



# Welfare Benefits team

Here to help



We have a specialist team of Welfare Benefit Advisors, who can provide free help and advice with:

- > Claiming the correct benefits
- > Understanding changes to benefits
- > Managing debt
- > Budgeting advice
- > Thames Water discounts
- > Saving money on your energy bills



### Did you know...?

Last year the Welfare team helped residents claim over £500,000 in entitled benefits.

### Helping you manage debt



## CLAIMING THE RIGHT BENEFITS?

Our Welfare Benefits Advisors can check if you're receiving the right benefits, and assist you in making claims.

## NEGOTIATE A RENT PAYMENT PLAN

If you're in arrears, ignoring the problem won't make it go away. Contact us straightaway to put together a payment plan that you can stick to. A reasonable amount every month is much better than promising something you can't afford or maintain.

## DON'T PAY FOR DEBT ADVICE!

Talk to us instead. If you're struggling with debt or are worried about paying the bills, the Welfare Benefits team may be able to help you. They can help prioritise your debts, plan a budget that you can stick to and make referrals to other agencies.

## GRANT APPLICATIONS

A grant is a non-repayable sum of money to support people in need. The Welfare Benefits team can help you look and apply for a grant that's suitable for your situation.

## THE FOOD BANK

We can assess and refer residents to the food bank. They can offer practical guidance and prepare suitable emergency food.

## ARE YOU OVER 60?

We can help with:

- > Pension checks
- > Single person's council tax discount
- > Warm homes discount
- > Cold weather payments
- > Thames Water Sure discounts
- > Attendance allowance
- > Winter fuel payments
- > Support agencies in the borough

## LEWISHAM PLUS CREDIT UNION

We work with Lewisham Plus Credit Union who can help you open a bank account or in some cases assist with an affordable loan.

### Lewisham Plus Credit Union:

- ☎ 020 8778 4738
- @ admin@pluscu.co.uk
- 🌐 www.lewishampluscu.co.uk
- 📍 The Albany, Unit 13a-b, Douglas Way, Deptford, SE8 4AG (Tue & Thur, 10am to 3pm)



### PHONE

0800 028 2 028



### ONLINE

lewishamhomes.org.uk



### WRITE

FREEPOST Lewisham Homes  
(no stamp needed)



### EMAIL

welfarebenefits@lewishamhomes.org.uk



## ORGANISATIONS THAT CAN HELP

**Advice agencies offer free, confidential and non-judgemental support and information.**

170 Community Project

Age UK Lewisham and Southwark

Carers Lewisham

Evelyn 190 Centre

Citizens Advice Lewisham

Lewisham Disability Coalition

Lewisham Multi-Lingual Advice Service

Lewisham Refugee & Migrant Network

**To find out more or get in touch with any of these agencies, please call Advice Line's Freephone number:**

 **0800 231 5453**  
9am-5pm, Mondays to Fridays.

 **advicelewishamcoordinator@gmail.com**

## CHANGES TO BENEFITS

### Universal Credit

Universal Credit (UC) is a new benefit replacing six existing benefits. If you're on Universal Credit you will receive one monthly payment. We can help you make sure you're getting the right amount, budget your money and apply for other benefits, including Council Tax reduction.

### Benefit Cap

The Benefit Cap is a limit on the total amount of certain benefits you can get if you are of working age. Lewisham Homes can offer support and guidance, including ways to manage your budget.

### Bedroom Tax

The Under Occupancy reduction (also known as bedroom tax) is a reduction in your housing benefit if you have what is classified as a 'spare' bedroom in your property. If you are affected by the bedroom room tax, contact us to find out how we can help you downsize, apply for exemptions or just manage your budget so you can remain in your property.



# Do it online any time...

- ★ Update your contact information
- ★ Rent balance
- ★ Report a repair
- ★ Major works



We can give you this information in any other way, style or language that will help you access it.

**Please contact us for other formats**