Cost of living crisis: a guide to some of the support available in Southwark

Third edition - October 2022











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The information was checked in September 2022. Please call ahead or check websites before visiting services or sign-posting other people to them.



Finding support in Southwark

If you, or someone you are supporting is struggling financially, there are lots of organisations in Southwark that can help.

The information below can help you find the best advice and support service for the issues you are experiencing. This information was designed to be printed and may not be fully accessible if you are reading it online. An online version of this information is available on our website at www.southwark.gov.uk/here-to-help

'Worrying about money' leaflet and website

Use the 'Worrying about money leaflet' to find advice and support in Southwark, including support to maximise your income or access debt advice.

Printed and PDF leaflets available in English and Spanish.

Online guide available in more than 10 languages.



Visit: www.worryingaboutmoney.co.uk/southwark

Download printable PDF: https://ifanuk.org/southwark-cash-first-print

Request printed leaflets: Administration@CitizensAdviceSouthwark.org.uk

Southwark Community Support Alliance

The Community Support Alliance can help you find the right support in Southwark as well as providing essential support such as emergency food parcels and links to trusted food banks.

Online referral form*: www.southwark.gov.uk/community-help-form

Email: CommunitySupportAlliance@southwark.gov.uk

Call*: 020 7525 5000 (press option 3, followed by option 1)

*The Community Support Alliance was established during the COVID-19 pandemic to help people that were not able to leave their homes. Information on the website or automated phone message may still refer to COVID-19 support, but you *can* access support from the alliance for a broader range of issues.

Our Local Support Team

The Local Support Team is part of Southwark Council. They can support disabled, vulnerable or older adults to maximise their income by:

- doing a benefits check
- helping with any welfare benefit applications and claims for Council Tax discounts/ exemptions
- signposting to other agencies and council departments
- offering home visits and outreach appointments if you can't leave home

The team also administers the Southwark Emergency Support Scheme and Hardship Fund.

Complete a referral form https://myforms.southwark.gov.uk/LOCALSUPPORT/launch

Visit www.southwark.gov.uk/benefits-and-support

Email Localsupport@southwark.gov.uk

Call 020 7525 2434

Mental health support

If the cost of living crisis is having an effect on your mental health, you're not alone.

Struggling with money can be a stressful and lonely experience. Some people feel guilt or shame, or they worry about what others will think. This can be distressing and it's important to remember that you are not alone, this is a challenging time for many people.

There are places you can go to get help and advice. If you want to talk to someone about how you're feeling:

Samaritans is a confidential support service for anyone experiencing distress or despair.

Call 116 123 for free

or visit www.samaritans.org

CALM (Campaign Against Living Miserably) has a helpline for anyone who needs help.

Call 0800 58 58 for free

or visit www.thecalmzone.net

Shout offers confidential 24/7 crisis text support when you need immediate help. Text "SHOUT" to 85258

or visit www.giveusashout.org



If you, or someone you know, is in a mental health crisis, contact the **NHS South London** and **Maudsley NHS Foundation Trust** 24-hour mental health telephone support line on 080 0731 2864 (option 1). Visit www.slam.nhs.uk/patients-and-carers/crisis-support for more information.

Food and essentials

Southwark Food Action Alliance (SFAA)

Southwark Food Action Alliance is a group of local organisations that care about good food for all in the borough. Many of its members provide food support to Southwark residents.

The SFAA website has information on low-cost recipes and maps showing where you can learn to grow food and where food support services are located in Southwark.

Some food support services are only for specific groups, such as older adults. So do check who the service is for before visiting.

Go to <u>www.southwarkfoodactionalliance.co.uk</u> for more information

Food pantries (food shops for members)

Food pantries are membership food shops that can make your money go further. Members can get subsidised groceries, including fresh fruit and vegetables and family favourites to stock up the cupboard and fridge.

Locations	Cost	Opening	Contact
Peckham Pantry, St. Luke's Church, Chandler Way, SE15 6DT	£4.50 per shop for groceries to the value of £15.	Weds 11am to 2pm	Contact Temi Okudiya on 020 7277 7075 pantry@pecan.org.uk www.pecan.org.uk/peckham-pantry
Peckham Pantry, 49-53 Peckham Park Road, SE15 6TU	£4.50 per shop for groceries to the value of £15	Mon 9am to 4pm Tues 11am to 4pm Weds 9am to 4pm Thurs 10am to 7pm Fri 9am to 4pm Sat 9am to 3pm	Contact Temi Okudiya on 020 7277 7075 pantry@pecan.org.uk www.pecan.org.uk/peckham-pantry
Borough Food Coop, St. George the Martyr Church, Borough High St., SE1 1JA	Membership is flexible – so you only pay £4.50 when you come	Tues 12noon to 3pm Thurs 10am to 1.30pm, 1.30pm to 3pm by appointment Sat 1pm to 3.30pm, 3.30pm to 4pm by appointment	020 7357 7331 food@stgeorge-themartyr.co.uk www.boroughfoodcooperative.co.uk
Paxton Green Pantry, Unit 32, Seeley Drive, SE21 8QR	Weekly subscription of £4.50 for a weekly food shop	Tues 1pm to 4pm	Pantry@pgtimebank.org
Love North Southwark Food Pantry, SE16	Awaiting details	Awaiting details	Awaiting details

Information correct as of September 2022. Please contact before visiting.

Community fridges (get or share food for free)

Community fridges help people and local businesses share food, rather than letting it go to waste! They are usually open access, so anyone in the community can take food or add food to the fridge.

As they are run by the community, each fridge has different opening times. We have five community fridges in the Southwark area, with more on the way.

Find the nearest community fridge: www.hubbub.org.uk/the-community-fridge

Food for free (Olio app)

An app that allows you to connect with people giving away unwanted food for free.

Find out more and download the app here www.olioex.com

Food banks

Food banks can help when there is an urgent need for food but they can't always address the underlying causes. If you or someone you support needs help to afford good food then think about contacting an advice organisation. You can use the Worrying about Money leaflet or contact the Community Support Alliance (see page 2). The advice organisation or Community Support Alliance can then arrange a foodbank referral or an emergency food parcel delivery, if needed.

Pecan foodbanks work using a voucher referral system. In order to get help from one of these foodbanks, people need a voucher issued by a local agency before arriving at a centre. For more information email foodbank.support@pecan.org.uk or call 020 7732 0007.

Pecan Locations	Opening times
City Hope Church 121 Drummond Road, SE16 2JY	Wednesday 1pm to 3pm (by appointment only)
Peckham Methodist Church 2 Wood's Rd, SE15 2PX	Monday and Thurs 1pm to 3pm (by appointment only)
Bermondsey Methodist Church Bermondsey Street, SE1 3UJ	Friday 1pm to 3pm (by appointment only)

Spring Community Hub Foodbanks also work on a referral system. For more information visit www.cschub.co.uk/what-we-do, email office@springcommunityhub.org or call 07901 617 189.

Spring Community Hub Locations	Opening times
Foursquare Church 177 Walworth Road, SE17 1RW	Monday 1pm to 3pm
New Covenant Church 506 to 510 Old Kent Road, SE1 5BA	Tuesday 12noon to 2pm
St Paul's Church 4 Lorrimore Square, SE17 3QU	Wednesday 11.30am to 1.30pm
Spring Community Hub 1 Wilson Road, Modular Building, SE5 8LU	Thursday and Friday 10am to 1pm

There are additional foodbanks in the borough, delivered by local charities, faith organisations and community groups.

Clothes banks for children of five and under

Little Village HQ provides clothes for nought to five-year-olds arriving or living in London. They are able to provide pre-loved (donated) clothes, nappies and children's essentials. You can be referred for support by a professional or voluntary organisation working with families in an official capacity.

Organisations or professionals can refer families via: https://littlevillagehq.org/make-a-referral

Help to buy healthy food and milk (Healthy Start)

Healthy Start is a national government scheme set up to improve the health of pregnant women and families on a low-income.

Healthy Start can provide money (via a prepaid card) for pregnant women and families with children aged under four who are in receipt of certain benefits to buy healthy foods.

Eligible women and families receive at least £4.50 per week which can be used to buy fruit, vegetables, pulses, cow's milk, and infant formula in retailers who sell these items.

Go to www.healthystart.nhs.uk for information on how to apply and eligibility

Rose Vouchers to buy fruit and vegetables

The Rose Vouchers for Fruit & Veg Project helps pregnant women and families with children under five-years-old who live in SE1, SE5, SE15 and SE17 on low incomes or No Recourse to Public Funds (NRPF) to buy fresh fruit and vegetables.

Families can collect vouchers from eight distribution sites in Southwark and vouchers are worth at least £4 per week. These can be used to purchase fruit and vegetables from local markets in Southwark.

To register for Rose Vouchers you can either:

Contact one of eight sites here: www.1stplace.uk.com/collections

Go to: www.1stplace.uk.com/rosevouchers
Email rosevouchers@1stplace.uk.com

Southwark's Food and Fun holiday programme

Our Food and Fun holiday programme supports families during the Easter, summer and winter school holidays to access free, healthy food and fun enriching activities.

It is for children aged between four and 16-years-old that are eligible for benefits-related free school meals and those with no recourse to public funds.

Children can take part in a wide range of holiday activities. They also receive a healthy meal and snack each day and recipe-kit boxes over the summer so they can cook nutritious meals at home.

In summer 2022 there were over 50 activities taking place across the borough. Details of the winter programme running 19 to 30 December 2022 will be published on the food and fun web page. Booking is essential.

Go to www.southwark.gov.uk/foodandfun for more information.

Energy and bills

Grants to help pay for energy debts

Most energy suppliers have a support fund to support customers struggling with energy debt. You can find out what each supplier can offer by visiting the websites below.

Supplier	Link / contact details
British Gas Energy Support Fund	https://britishgasenergytrust.org.uk/grants-available
Scottish Power Hardship Fund	To be eligible you need to meet certain conditions e.g. you get Income Support or Pension Credit. Contact a debt advice agency such as StepChange Debt Charity (080 0138 1111) who can advise you on eligibility and how to apply to the hardship fund. https://community.scottishpower.co.uk/t5/Help-paying-your-bill/Hardship-Fund/ta-p/53
E.ON Energy Fund	www.eonenergyfund.com
E.ON Next Energy Fund	www.eonnextenergyfund.com
EDF Energy Customer Support Fund	www.edfenergy.com/for-home/help-centre/faq/extra- support-when-you-need-it?steps=23147#chapter- 23146-3
Octopus 'Octo Assist Fund'	https://octopus.energy/blog/struggling-to-pay
Shell Energy Support Fund	help.shellenergy.co.uk/hc/en- us/articles/360001044218-I-m-struggling-to-pay-my- bill-What-should-I-do

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

If you or someone you support can't get a grant from your own supplier, then you might be able to get a grant from the British Gas Energy Trust (you don't have to be a British Gas customer). You will need to get debt advice before applying. Use the Worrying about Money leaflet (see page 2) to find local debt advice services.

If you've already spoken to a debt adviser, you can check if you can get a grant from the British Gas Energy Trust here britishgasenergytrust.org.uk/grants-available

Warmer Homes Grants

Warmer Homes Grants are available to low-income households who own their property or are private tenants. These grants cover works to improve the energy efficiency of homes, including installing heat pumps, insulation, heating system improvements, draught-proofing and solar energy installations. Eligibility depends on income and energy efficiency of homes. The energy performance of your home needs to be D, E F or G.

Apply at www.london.gov.uk/what-we-do/housing-and-land/improving-quality/warmer-homes

Warmer homes advice service

The South London Healthy Homes service provides advice and support to people who are over 65, on a low income, or with a long-term health condition or disability. Support includes energy efficiency and heating advice, installation of energy saving devices, support for home improvement grant applications, signposting and connecting to other sources of support.

Go to www.charltonafc.com/cact/what-we-do/health-improvement/south-london-healthy-homes

Or call 080 8169 1779 to refer yourself or someone else.

Water bill discounts from Thames Water

If you live in a low-income household, Thames Water may be able to discount your bill through the WaterHelp scheme. If you qualify, they currently offer a 50% discount on your whole bill. This amount may change in the future. They consider households earning below £20,111 in London boroughs, to be on a low income.

Go to https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp

Or call the Extra Care Team on 080 0009 3652.

Help with phone and internet costs

If you are struggling to pay for internet or phone costs and you receive certain benefits, you may be able to get discounted packages.

Go to <u>www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs#full-list-of-available-tariffs</u>

Grants

Turn2us (national charity giving financial help)

Turn2us is a national charity that provides practical help to people who are struggling financially. On the Turn2us website there is an easy-to-use grant search tool that allows you to look for grants that you or the person you support may be eligible for.

Grants are monetary gifts that **do not** need to be paid back. In some cases, a supporting organisation or professional may need to apply on your behalf.

Go to https://grants-search.turn2us.org.uk to search for grants

Some examples of local and national grants are included on the next pages. **This is just a small sample**. Please use a grant search tool like the one available on the Turn2us website for a fuller picture of the funds available.

Local charities to apply to

Funder	Funding available	Contact details
Mary Minet Trust	Small local grant-making charity for residents of Southwark or Lambeth who have a medical condition or disability which includes mental health as well as physical disabilities. Covers adults, including older adults, and children. Average grants are £250 to £350, and on occasion up to £500. Applications must come from a supporting organisation.	Email for application and consent form: admin@maryminettrust.org.uk Text only: 07982 451 082
Newcomen Collett Foundation	Small local charity that supports the education of young people under the age of 25 to do courses in arts, music, dancing etc, or who want to enter tertiary education or apprenticeships. Applicants must have been resident in Southwark for at least two years. Part of the application form should be completed by a tutor or other qualified person.	Web: www.newcomencollett.org.uk/individuals.html Call: 020 7407 2967 Email: GrantOffice@NewcomenCollett.org.uk
St Olave's & St Saviour's School Foundation	Awards for students under 25 in Southwark undertaking higher/further education, apprenticeships or other direct educational activities. They will also consider young people wanting to do courses in the arts, music, dancing etc. Examples of past grants include: a laptop, printer, books, educational materials, travel expenses, expenses associated with vocational training, musical instruments etc.	Web: www.stolavesfoundationfund.org.uk/individuals/index.html Call: 020 7401 2871 Email: grants@stolavesfoundation.co.uk

St George the Martyr Charity	Grants for people in hardship, need or distress, living in the former Metropolitan Borough of Southwark (roughly Borough, Bankside, Walworth and Newington). Applicants must have low income, with household savings under £8k. Grants may be awarded for a wide variety of items and services, but not for rent, mortgage or Council Tax payments. For persons under 55, grants are limited to £1,500 and a referral must come from a public or voluntary sector organisation. Applicants must have already applied to Southwark Council's Emergency Support Scheme.	Web: www.stgeorgethemartyrcharity.com Call: 020 7407 2994 Email: visitor@stgeorge1584.org.uk Persons 55+ can be signposted directly to the Charity. Under 55s require a referral from a public/ VCSE org. The form is available from the Charity. When contacting the Charity about a potential grant, always include the person's postcode and date-of-birth.
Surrey Dispensary (also administered by St George the Martyr Charity)	Small grants for items, services or facilities to support people with disabilities or ill health. Applicants must live in the former Metropolitan Boroughs of Southwark or Bermondsey (roughly Borough, Bankside, Walworth, Newington, Bermondsey and Rotherhithe). Direct applications are not accepted; only referrals from public and voluntary sector agencies.	A referral form is available from the St George the Martyr Charity website. www.stgeorgethemartyrcharity.com/surrey-dispensary When contacting the Charity about a potential grant, always include the person's postcode
Blind Aid	Small grants (typically up to £300) for visually impaired Londoners on low incomes for essential items to help maintain independence e.g. gadgets, white goods, accessible computers, domestic items. Grant applications must be made by employees of a statutory organisation or registered charity.	Web: www.blindaid.org.uk/our-services/grants Call: 020 7403 6184 Email: enquiries@blindaid.org.uk
Mayor of Southwark's Common Good Trust	Grants for Southwark residents or those with links to the area that are in need of financial or material assistance, particularly those with a disability, mental health need, old age or ill health. Grants are for specific household items that need replacement. Applications accepted from individuals or supporting organisations (but a home visit may be required if application submitted by individual).	Web: https://mscgtrust.org Email: mscgtrust@gmail.com

Local membership schemes for older people

Funder	Funding available	Contact Details
Southwark Charities	Southwark residents aged 55+ that are in need can apply to become a member of Southwark Charities. Benefits can include participation in a programme of annual activities and social events, cash gifts and holidays.	To apply for membership, complete & return the application form at: www.southwarkcharities.co.uk/join-our-community/becoming-a-member Call: 020 7593 2000

Funder	Funding available	Contact Details
St George the Martyr Charity	 Membership of the charity is open to anyone who: Has reached State Pension age Lives within the area of benefit (roughly Borough, Bankside, Walworth and Newington). Is on relatively low income and has relatively little savings. Members may enjoy free social opportunities (coach outings, theatre trips, holidays and a winter party), home care services (hairdressing and nail care) and a Christmas hamper or gift voucher. They also provide regular charitable payment of £85, three times a year to Members who have lived in the Area of Benefit continuously for five years or more. 	For more information go to www.stgeorgethemartyrcharity.com/membership Email: visitor@stgeorge1584.org.uk Call: 020 7407 2994
Camberwell Consolidated Charities	The charity provides financial help to those in most need, who get the minimum State Pension/on a low income and aged over 65. The area of benefit covers the old parish of Camberwell, Peckham and Dulwich. Grants are paid twice per year directly into a bank account (usually for life if you continue to qualify).	Download an application form from www.camberwellconsolidated.org.uk Email: camberwellconsolidated@gmail.com Write to: Clerk to the Trustees c/o HfM Tax & Accounts, 180 Piccadilly, London W1J 9HF Call: 07931 464 882

National funds and grants to apply for

Funder	Funding available	Contact details
Glasspool	Small grants for household items and essential clothing e.g. bedding, white goods, clothing, furniture. Applications must be submitted by a relevant supporting agency (e.g. council or charity). Organisations must register on GrantsPlus to submit applications. GrantsPlus opens to new applications every Monday at 11am . It closes once they have received as many applications as they can fund that week	Website: www.glasspool.org.uk/grants/grants
Samaritan Fund (London Catalyst)	Provides small petty cash funds to health, social work and advice teams so they can offer immediate assistance to people in an emergency. The team holds the petty cash fund and distributes small one-off grants to individuals as required.	Apply for a petty cash fund via online application form: https://formapply.formstack.com/forms/samaritanapplicationformn
Percy Bilton Charity	Support for individuals in financial need who have a disability or severe mental health need, or who are 65+ on low income, for basic household items including white goods, single beds, flooring and clothing vouchers. Certain charities or professionals from the council or local NHS trust can make applications on your behalf.	Website: www.percy-bilton-charity.org Email: information@percybiltoncharity.org Call: 020 8579 2829

Funder	Funding available	Contact details
Family Fund	Support for families across the UK who are raising a disabled or seriously ill child or young person aged 17 or under.	Website: www.familyfund.org.uk

Grants to support working professionals

Some charities have been established by members of a particular profession to support others in the profession who may be experiencing hardship. We have shared a few examples below but you can find a wider range of occupation-related grants using the Turn2us Grant Search.

Funder	Funding available	Contact details
Social Workers' Benevolent Trust	The Social Workers' Benevolent Trust offers financial help to social workers and their dependents in times of hardship, for example when experiencing sickness, bereavement, family difficulties or sudden catastrophe.	Website: www.swbt.org Call: 07593 819 562 Email: info@swbt.org
Healthcare Workers Foundation	If you are a healthcare worker experiencing financial difficulty and can show that you need help with a specific cost, they can provide a grant of up to £1,000 to cover this. The purpose of this grant is to directly fund a specific item or service for applicants who are struggling financially and cannot afford to cover this particular expense.	Website: https://healthcareworkersfoundation.org/financial-support Call: 020 3576 0374 Email: support@healthcareworkersfoundation.org
Teaching Staff Trust	Teaching Staff Trust provides financial support to people working (or who have retired from working) in education of under-19s for five years or more. We aim to make a real difference when the unexpected happens by reducing the financial impact of bereavement, serious ill health or injury, relationship breakdown, loss of home or loss of income.	Website: www.teachingstafftrust.org.uk Call: 0132 2293 822 Email: enquiries@teachingstafftrust.org.uk

Housing association help schemes

Many housing associations offer hardship grants and support to tenants in need. If you or the person you support is a housing association tenant then get in touch with your landlord to find out what support is available.

If you live in a Southern Housing Group property you may be able to access a range of support including; grants, money advice and benefits support, employment, training and digital support. Please email community.investment@shgroup.org.uk or visit www.southern360.org.uk/investing-in-communities for more information and to self-refer.

Who is eligible for what support

Find out who can get the support and services listed in this booklet.

Scheme	Children and families	Older adults	Disabled adults	People with no recourse to public funds (NRPF*)
Worrying about money leaflet	✓	✓	✓	✓
Community Support Alliance	✓	✓	✓	Support to access foodbanks and signposting to other services only
Local Support Team	If the family includes a disabled person	✓	✓	
Food pantries	✓	✓	✓	✓
Community fridges	✓	✓	✓	✓
Food banks	✓	✓	✓	✓
Little Village HQ clothes banks	✓			✓
Healthy Start food vouchers	✓			If child is a British citizen
Rose vouchers for fruit and veg	✓			✓
Holiday Food and Fun programme	✓			✓
Energy grants	✓	✓	✓	Please check with supplier
Warmer Homes Grants	Low income homeowners or private tenants of energy inefficient homes only	Low income homeowners or private tenants of energy inefficient homes only	Low income homeowners or private tenants of energy inefficient homes only	Unknown
Warmer Homes Advice Service	If low income or with a long term health condition or disability	✓	✓	Unknown
Thames Water bill discount (WaterHelp)	✓	✓	✓	Unknown
Turn2us	✓	✓	✓	✓
Charitable grants**	✓	✓	✓	✓

^{*} NRPF means a person has no entitlement to the majority of welfare benefits, including income support, housing benefit and a range of allowances and tax credits. More information about the support available for people with NRPF is available here www.southwark.gov.uk/nrpf

^{**}Every charity has its own individual criteria but there are charities that can support all of the groups listed.