

Universal Credit, Personal Debt and Low Pay

In 2018 Walthamstow Labour Party is doing things differently to help make a difference to Walthamstow.

With over 20,000 residents threatened with being moved onto Universal Credit in May and 37% of jobs in Waltham Forest being low paid – the highest proportion in London – we know many will face further financial difficulties as a direct result.

We don't just want to wait for this to happen. We want to ask for your personal help to fight back. We want to equip you as local activists with vital information about these issues and the details of how local residents can get help and support with financial issues.

Struggling with debt in Walthamstow: where to go for assistance

Practical advice on managing debt is provided by Citizens Advice Waltham Forest (CAWF). Other organisations including CAP can also offer face-to-face debt advice.

There are also national organisations who provide telephone advice and practical tools on their website.

Social Landlords which include Waltham Forest Housing and Housing Associations should offer support for their residents.

Every private landlord in Waltham Forest must have a licence to be able to operate. Therefore if there is a problem in privately rented accommodation, the council may be able to help.

Local libraries can help residents to get online and access council and DWP services.

The Job Centre has PC's for residents to make their benefit claims. Staff should be available to help with this.

The Council has funds to support people in financial difficulty. These include Discretionary Housing Payments (DHP), Discretionary Council Tax Support (DCTS) and the Local Welfare Assistance (This replaced is sometimes referred to as Social Fund payments).

If you are struggling to access information or assistance on council related matters, contact one of your three councillors on 020 8496 3000. To find out who they are, visit www.walthamforest.gov.uk

For issues related to Government agencies including the DWP, the Home Office and HMRC, you can contact your MP on 020 8521 1223.

Councillors and your MP are able to make referrals to:

- HEET: Local charity providing advice, reports and repairs for damp and draughty properties
- CAWF: Providing telephone and face-to-face
- Food Bank: Food parcels for individuals and families
- Children and Adults Social Services: Support for vulnerable children and adults
- Domestic Violence Advocates: Advice, support and advocacy for victim survivors of psychological, physical, financial and emotional and sexual abuse

Useful numbers

Waltham Forest Housing: **020 8496 4197**

Waltham Forest Council (Parking, Planning and Building control, Rubbish and Recycling, Education, Social Care, Council Tax, Regeneration and Growth): **020 8496 3000**

Housing Benefit: **020 8496 3000**

Crime Stoppers: **0800 555 111**

UK Visas & Immigration: **0300 123 2253**

Citizen Advice Bureau: **0300 330 1175**

Shelter: **0808 800 4444**

Police (Emergency): **999** (Non-Emergency): **101**

Healthwatch: **020 8078 9990**

Debt Advice (Stepchange): **0800 138 1111**

Law Society (Find a solicitor service): **020 7320 5650**

If you require legal advice, please call the CLA to establish if you are entitled to Legal Aid: **0345 345 4345**

Useful websites

Advice Waltham Forest: **www.advicewalthamforest.org.uk**

Directory of local services and advice on debt, welfare, work, immigration, housing, pensions, health and social care, managing household bills and special educational needs

Gov.uk: **www.gov.uk**

The single website for all government services and information including the most up-to-date information on benefits

Step Change: **www.stepchange.org.uk**

National debt charity with information and advice about managing debt, bankruptcy, debt relief orders and various tools including:

- Debt consolidation calculator
- Payday loans calculator
- Online benefits calculator

Child Poverty Action Group: **www.cpag.org.uk**

Facts, figures and policy on child poverty, welfare rights, policy and campaigns