



**South West London**  
**Law Centres**

**Money Management Support  
for Residents**

Helping local people access justice



# Who are we?

- We offer free or low cost legal advice and representation to those on low or no incomes.
- Our vision is to see a future where people who cannot afford a lawyer:
  - Have equal access to law in order to assert and enforce their rights;
  - Are empowered to engage and benefit from everything that a healthy society has to offer;
  - Are treated equally with dignity and respect.

# Some common enquiries

“I have bailiffs at the door, I’m frightened as I don’t have money to pay them”

“I am in rent and council tax arrears as a result of losing my income. I live on benefits and my landlord wants to evict me”

“I have been dismissed at work because of being pregnant”

“I am owed a sum of money, how do I apply for help through the Court?”

“I had an accident at work, and I hurt my leg. I am thinking of claiming for compensation”

“ My landlord won’t return my deposit what can I do?”

# What do we do overall?

- We work in six London boroughs
- We offer a range of legal services apart from Money Related Services:
  - Legal Aid Funded – Housing, Community Care, Welfare Rights, Debt, Employment and Asylum.
  - Housing Possession Court Duty scheme – on the day advice to those facing eviction at three London courts.
  - EUSS Advice for those without regularised status
  - Employment Advice
  - Cost of Living Team
  - Free community legal advice clinics
  - Webinars for the public

# Community Legal Advice Clinics

- One-Off 20 minutes Telephone advice provided free
- All bookable through our online form
- Subjects currently covered are:
  - Family
  - Personal Injury
  - Consumer Rights
  - Small Claims
  - General Litigation
  - Crime

# **Webinars and Workshops**

- Disability Benefits
- Managing Your Money
- Universal Credit
- Carers and Benefits
- Having Contact with Your Children
- Keeping Your child Safe Online

## **Holistic Services**

- Multiple subjects offered in-house
- Advisers qualified and fully trained
- Quality Marks held for all subjects
- Enter the service with one issue and internally referred to all other sources of support

# How to book in with us

- All Our Advice Services

- You can book in for all our advice services by filling in the forms found at <https://swllc.org/>

- Email

- Email in to one of the Money Team Services directly via
  - [Benefits@swllc.org](mailto:Benefits@swllc.org)
  - [Crisis@swllc.org](mailto:Crisis@swllc.org)
  - [Debt@swllc.org](mailto:Debt@swllc.org)

- Ring in for Debt

- Debt has a direct line which is 020 8667 9252

- Ring in for Cost of Living

- The Cost of Living Team has a message line which is 0808 109 8032

- Webinars

- You can book these at <https://swllc.org/webinars/>

- Referrals

- We will let you know if they are successful or not



# Debt Advice

- Debt Advice
  - Assessment at first contact to see if need face to face, telephone or video advice
  - Problem debts advice
  - Advice on all the options
  - By video or face to face
  - Specialist Debt Relief Order and Bankruptcy Support
  - In-House Debt Relief Order intermediary service
  - All advisers can offer Breathing Space
  - Challenging some debts for enforceability, time limits and liability
  - Foodbank vouchers

# Case study: debt

Caroline had become addicted to alcohol and was struggling with her mental health. She lost her job and got into debt. She was referred to the Law Centre for help with managing her debts. Our money advisor worked with her creditors to agree affordable payment plans so she could pay off her debts and regain control of her finances. As a result, she has been able to turn her life around.

*“I am now debt free and I have the highest credit rating with no record of my past history. I managed to keep my home and am now buying a cottage with my partner. I have been sober for five years and no longer have a mental health diagnosis. I have a fabulous job where I am respected. My life now is beyond my wildest dreams. Roni has been part of my journey and played a huge role in my recovery. I am extremely grateful.”*

# Crisis Navigation

- Money management skills
- Grants
- Benefit checks
- Basic benefit applications
- Digital Skills
- Exemptions
- Discounts
- Supported calls to energy companies for those at risk of disconnection
- Foodbank vouchers
- Outreach sessions offered to local services

# Case study: crisis navigation

Miguel was referred to us because of a succession issue with his tenancy. As a result, he was not in receipt of any housing benefit help. Our housing team were able to help him get the tenancy changed to his name. Our crisis navigator then helped him apply for the Council Tax Single Person Discount, Council Tax Reduction/Support, Personal Independence Payment (PIP) and the housing element of Universal Credit.

*“I was going through a lot of stuff. There was so much on my plate. I had council tax arrears, rent arrears and my mum had passed away. I had lots of other debts too. I was literally stressed out. Since I contacted the Law Centre I have achieved so much. I’d found it overwhelming not knowing what to do or where to go, but knowing there was somebody to help me meant my mind was so much better. It’s given me a solution.”*

# Welfare Benefits

- Brand New Team middle of September
  - Discretionary Housing Payment
  - Council Tax Discretionary Reduction
  - Benefit checks
  - Personal Independence Payment, Disability Living Allowance, Attendance Allowance
  - Limited Capability for Work and Limited Capability for Work and Work Related Activity

# Case study: overall services

Diedre was living with her four-year old daughter in a one-bedroom council flat. Her visa had expired and she didn't know if I was allowed to work. She came to us because different solicitors had told her different things and she was really scared she was going to lose her home.

**“It felt there was no way out. I was so scared I would be referred to social services. It was like a really beautiful day when I filled in the application form [to SWLLC] online. I was phoned back straight away and everything was put in place for me – it's something I will never forget. They gave me food vouchers and help with my energy bills in the cold winter and explained everything I was entitled to. Maha worked so hard for me and never tired. Hajra helped me with my housing and Eunice gave me advice about money. It was a big relief for me.**

**In June I was granted indefinite leave to remain so Maha helped me apply for universal credit. We also applied for a Discretionary Housing Benefit which was refused but she helped me apply for a National Zakat Foundation Grant which has given me £2,000 for my rent arrears. I've started working which is a really big thing. I was always scared we were going to lose our home but it means I don't have to worry about that any more. I'm so thankful for the Law Centre's help – it's made a big, big difference to me.**

**Any Questions?**