

Worrying about money?

Support is available in Lewisham



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 (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 Support Schemes

People on low incomes may be able to get Housing Benefit, Discretionary Housing Payments and Council Tax Support from Lewisham Council. All schemes will depend on your current circumstances.

Find out more at: www.lewisham.gov.uk/myservices/benefits

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 you with managing gas and electricity bills and make sure you're not missing out on things like free school meals. The link can help you check what benefits you're entitled to: lewisham.better.off.org.uk

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.

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 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the DWP. 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 Jobseekers 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? Other Support

Advice Lewisham

Operated by Citizens Advice and partnering with local charities to provide advice on benefits, debt, housing and more

www.advicelewisham.org.uk
www.citizensadvicelewisham.org.uk
0800 231 5453 (freephone)

Help with options: 1 2 3 4 5 6

South East London Community Energy

Advice on energy efficiency, renewable energy, energy bills, debt, grants and discounts related to electric, gas and water supplies

020 4566 5764 | info@selce.org.uk
www.selce.org.uk

Help with options: 2 3

Christians Against Poverty

Advice and support for people with problem debt

0800 328 0006 (freephone) | www.capuk.org

Help with option: 3

BetterOff Lewisham

Help showing benefits you are entitled to and help to apply for them online
lewisham.betteroff.org.uk

Lewisham Council - Housing Options

In person Housing Services are currently unavailable at Laurence House. For urgent housing advice, contact the Customer Service Centre: 020 8314 7007.

Find information on making a housing benefit claim, or to report a change of circumstances: housingoptionsenquiry@lewisham.gov.uk

If you are on a low income, you may be eligible for a reduction in council tax: www.lewisham.gov.uk/myservices/counciltax/council-tax-reductions-and-exemptions/low-income

Lewisham Works

Help to find a job through 1:1 advice and support
lewishamworks@lewisham.gov.uk
works.lewisham.gov.uk

Bench Outreach

Housing and benefits advice for those who are homeless or vulnerable to homelessness
020 8694 7740 | www.benchoutreach.com

Deptford Reach

Housing/homelessness support, prevention and sustainment advice
info@thamesreach.org.uk | www.thamesreach.org.uk

Community Connections

Connect to local services and support
0330 058 3464
www.communityconnectionslewisham.org

999 Club

1:1 support with benefits, housing, employment and training for those facing homelessness
020 8694 5797 | office@999club.org
www.999club.org

Lewisham Plus Bromley Credit Union

Savings, low cost loans and budgeting advice to members
020 8878 4738 | www.pluscu.co.uk

Lewisham Speaking Up

Help for people with learning disabilities and autism with benefits, budgeting, and bills
020 8692 1862 | www.lsup.org.uk

South London and Maudsley NHS Foundation Trust

NHS urgent mental health helpline
0800 731 2864

StepChange

Debt charity offering free debt advice and money management
0800 138 1111 | www.stepchange.org

Lewisham Wellbeing Hub

Mental wellbeing support, resources and links to local services to improve wellbeing and resilience
020 3962 8210
lewisham-wellbeing-hub@together-uk.org
www.together-uk.org/projects/lewisham-wellbeing-hub

Debt Free Advice

Expert advice via helpline, webchat, WhatsApp and video chat
0800 808 5700 (freephone)
www.debtfreeadvice.com

Shelter

Advice and information for people with a housing problem or who are homeless
0808 800 444 | england.shelter.org.uk

Turn2us

Information on benefits and grants
www.turn2us.org.uk
www.benefits-calculator.turn2us.org.uk

Other Support

MoneyHelper

Advice to help improve your finances
0800 138 7777
07701 342 744 (WhatsApp)
www.moneyhelper.org.uk

Healthy Start

Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4 and are on a low income
0300 330 7010
www.healthystart.nhs.uk

For Migrants with No Recourse to Public Funds (NRPF)

Lewisham Refugee Migrant Network

Housing, immigration and welfare advice for migrant people and families who are destitute, homeless, or who have No Recourse to Public Funds (NRPF), as well as asylum seekers and refugees
020 8694 0323
info@lrnm.org.uk | www.lrmn.org.uk

The Unity Project

Support for those with NRPF, including to have the NRPF condition removed if applicable
www.unity-project.org.uk

Action for Refugees in Lewisham (AFRIL)

Help and support for asylum seekers, recently granted refugees and migrants on housing and homelessness, benefits, asylum support and No Recourse to Public Funds (NRPF), destitution support, supplementary school and community wellbeing projects.
020 8297 4111
info@afiril.org.uk | www.afiril.org.uk

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF
07963 509 044 | www.project17.org.uk



Interactive version:



www.worryingaboutmoney.co.uk/lewisham

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback