 8545	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 608 8545	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
<b>Food</b>	Portsmouth Foodbank	Kings Church @ St Peters Church Somers Road, PO5 4QA 023 9298 7977	Mon, Wed, Fri 12 noon - 2pm  Food parcel of 3 days' worth of non-perishable food	People in need can be referred by any agency in the city that holds Foodbank vouchers	Maximum of 3 referrals in 12 months Visitors should take empty bags if possible, to reduce need for carrier bags
	Portsmouth North Foodbank	Paulsgrove Baptist Church 1 Woofferton Road, Paulsgrove, PO6 4DW 023 9237 7814	Thu 12 noon - 2pm  Food parcel of 3 days' worth of non-perishable food	People in need can be referred by any agency in the city that holds Foodbank vouchers	Maximum of 3 referrals in 12 months Visitors should take empty bags if possible, to reduce need for carrier bags
	North End Foodbank	North End Baptist Church 195 Powerscourt Road, PO2 7JH 023 9265 3635	Tue 5 - 6pm  Food parcel of 3 days' worth of non-perishable food	People in need can be referred by any agency in the city that holds Foodbank vouchers	Maximum of 3 referrals in 12 months Visitors should take empty bags if possible, to reduce need for carrier bags

<b>Food continued...</b>	Salvation Army The Haven	The Haven Lake Road, PO1 4HA 023 9229 3793	Food parcels available on Tue & Fri 10am - 12 noon  Foodbank vouchers provided to those in need on Mon, Wed, Fri 9.30am - 1pm	No referral required	Maximum of 3 food parcels without referral. If still in need, further parcels can only be provided on request from a support agency
	Salvation Army Lighthouse	Lighthouse Community Centre 84 Albert Road, PO5 2SN 023 9282 1164	Foodbank vouchers provided to those in need on Mon, Wed, Fri 9.30am - 1pm	No referral required	
	Family Church Foodbank	Empower Centre 83-87 Kingston Road, PO2 7DX 023 9266 2257	Foodbank, hot and cold drinks, sandwiches/snacks depending on availability Thu 10.30am - 12.30pm	No referral required	Due to demand, people are asked to try to only use this service a maximum of once a month
	Portsmouth Family Welfare Association	Carnegie Library Fratton Road, PO1 5EZ 023 9281 1407	Foodbank vouchers for those in need  Some food parcels, depending on donations and availability	In-person, Carnegie Library, ring for appointment Mon, Wed, Fri 10am - 12noon	
	St Simons Church	Simon's Church, Waverley Road, Southsea, PO5 2PW	Hot meal for vulnerable or homeless people Sunday Supper 6 - 7.30pm	No referral required	
	Life House	153 Albert Road, (entrance in Harold Road), Life House, Southsea, PO4 0JW - 023 93 66 0239	Breakfast and lunch Wed 9am - 1pm Hot meal Thu 7 - 9pm Hot breakfast Sat 10am - 12 noon	No referral required	For the homeless and those suffering from drug addiction
	Buckland United Reform Church	174 Kingston Road, Portsmouth, PO2 7LP 023 9269 7320	Free, hot, sit-down meal Wed 6.30 - 7.15pm	No referral required	

	FoodCycle	John Pounds Centre 23 Queen Street, PO1 3HN 023 9289 2010 <a href="mailto:portsmouth@foodcycle.org.uk">portsmouth@foodcycle.org.uk</a>	Free, hot, 3 course meal for those in need Tue 7pm	No referral required but please ring or email to check availability	For people who would benefit from getting together with others to enjoy a healthy hot meal
	FoodCycle	St Peters Church Somers Road, PO5 4QA 023 9289 2010 <a href="mailto:portsmouth@foodcycle.org.uk">portsmouth@foodcycle.org.uk</a>	Free, hot, 3 course meal for vulnerable older people and families with young children Thu 6pm	No referral required but please ring or email to check availability	For people who would benefit from getting together with others to enjoy a healthy hot meal

**End.**