

Money Management Advice

We work with a range of support services to help tenants manage their money better. Centre 70 offer independent confidential advice on things like budgeting, benefits and appealing benefit decisions. Visit www.centre70.org.uk

SHP is a charity that helps prevent homelessness by helping tenants:

- manage their rent arrears
- with housing difficulties (eg neighbor disputes)
- under threat of eviction
- claim benefits and fill in claim forms.

For more information visit www.shp.org.uk/LambethTS

Every pound counts

The Every Pound Counts offer free benefit checks, advice and support with applying for benefits or appealing decisions for Lambeth residents:

- Over 60
- Disabled
- Deaf/hard of hearing
- Who are or have Carers
- Who have mental health support needs

To be referred call one of our advisors and we can book an appointment with a Centre 70 or SHP advisor at our Office.

Contact us

To discuss any of the support options available, or for advice about benefits contact our Welfare Solutions Team:

- ☎ 020 7926 6399
- ✉ HMCITenquiries@lambeth.gov.uk
- 📄 <https://housingmanagement.lambeth.gov.uk/benefit-changes/>

Update your details

It's important for us to have the correct details about who lives with you and how to get in touch with you.

It's really easy to forget to update your household details with Housing Benefits, but this can impact on the Benefits you receive.

If you call us about support available, ask us to check your household information and your phone/mobile number and email address.

Get #Wise to support available

If you've been affected by Welfare Reform we can help



Find out about the support available, and make a move now

Many people have lost a portion of their benefits due to the Welfare Reforms. This has meant it has become a lot harder to budget and keep up with priority costs. If you've been struggling, we can help you get #Wise to the support on offer.

WiseMove

Downsizing: Helping you to make a #WiseMove

Your Housing Benefits will have been reduced by 14% if you have a spare room or 25% if you have two spare rooms.

If you no longer need your home you could look to swap with a family in need of a larger home.

WiseMove can help you:

- Reduce the amount of rent you have to pay – as you will no longer have a spare room your Housing benefits will no longer need to be reduced
- Swap with another Council or Housing Association resident – as long as their landlord agrees
- Find a home that suits your needs better.

Call our Welfare Solutions Team or visit <https://housingmanagement.lambeth.gov.uk/wise-move> to find out more.

You can view homes available on line at <https://housingmanagement.gov.uk/swap-shop>

Employment Support

Getting back into work can be your way of regaining financial independence and coming off benefits.

We currently have two ways to help tenants looking to get back into work, training or education:

WorkWise

Our Work Wise service is available to our tenants:

- Whose Housing Benefit has been reduced due to having a spare room
- Who receive Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA), income Support or Income Capacity Benefit.

Support will include:

- One to one coaching in venues across Lambeth, supporting tenants build and develop their skills
- Linking tenants with support services including those offered by St Mungo's Broadway
- Matching tenants to relevant job opportunities.

Get.Set.Go

Get.Set.Go! offers tenants affected by the Bedroom Tax:

- 4 hours a week of paid work experience – the money earned will go towards the shortfall in your rent caused by your spare room.
- CV writing workshops
- Interview advice
- Support in finding work
- Customer Service Training

For more information contact our Welfare Solutions Team.

Taking in a lodger

If you have a spare room in your property, you may be considering to renting it out.

Renting out a room is a great way to deal with the bedroom tax and cover the shortfall in your rent; it could also give you some added income.

If you decide to take in a lodger you need to be aware of the following before renting out a room:

- You must tell your insurance company if you are taking in a tenant / lodger
- You must also tell us as your landlord
- Rental income may have some impact on your benefits if you claim them – the first £20 of weekly income won't affect your benefits; if meals are included 50% of anything over £20 is also ignored
- It may be beneficial to you and the lodger to draw up an agreement, which would make it easier to sort out any disagreements at a later stage. You and the lodger would both need to sign it.
- If you live on your own taking in a lodger would end your eligibility for the Council Tax single person discount (unless the lodger was exempt from paying Council Tax e.g. a student)

For more information contact our Welfare Solutions Team.

One Lambeth

One Lambeth can sign post you to the best advice on Benefits, managing your money, setting up a bank account plus lots more. For more information.

Call **0800 254 0298** or visit www.onelambethadvice.org.uk