

Cost of Living Help & Debt



Wandsworth

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Citizens Advice Wandsworth

We are an independent local charity and part of the national Citizens Advice network. We:

- provide information and advice for people who live in Wandsworth.
- spot patterns in the problems clients bring us and address these as policy issues.
- build the capacity and connectedness of local voluntary, faith and community partners; enabling them to spot advice issues early and providing referral pathways between us.



How to Contact Us



Call our Adviceline: 0808 278 7833 (free number)
Opening times: 10am-4pm Monday to Friday



Fill in our online enquiry form
<https://cawandsworth.org/contact-us/>



Visit our Battersea or Roehampton offices.
Only if not possible to call/use the form



Contact one of our projects



Be referred to CAW by one of our referral partners

Cost of Living Support



What does 'Cost of Living Crisis' mean?



What is the Cost of Living crisis?

A situation where the cost of everyday essentials like food and energy is rising faster than household incomes

Cost of Living - Steps

1. Short-term help with food and essentials
2. Increase income
3. Reduce costs
4. Get advice
5. Get help with one-off costs
6. Get support

**Citizens Advice Wandsworth
of Living Checklist:**

<https://cawandsworth.org/our-projects/cost-of-living-project/>

Cost of Living Project

As the number of residents struggling to pay for food and other essentials continues to increase, we're partnering with Wandsworth Council to support residents affected by the cost of living crisis.

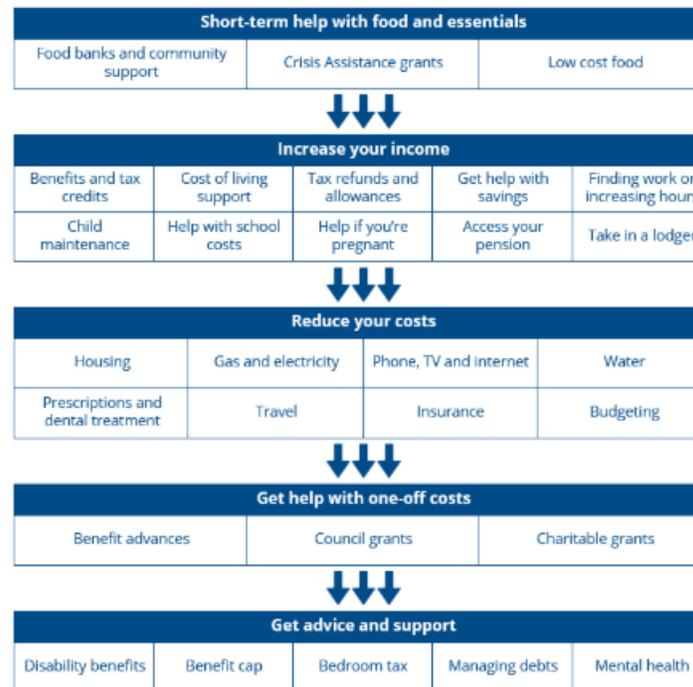
How we can help

Our Cost of Living Project can help with:

- **Immediate need for food and essentials**, by referring to community food support and making applications for discretionary council grants.
- **Increasing income**, by identifying entitlement to cost of living payments as well as other benefits and support.
- **Reducing expenditure**, by advising about budgeting and energy efficiency.
- **Resolving underlying issues**, for instance the benefit cap, bedroom tax and unmanaged debts.

Our approach is contained in our cost of living checklist, a resource that's open to everyone and that we'll keep up-to-date for the duration of the project.

Get our Cost of Living checklist



Get help or make a referral

Our Cost of Living team take referrals directly from the council's [Cost of Living Hub](#) as well as other council officers. If you're a Wandsworth resident, or a partner who wants to make a referral, you can contact us through [the main webform on our website](#) or by calling our telephone Advice line on 0208 778 7833.

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Short term help with food and essentials

Foodbanks and Community Support

- Wandsworth Foodbank – referral needed
- Earlsfield Foodbank – drop in
- Waste Not Want Not – Battersea
- Tooting Community Kitchen
- Be Enriched – Tooting Canteen
- Dons Local Action Group

Wandsworth WRAP (Thinking Works)

Support with

- ✓ Getting cheap tariffs
- ✓ Free energy saving devices
- ✓ Heating and insulation grants
- ✓ Fuel vouchers

0800 118 23 27

enquiries@thinkingworks.co.uk

Crisis Assistance Grants

- £35 (single) (single), £55 (lone parent) , £70 (couple), £44 (per dependent child) food voucher
- Additional £30 or £50 (children in household) fuel voucher

<https://www.wandsworth.gov.uk/housing/benefits-and-support/discretionary-support-grants/apply-for-crisis-assistance-for-food-and-fuel/>

Low Cost Food Projects

Roehampton Community Box: £40 worth of shopping for £4. Anyone living in SW15 or kids studying in SW15, Roehampton Community Box Weds and Thurs 9:30- 12:30pm
www.racketscubed.com/community-box.

Battersea Community Box: £40 worth of shopping for £4, available to anyone living in Battersea or has children who attend a school in Battersea., Booking required, Yvonne Carr Centre, Fridays 12:30- 2:30pm

Be Enriched Food Bus: Offers affordable groceries and cupboard items, as well as a café.

www.be-enriched.org/the-food-bus.

Where can you find information about short-term help?

- <https://www.wandsworth.gov.uk/cost-of-living-hub/>
- <https://cawandsworth.org/>
- trusselltrust.org/get-help/find-a-foodbank

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Increase your income: Benefit Calculators

- <https://benefits-calculator.turn2us.org.uk/>
- www.entitledto.co.uk



Increase your income: Help from the Government

- **Cold Weather Payment -**

£25 for each 7-day period of “very cold weather” between 1 November 25 and 31 March 26

Check the Government Support you are entitled to at:

<https://www.gov.uk/check-benefits-financial-support>

Increase your income: Winter Fuel Payments

- Old Rules:

Universal payment of £200 or £300 (depending on age) , if you were born before 23 September 1958

- New Rules:

Must be receiving a means-tested benefit (Pension Credit, Universal Credit, ESA, JSA, Tax Credits) between 16 and 22 September 2024

- New New rules:

Available for non-means-tested clients, If income is over £35,000, HMRC will take your Winter Fuel Payment back via tax.

If you live alone, you will be eligible.

Rules are complex- <https://www.gov.uk/winter-fuel-payment/how-much-youll-get>

Increase your income: Help from Wandsworth Council

Discretionary Social Fund (DSF) - Crisis fund provides food (supermarket) and fuel (for those on pre- payment meter) vouchers

Discretionary Housing Payments (DHP) - For those claiming means tested benefits and affected by welfare reform or in housing debt for another reason. Please refer clients to Citizens Advice

Community Care Grant (CCG) Wandsworth Council - Vouchers provided for basic furniture and white goods. Please refer clients to Citizens Advice

School Uniform - vouchers available for pupils eligible for free school meals and moving into Reception (£45 voucher) or Year 7 (£170 voucher). Issued in June

Wandsworth Council Cost of Living Hub

<https://www.wandsworth.gov.uk/cost-of-living-hub/>

Increase your income: Work

1. **WorkMatch** – Wandsworth based employment support
2. **Breaking Barriers** - <https://breaking-barriers.co.uk/> - Support for people of a refugee background (eg Afghani, Iranian, Syrian, Eritrean, Somali) to find work.
3. **Choice Support**- employment service for disabled people <https://www.choicesupport.org.uk/find-support/find-support-near-you/richmond->

If you get a new job or increase your hours, you can use **benefit and tax calculators** to check how extra earnings will affect your overall income:

- www.entitledto.co.uk
- www.turn2us.org.uk
- www.gov.uk/estimate-income-tax

Increase your income – Child Maintenance

[www.gov.uk/calculate-child-maintenance.](https://www.gov.uk/calculate-child-maintenance)

www.gov.uk/child-maintenance-service

www.citizensadvice.org.uk/family/children-and-young-people/child-maintenance



Increase your income – Maternity



If you get certain benefits and are expecting your first child, you can get a **Sure Start Maternity Grant** of £500. For more info visit: www.gov.uk/sure-start-maternity-grant.

If you get Universal Credit and your income is below a set amount you may be able to get **Healthy Start** card to help pay for food and milk. For more info visit www.healthystart.nhs.uk/how-to-apply.

You may also be eligible for Statutory **Maternity Pay**, Maternity Allowance or contractual maternity pay. www.citizensadvice.org.uk/work/maternity-and-parental-rights/check-your-maternity-and-parental-rights/maternity-leave-and-pay/maternity-pay-how-much-you-can-get

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Reduce your costs – Housing

Rent

Universal Credit Housing Costs Element

Housing Benefit (for certain types of accommodation)

Discretionary Housing Payment to meet shortfall in income and rent

Mortgage

Support for Mortgage Interest loan if getting a means-tested benefit

www.gov.uk/support-for-mortgage-interest.

www.citizensadvice.org.uk/debt-and-money/mortgage-problems-debt-and-money/how-to-sort-out-your-mortgage-problems/cutting-down-your-mortgage-costs

Reduce your costs – fuel and heating

Warm Home Discount -

Opens in October 2025. £150 off energy bill if you get Pension Credit or [are on a low income](#) and have high energy costs. Usually automatically applied directly off energy bill. People are usually informed around October 2025.

[British Gas Energy Trust](#): **grants to help clear debts** from energy bills

List of energy supplier grants:

www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills

Reduce your Costs: Help from Wandsworth Council- Access for All

A range of offers and discounts such as leisure activities (gym, e-bikes etc), health, culture and education

Eligible groups

- ✓ People in receipt of benefits
- ✓ Children in receipt of free school meals (all ages)
- ✓ Asylum seekers/refugees
- ✓ Looked after children/care leavers

<https://www.wandsworth.gov.uk/access-for-all/>



Reduce your costs – Gas and Electricity

- Check [heaters](#) and [meters](#) are set up right
- Switch tariff or supplier www.uswitch.com
- Reduce use
- Regular meter readings

SW Leap (swleap.org.uk/) and/or WRAP Thinking Works (www.thinkingworks.co.uk/wandsworth-wrap)

www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/save-money-on-your-gas-and-electricity

Reduce your costs – Phone and Internet

Money Saving Expert have information and advice about finding the best deals: www.moneysavingexpert.com/utilities.

If you claim means-tested benefits you may be able to get cheaper broadband and phone packages called **social tariffs** or 'essential' or 'basic' broadband (£10-23)

Ofcom have a list of available tariffs: www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs. You can also search 'Ofcom social tariffs'.

You may be able to save money on your mobile phone by switching from a contract or pay-as-you-go to a **SIM only deal** www.uswitch.com/mobiles/compare/sim_only_deals.



Reduce your costs – Water



A **water meter** may save money – [calculator at CCW](#)

[WaterHelp](#) scheme and [WaterSure](#) bill cap can reduce payments

[Thames Water Trust Fund](#) - for help with household essential items, other costs and debt advice. Currently closed.

Reduce your costs – Council Tax

Spread payments over 12 months rather than 10.

Get [Council Tax Reduction](#) from Wandsworth Council

Check for [discounts and exemptions](#)

Reduce your costs – Prescriptions



Some people can get **free prescriptions**: www.nhs.uk/nhs-services/prescriptions-and-pharmacies/who-can-get-free-prescriptions.

If you're on a low income you may also be able to get free prescriptions through the **NHS Low Income Scheme**: www.nhsbsa.nhs.uk/nhs-low-income-scheme.

Hormone Replacement Therapy pre-payment certificate allows you to purchase your HRT prescriptions for £19.30 per year

<https://www.nhsbsa.nhs.uk/help-nhs-prescription-costs/nhs-hormone-replacement-therapy-prescription-prepayment-certificate-hrt-ppc>

Reduce your costs – travel

You may be able to get free or discounted **travel in London**, for instance if you're:

- 60+
- 18+ and a student
- Under 18
- claiming means-tested benefits
- unemployed and looking for work.

For more info visit tfl.gov.uk/fares/free-and-discounted-travel.

Disabled people may be able to get a [Freedom Pass](#) or [Taxicard](#)

Reduce your costs - Budgeting

MoneyHelper has a free budgeting tool:

- www.moneyhelper.org.uk/en/everyday-money/budgeting

Which, Money Saving Expert and **Money Helper** have information and advice about how to shop around, pay less and get the best deals:

- www.which.co.uk/money
- www.moneysavingexpert.com
- www.moneyhelper.org.uk

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Get advice

A blue circular logo with a white speech bubble shape at the bottom. Inside the circle, the words "citizens" and "advice" are written in white, stacked vertically.

citizens
advice

- Citizens Advice Wandsworth: <https://cawandsworth.org/>
- Age UK : <https://www.ageuk.org.uk/wandsworth/>
- Carers Centre: <https://carerswandsworth.org.uk/information-advice/>
- South West London Law Centre: <https://swllc.org/get-advice/debt/>
- National Debtline: nationaldebtline.org
- StepChange: www.stepchange.org

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Get help with one-off costs

Universal Credit [budgeting advance](#)

Charitable grants [grants-search.turn2us.org.uk](https://www.turn2us.org.uk/grants-search).

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Get Support

You may be the first person someone has approached about their money issues

AFA – We are building our community network together

Talking about money issues can feel shameful and daunting. Patience and respect is most important.

Debt



Why priority debts matter?

Not dealing with **priority debts** can lead to:

- Losing the home
- Having fuel supplies disconnected
- Losing essential goods and services
- Being imprisoned



Non-priority debts

If you don't pay these debts, your creditors can take you to court to get you to pay

This may affect your credit score

There can be



Priority and Non-Priority Debts

Priority debts

- Rent/mortgage arrears
- Council tax arrears
- Unpaid child maintenance
- Gas/electricity
- Phone or internet
- Income tax/NI/VAT
- Overpaid tax credits
- Secured loan
- Hire purchase goods
- Court fines
- TV Licence payment

Non-Priority debts

- Credit card / store card
- Catalogue
- Unsecured loans
- Payday loans
- Water bills
- Money owed to family and friends
- Benefits Overpayments
- Parking tickets



Bailiffs

Don't ignore letters from bailiffs

If you let them in, they can take your property

Bailiffs can come in through unlocked doors

Bailiffs must treat 'vulnerable' people with extra care

Depending on the kind of debt, the bailiff sometimes has the right to force entry with a locksmith

Debt Advice in Wandsworth

- **Citizens Advice**

Debt emergencies and informally negotiated agreements

- **South West London Law Centre**

Dedicated local debt advice service.

02087672777 extension 1 or referral through CAW

<https://swllc.org/get-advice/debt/debt-advice-checker/>

- **Stepchange**

National debt advice - 0800 138 1111 or online advice

- **National Debtline**

National debt advice - 0808 808 4000 or online advice

Questions



Thank you

