

Cost Of Living

Support & Tips from SW9

SW9

Community
Housing



Introduction



Everyday it seems we are constantly hearing a great deal about the rising cost of living. From food and petrol rises to energy prices going up, we understand that this topic affects everyone.

If you are finding yourself struggling to make ends meet and would like to speak to someone, please contact a member of SW9's Income Team who can provide you with the support and guidance you may need.

Call us on 020 7326 3700 or email info@sw9.org.uk



Your Mental Wellbeing



Having to deal with rising energy and food bills and other issues that you may be dealing with, "can lead to anxiety and stress. Research has shown that the chances of being diagnosed with depression can increase by nearly 50% " .

© [The Conversation.com/UK](https://TheConversation.com/UK) (click on the link for further information).

At SW9, we recognise that some of our residents may feel anxious during this time, but we hope that the following sources of advice, support and guidance, can help towards dealing with any issues you may have. If you need to speak with someone, please call us on 020 7326 3700 or email info@sw9.org.uk



Support



SW9 have several support networks in place to help any household facing hardship. Here you will find information on the support available as well as other handy hints and tips on how you can save money and receive additional assistance from other organisations.

Here are some of the ways in which SW9 can help:

Housing Services

The Neighbourhood and Customer Services Manager hosts residents' surgeries. Sessions are held via telephone or face-to-face at the SW9 office once a month. Sessions begin at 4pm.

Residents can discuss issues such as anti-social behaviour, parking, internal transfers, tenancy change and visits and updating household details.

Please contact us via email at Neighbourhood.Enquiries@sw9.org.uk or telephone on 0207 326 3700 to make an appointment.



The Income Team

If you are finding yourself struggling to make ends meet and would like to speak to someone, you can contact SW9's Income Team who can provide you with advice on how to set up personal repayment plans, exploring employment or training opportunities, and much more.

Please visit our Debt and Money Support page on our website. You can access via the link [here](#).

You can also telephone the team on 020 7326 3700 or get in touch by email at Rents@sw9.org.uk

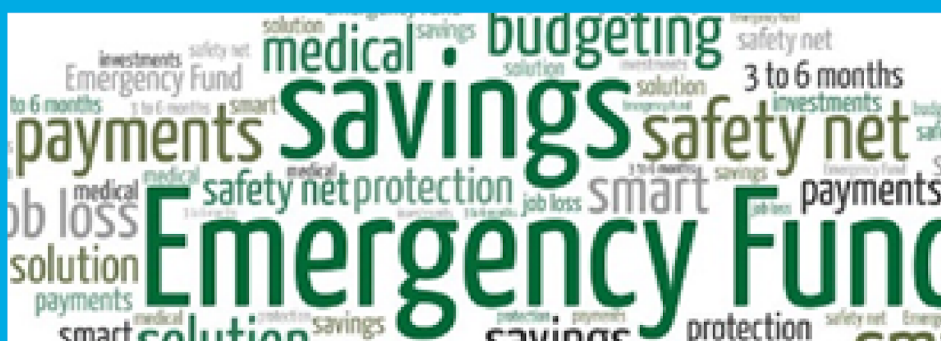


The SW9 Hardship Fund

The SW9 Hardship Fund is a discretionary scheme for SW9 residents. It can provide a safety net in an emergency or after a disaster, help enable independent living in the community, and can assist some families under exceptional pressure.

It is intended to help with one-off needs rather than ongoing expenses.

Further information can be found on our website www.sw9.org.uk



The Eat Well Scheme

The Eat Well Scheme is for households that need additional support of food supplies.

We run collection days usually before the start of school holidays as well as having food bags available in our office should a need arise.

If you would like a food bag, simply pop into our reception and speak with one of any of the SW9 team, or if you would like a bag delivered, call us on 020 7326 3700.



Digital Inclusion

We understand that getting online can be a luxury for some. This scheme provides households with a laptop to help them get online whether to look for employment, do homework or to keep in touch with family and friends. For further information, please see our [website](#).



Further Opportunities

We can offer you further support through a variety of training and courses we run throughout the year, including accredited training such as First Aid at Work.

These are free for SW9 residents and provide opportunities to enhance your skill, knowledge and work opportunities. For further information, follow us on our social media platforms or visit our [website](https://www.sw9.org.uk).



Grants & Training

Please take a look at some of the programmes and courses we offer - click on the links for more information:

- Employment and Education Programme - [Looking for help into employment? | SW9](#)
- Educational and Employment Grant Funding - [SW9 Educational and Employment Grant Funding | SW9](#)
- Training Opportunities - [HGV Lorry Class 2 training | SW9](#) / [Electrical installation training course | SW9](#)



SW9 Website

Our [website](#) hosts a series of toolkits through our partners at the Money Advice Service. These offer support in self-managing finances, understanding debt and budgeting. For more details please click on the link above.



The SW9 Podcast

SW9 posts a number of podcasts where you can learn about issues that may affect you, including our latest episode which deals with the Cost of Living crisis. You can access [episodes](#) via our dedicated Podcasts page on our website.



Government Advice On Energy Prices



The government has advised that you should check whether the energy price cap will affect you. The regulator, Ofgem, is attempting to ensure that a fair price cap is possible. However, Ofgem stresses that if you believe you may struggle or are worried about your energy bill, that you should contact your supplier as soon as possible. Further information on Ofgem's advice can be found [here](#).

Energy Bills Advice

We are very much aware that increases on energy bills will have a major impact on households.

Please look at these external organisations that can offer expert advice and support. Click on the links here for further information:

- Look for a cheaper tariff with your supplier, or visit one of the price comparison sites, such as [MoneySuperMarket](#).
- Martin Lewis' [MoneySavingExpert](#) website offers a range of hints and tips on how to save on energy bills.



Energy Bills Advice

More external organisations that you may find useful are:

- The British Gas Energy Trust are an independent charitable trust, helping families with advice on fuel costs.
- Another independent organisation, the Energy Saving Trust, looks to help people make better energy choices, both on a financial and environmental basis.
- Ask the London Borough of Lambeth about the Household Support Fund scheme.
- Monitor your energy usage.



The Wider Community

The London Borough of Lambeth has the following support:

The Council Tax Support Scheme for low-income households;

The Discretionary Council Tax Support Hardship Payment offering additional help;

The Household Support Scheme for a resident who maybe facing a crisis or a disaster.

You can find further information on these schemes and more on the Council's Cost of Living Crisis Support page.



Your Home

Sourcing furniture can be a stressful and expensive task. End Furniture Poverty is an umbrella organisation where advice on how and where you can obtain items of furniture and domestic appliances in your local area, is given. For further information, please click on the [End Furniture Poverty](#) website here.

You could give or get items of furniture via the Freecycle website, a useful network in which people can post items for free and do something good for the environment too. Further information can be found via the [link](#) here.

**END FURNITURE
POVERTY**



Local Foodbanks

- The Community Trust in Stockwell runs a foodbank on Tuesdays and Saturdays. Please see the website for further information.
- The Lambeth Larder has beneficial information on where to find local support. Please access the website here
- The Trussell Trust which you can access via the link here, offers other valuable services and support, as well as being a well-known foodbank.
- Other local services include the Clapham Park Foodbank, Norwood & Brixton Foodbank and the Vauxhall Foodbank; you can access the relevant website by clicking on the links shown here.



Money Savvy

Shopping apps can help you save. The ones listed here can be downloaded for free and are all supported on the iOS and Android systems.

- [Lidl App](#)
- [Tesco Grocery & Clubcard App](#)
- [Sainsbury's Groceries App](#)



Sainsbury's

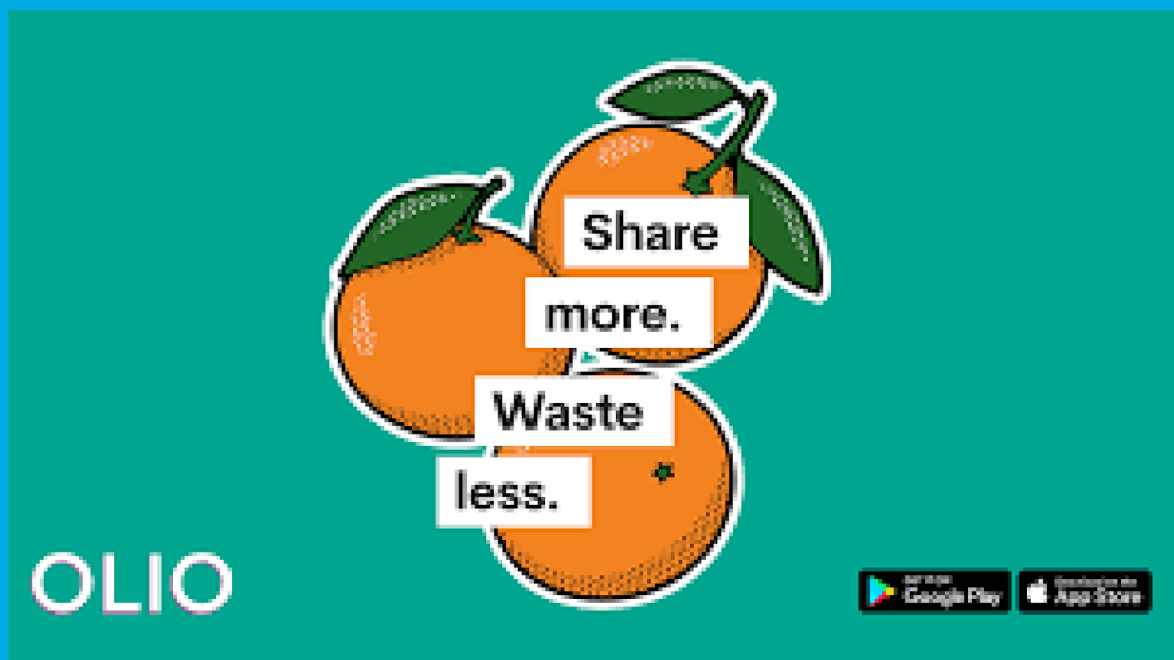
Some stores and restaurants participate in an anti-food waste scheme where you could buy a "Magic Bag"© of groceries that have not been sold. Please visit the [Too Good To Go](#) website for more information.



Savvy Food Save

OLIO – The #1 Free Sharing App (olioex.com) is used by local people in helping to redistribute surplus food which may be nearing its sell-by date, as well as giving away non-food items. By using the app, you can have access to a community of local neighbours and businesses.

OLIO is in partnership with several well-known brands including Tesco and The Pret Foundation. For further information, please visit the [OLIO website](https://www.olioex.com).



Handy Hints & Tips

If you are working or a student, check whether your workplace or educational institution are part of a discount scheme.



- Check to see what's on sale.
- Try shopping with a list.
- Don't shop if you're hungry or with the kids - you could be tempted to buy more.
- Use your own bag.
- Check on your store's app for weekly deals.
- Shopping after 7pm? You can pick up 'yellow sticker' products.
- Shop around. You may find the same products cheaper in a store you may not usually go to.