

Worrying about money?

Support is available in Southwark

Including Southwark Council's Cost of Living Fund (Winter 2023-24)



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (benefit stopped/reduced - see option **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

Step 2: What are some options?

1 Council Local Welfare Schemes

Southwark Council Cost of Living Fund 2023-24

 Financial support to low-income households at risk of hardship due to the higher cost of living. You can apply directly from **November 2023 to March 2024**. You can also get help to apply to the Fund from local charities, community organisations, schools, and local Councillors. www.southwark.gov.uk/cost-of-living-fund

Council Tax Reduction

People on low incomes or already claiming national welfare benefits such as Universal Credit may also be eligible for help with their council tax bill. www.southwark.gov.uk/ctaxreduction

Discretionary Housing Payment (DHP)

People on low incomes and already getting help to pay their rent through national welfare benefits e.g. Universal Credit (housing element) or housing benefit could, in some very limited circumstances, be eligible for extra support. www.southwark.gov.uk/HBgetextrahelp

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help with managing gas and electricity bills and make sure you're not missing out on things like school clothing grants.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

Those seeking debt advice from recognised providers such as StepChange, Citizens Advice, or Christians Against Poverty may be offered **Breathing Space** – a statutory scheme which means that creditors must immediately halt all debt recovery action for up to 60 days (up to 90 days for those with mental health problems).

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 DWP Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help? Each of these services offer free and confidential advice

SOUTHWARK COUNCIL LOCAL SUPPORT TEAM

The team provides an income maximisation service called **Rightfully Yours** which helps residents, particularly older people and disabled people, to check their household are claiming all the benefits they are entitled to and whether other discretionary financial support is available

020 7525 2434

www.southwark.gov.uk/localsupport

Help with options: **1 2**

SOUTHWARK PENSIONERS CENTRE

Advice for residents aged over 50 years

020 7708 4556

advice@southwarkpensioners.org.uk

www.southwarkpensioners.org.uk

Help with options: **1 2 4 5 6**

CITIZENS ADVICE SOUTHWARK

Advice on benefits, debt, housing, employment, immigration and energy. Can help with advocacy.

0808 278 7849

www.citizensadvicesouthwark.org.uk

Face to face drop-in Mon-Fri 10am-2pm at:

• 97 Peckham High Street | SE15 5RS

• 6-8 Westmoreland Road, Walworth | SE17 2AY

Help with options: **1 2 3 4 5 6**

Citizens Advice Help to Claim
Advice and support for claiming
Universal Credit

0800 144 8444

www.citizensadvice.org.uk/helptoclaim

CAMBRIDGE HOUSE LAW CENTRE

Legal advice, assistance and representation on matters relating to employment, housing and welfare benefits

020 7358 7025 | lawcentre@ch1889.org

www.ch1889.org/law-centre

• Unit F, The Print Works, 22 Amelia Street | SE17 3PY

Help with option: **6**

BIG LOCAL WORKS

One-to-one welfare benefits advice and information. Support throughout the application process, including benefits checks and form filling.

020 7237 5221 | norma@biglocalworks.org.uk

www.biglocalworks.org.uk/welfare-and-benefits-support

Every Tuesday - Wednesday - Thursday

• 4 Market Place | SE16 3UQ

Help with options: **2 4 5 6**

AGE UK LEWISHAM & SOUTHWARK

Support and advice for residents over 60 years and their families

020 7358 4077 (ask for information and advice)

ianda@ageuklands.org.uk

www.ageuk.org.uk/lewishamandsouthwark

Help with options: **2 4 5**

Other Advice and Support

Southwark Emergency Support Scheme (SESS)

If you are facing a crisis or find yourself suddenly unable to meet your most basic needs or are in debt with council tax or other household bills you may be eligible for help.

www.southwark.gov.uk/emergencysupport

Other Advice and Support

London Mutual Credit Union

Affordable loans, convenient savings and financial guidance

020 3773 1751 | creditunion.co.uk

Debt Free Advice

Free, expert debt advice via helpline, webchat, Whatsapp and video chat

www.debtfreeadvice.com | 0800 808 5700

City Hall Cost of Living Hub

Resources to help with cost of living

www.london.gov.uk/what-we-do/communities/help-cost-living

Money A&E

Money advice, education and coaching for residents from disadvantaged groups and diverse ethnic communities

info@moneyaande.co.uk
www.moneyaande.co.uk

Southwark Wellbeing Hub

For help with finding the right emotional and psychological support

www.together-uk.org/southwark-wellbeing-hub
southwarkhub@together-uk.org
020 3751 9684 (Mon-Fri 9am-5pm)

Universal Credit and other benefits

Understand what benefits you may be entitled to, especially if you have lost your job or are working reduced hours
www.understandinguniversalcredit.gov.uk

Christians Against Poverty

Debt counselling charity

0800 328 0006 | www.capuk.org

Healthy Start

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4

***Available to those who have NRPF**

0300 330 7010 | healthy.start@nhsbsa.nhs.uk
www.healthystart.nhs.uk

Rose Vouchers

Free vouchers for fruit and vegetables for low-income pregnant women and children up to school age (plus any siblings still at primary school) for residents in SE1, SE5, SE15 and SE17

***Available to those who have NRPF**

020 7740 8070 | rosevouchers@1stplace.uk.com
www.1stplace.uk.com/rosevouchers

For Asylum Seekers, Refugees and Migrants with No Recourse to Public Funds (NRPF)

NRPF Team at Southwark Council

Support for those with NRPF

020 7525 4496

www.southwark.gov.uk/benefits-and-support/no-recourse-to-public-funds-nrpf

Southwark Day Centre for Asylum Seekers

Helps with relief from poverty and distress, promotes health and education

020 7732 0505 | www.sdca.org.uk

Unity Project

Support for those with NRPF, including to have the NRPF condition removed if applicable

www.unity-project.org.uk

Project 17

Advice on housing / financial options for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | www.project17.org.uk

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. It can be found online alongside cash first referral leaflets for other areas at www.foodaidnetwork.org.uk/cash-first-leaflets. Digital versions can be found at www.worryingaboutmoney.co.uk. The information on this leaflet was last updated on: 03/01/24. **Feedback?** What did you find useful about this guide? www.bit.ly/moneyadvicefeedback



Interactive version

