

Struggling with the rising cost of living?



We're here for you

If you're struggling to afford the essentials – including food and energy bills – or if you have debt, help is available.

- 📍 Find advice at camden.gov.uk/CostOfLiving
- 📍 Contact a Camden Advice Network organisation (see page 11)
- ☎️ Call us on **020 7974 4444 (option 9)**
- 📍 Refer yourself to our Money Advice Service at camden.gov.uk/MoneyAdviceService

Find your nearest 'warm welcome' space

'Warm welcome' spaces remain open in libraries, children's centres and other community buildings across Camden. Everyone is welcome to visit them to work, relax, meet up with others and get help or support with the cost of living crisis in a safe and warm space 📍 camden.gov.uk/warmwelcome



To receive this booklet in another language or large print, please email [@ camdentalking@camden.gov.uk](mailto:camdentalking@camden.gov.uk)



Introduction



We are expecting another tough winter, which is a direct result of the cost of living crisis.

We know that you and many Camden residents are still being forced to make difficult choices about how to spend your money. Energy bills remain expensive and as the weather gets colder, you may also be concerned about how you're going to afford to put your heating on.

It is unacceptable that you are still being forced to make tough decisions like choosing between buying food, staying warm or paying for rent and other essentials. We will continue to push for extra support from the government for our community.

But in Camden, we are determined to make sure you have the support you need — and together with our partners, we're continuing to step in to provide a package of much-needed support. We're investing: another £2 million in our Cost of Living Crisis Fund for residents facing the most severe financial hardship (see page 4); £1.3 million in our Family Crisis Fund, some of which will support parents and carers with school uniform and clothing costs (see page 8); and £31 million in

our Council Tax Support scheme (see page 3). To help everyone stay warm this winter, 'warm welcome' spaces remain open across Camden (see front page).

We also know that many people have debt, which can be very stressful. If you're worried about debt or starting to get behind on payments, please reach out for free and confidential advice via our new Money Advice Service (see page 5) and please check you're receiving all the benefits you're entitled to using our new Better Off Calculator (see page 4).

Everyone is likely to need a bit of help this winter. If you're struggling with the high cost of living, debt, mental health, housing or anything else, help and support is available. Please don't suffer in silence and if you can, get help early because the earlier you reach out, the sooner we, or our partners, can help. Camden is a place where we always step up to look after each other and I know that this winter, we will come together as a community again to make sure no-one is left behind.

**Councillor Georgia Gould
Leader, Camden Council**

Get free advice with debt



If you're struggling with debt, don't suffer in silence. Contact a local or national debt advice organisation for free help, advice and support

- 📞 National Debtline **0808 808 4000**
- 🖱️ nationaldebtline.org
- 🖱️ Citizens Advice citizensadvice.org.uk/debt-and-money/help-with-debt
- 📞 If you're struggling with council tax arrears, call us on **020 7974 6414**
- 🖱️ Register for our free Money Advice Service camden.gov.uk/MoneyAdviceService



If you need a loan, don't be tempted to approach a loan shark or get a payday loan. Instead, consider credit unions or other ethical loan providers.

🖱️ credit-union.coop 📞 **020 7561 1786**

@ info@credit-union.coop

If you owe a loan shark money, or if you're being threatened, get confidential help 🖱️ stoploansharks.co.uk

Check if you can increase your income or save money


1. Check you are being paid the National Minimum Wage
🖱️ gov.uk/am-i-getting-minimum-wage
2. Check if you're eligible for Council Tax Support for a reduction in council tax and apply 🖱️ camden.gov.uk/CTS
3. If you live alone, apply for a 'single person' 25% discount on your council tax 🖱️ camden.gov.uk/CTsingle
4. Check you're on the lowest tariff for all your bills. If you're approaching the end of a contract, shop around and ask your current provider for a better deal
5. If you receive certain benefits – including Universal Credit or Pension Credit – check if you're eligible for a reduced-price 'social tariff' on your broadband or mobile phone. Call your current provider to see if you're eligible for a cheaper rate or visit 🖱️ ofcom.org.uk/cheap-broadband

Benefits and help with money

Check you're receiving all the benefits you're entitled to, and get budgeting tips, using the council's new Better Off Calculator


 camden.gov.uk/BetterOff


Benefits could include:

Universal Credit – a monthly payment for people who have a low income  gov.uk/UC


Carer's Allowance – if you care for someone who receives certain benefits for at least 35 hours a week, you could receive £76.75 a week

 gov.uk/carers-allowance

Pension Credit – if you're 66 or over, check if you're entitled to Pension Credit. It tops up your weekly income to £201.05 (if single) or £306.85 (for couples). It'll help you access other benefits too – like discounted or free NHS services  gov.uk/pension-credit-calculator

 0800 99 12 34

Attendance Allowance – if you're 66 or over, and sick, disabled or have caring needs, check if you're eligible for Attendance Allowance worth £68.10 to £101.75 per week

 0800 731 0122

Camden Council's Cost of Living Crisis Fund and the government-funded Household Support Fund

If you are struggling to afford the essentials, you may be eligible for a payment from our Cost of Living Crisis Fund and/or the Household Support Fund (HSF). Check if you're eligible for both Funds and find out more:

 camden.gov.uk/COLCfund

 camden.gov.uk/HSF

If eligible, refer yourself to our Money Advice Service and an advisor will call you to go through the application

 camden.gov.uk/MoneyAdviceService

 020 7974 4444 (option 9)

£500 Sure Start Maternity Grant

A one-off payment to help towards the costs of having a child and for people who receive certain benefits

 gov.uk/sure-start-maternity-grant

Camden Council's Money Advice Service

For tailored advice and support with money, bills or debt, register for our free Money Advice Service. A council advisor will call you and help you access any help with money that you're eligible for. Register now:

 [camden.gov.uk/
MoneyAdviceService](https://camden.gov.uk/MoneyAdviceService)
 **020 7974 4444 (option 9)**

Come along to an advice event
Camden Council and their partners will be running a series of advice events over the autumn and winter months where you can get in-person support.

 camden.gov.uk/WinterEvents

Government Cost of Living Payments



If you receive means-tested benefits or tax credits:

You should receive the second instalment of the Payment worth £300 by 19 November 2023 and the third and final instalment in spring 2024.

If you're a pensioner entitled to a Winter Fuel Payment:

You will receive an extra £150 or £300. If eligible, you will receive a letter by the end of November 2023 explaining how much you will receive.

Find out more about both Government payments:

 [helpforhouseholds.
campaign.gov.uk](https://helpforhouseholds.campaign.gov.uk)



Help with energy bills

If you have debt with your energy supplier: speak to them. They may be able to offer a payment plan or grant to help pay it off.

If you have a pre-payment meter and cannot top-up: ask your energy supplier for temporary credit and if you run out, ask how they can help.



Provide regular meter readings to ensure you're charged on your actual usage, not your estimated usage.

Check if your account is in credit, if you're due a refund or if your direct debit could be reduced.

For more advice to reduce energy bills and energy consumption:

 camden.gov.uk/EnergySavingTips  **020 7974 4444 (option 9)**

 greencamden@camden.gov.uk

Energy efficiency grants

Check if you're eligible for a grant to help make your home more energy efficient  camden.gov.uk/energy-efficiency-grants

Help with water bills

If your total household income is below £21,749, you could qualify for a 50% discount on your water bill with Thames Water.

 thameswater.co.uk/waterhelp

 **0800 009 3652**



Organisations that can help you

Camden's Home Energy Advice Team – support for council tenants with energy bills, energy debt, keeping your home warm and reducing energy usage. Contact for advice or to set up a 'warm and well' home visit ☎ **020 7974 4444 (option 9)**

📧 **EnergyEfficiencyHomeAdvice@camden.gov.uk**

Energy Advice London – advice on saving energy and water, and accessing financial support

☎ **0808 196 8260** 📧 **energyadvice.london**

WishPlus – refer yourself or someone else for help with staying warm, money worries, safety and health services

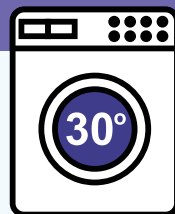
📧 **camden.gov.uk/wish-plus**

Energy Saving Trust

📧 **energysavingtrust.org.uk/energy-at-home**

Tips to reduce your energy usage

- Turn your thermostat down by 1 degree to reduce heating bills up to 10%
- Turn electrical items off at the mains when they're not in use
- Only charge devices when you need to
- Wash clothes at 30 degrees or on a cold wash, with a full load each time
- Keep doors and windows closed to reduce draughts and keep heat in
- Take a short shower instead of a bath to reduce energy and water usage



For more tips, visit 📧 **camden.gov.uk/reducing-energy-bills**

Support with food

If you're in urgent need of support with food:

- 📍 findfood.camden.gov.uk
- ☎️ 020 7974 4444 (option 9)
- 📍 camden.gov.uk/access-food



If you are pregnant or have a child under 2: Get help to buy food and milk via the NHS HealthyStart Scheme 📍 healthystart.nhs.uk

Whatever your situation, consider joining or starting a food co-op to regularly access low-cost food 📍 cooperation.town

Free school meals

If your child is in primary school: they will be receiving free school meals this academic year funded by the Mayor of London. If they meet the national eligibility criteria for free school meals though, please still sign them up to the scheme to help them access other support with food.

If your child is in secondary school: check if they are eligible for free school meals and if they are, sign them up.

All children registered for free school meals will receive additional support with food, including free breakfast clubs and food vouchers in the holidays. Find out more and apply:

- 📍 camden.gov.uk/free-school-meals ☎️ 020 7974 4444 (option 9)

£100 from Camden Council to help with school uniform and clothing costs

If your child is in Year 7 and they were signed up for Free School Meals at the start of the academic year, you should have received £100 in supermarket vouchers. If you haven't, get in touch:

- @ FSMclothingsupport@camden.gov.uk



If your child is in Year 7 and they are eligible but not signed up for free school meals, please register them so that we can send you £100 in supermarket vouchers too.

Housing advice



If you're a council tenant and having problems paying your rent or charges, speak to our rent team for advice.

☎ **020 7974 4444 (option 5)** 📧 **camden.gov.uk/your-council-rent**

If you're a private renter and having problems paying your rent, speak to your landlord. For advice, contact Camden Federation of Private Tenants 📧 **admin@cfpt.org.uk**

☎ **020 7383 0151** or you can also visit our private renters website
📧 **camden.gov.uk/web/private-renters-in-camden**

If you're a homeowner and having problems paying your mortgage, speak to your mortgage provider – they might be able to help.



Before you speak to your private landlord or mortgage provider, consider seeking free legal advice to help you understand your rights – see page 11 for details.

Help and support with domestic abuse

If you or someone you know is experiencing, or at risk of, domestic abuse in any form, contact Camden Safety Net:

📧 **camden.gov.uk/domestic-violence** ☎ **020 7974 2526**

@ **camdensafetynet@camden.gov.uk**

! **In an emergency call 999**

Help finding a job or training

Register with Good Work Camden for free support and advice to find a job, better-paid work or training.

📧 **camden.gov.uk/employment-support**

@ **jobhub@camden.gov.uk** ☎ **020 7974 1666**

If you're aged 13 to 19, or up to age 25 with a learning difficulty or disability, contact Camden Connexions.

@ **connexions@camden.gov.uk** ☎ **020 7974 7252**



If you're feeling down, anxious or worried

- 🗨️ Speak to your GP
- 🖱️ Visit [icope.nhs.uk](https://www.icope.nhs.uk)
- ☎️ Call iCope on **020 3317 6670**
- 🖱️ Visit [camden.gov.uk/mental-health](https://www.camden.gov.uk/mental-health)



⚠️ If you're experiencing a mental health crisis, phone the 24-hour crisis line on **020 3317 6333** for specialist support. **In an emergency, always call 999.**

COVID-19 and flu vaccinations

The NHS is offering flu and COVID-19 vaccines to people at greater risk of serious illness. Find out if you're eligible and how to book your vaccine 🖱️ [nhs.uk/SeasonalVaccinations](https://www.nhs.uk/SeasonalVaccinations)

Is your child fully vaccinated against measles?

Measles cases are increasing in London. The best protection against the most severe forms of the disease is two doses of the measles, mumps and rubella (MMR) vaccine. To check if your child has had both doses of MMR, look in their Red Book. If you're not sure, or to book a free vaccine appointment, contact your GP 🖱️ [camden.gov.uk/measles](https://www.camden.gov.uk/measles)

Staying well this winter

- Visit your local pharmacy for advice on a range of minor illnesses, and they can tell you if you need to visit your GP.
- If you think you need medical help right now, contact NHS 111 for advice on what to do next.

- ☎️ Call **111** for free
- 🖱️ [111.nhs.uk](https://www.111.nhs.uk)
- ⚠️ In an emergency, always call **999**



Camden Advice Network: Camden-based organisations that provide free and independent advice on a range of issues

Citizens Advice Camden: general support and advice on a range of issues. ☎ 0808 278 7835 🌐 camdencabservice.org.uk

Age UK Camden: support and debt advice to residents over 55.
☎ 020 7837 3777 🌐 ageuk.org.uk/camden

The Living Centre: support and advice with employment and benefits.
☎ 020 7380 0453 🌐 thelivingcentre.org

Mary Ward Legal Centre: free specialist legal support with housing, benefits and debt. ☎ 020 7831 7079 🌐 marywardlegal.org.uk

North West London Law Centres: advice on your legal rights.
☎ 020 7284 6510 🌐 nwllc.org.uk

Hopscotch Women's Centre: specialist support on a range of issues, including for women experiencing or at risk of domestic abuse or violence. ☎ 020 7388 8198 🌐 hopscotchuk.org

West Hampstead Women's Centre: specialist advice on different issues. ☎ 020 7328 7389 🌐 whwc.org.uk

New Horizon Youth Centre: advice and employment support for ages 16 to 24. ☎ 020 7388 5560 🌐 nhyouthcentre.org.uk

The London Irish Centre: a range of advice and support.
☎ 020 7916 2222 🌐 londonirishcentre.org

The Kosmos Centre and Camden Somali Cultural Centre: a range of support is available in English, Greek Cypriot and Somali.
☎ 020 7267 7194 🌐 kosmoscentre.org.uk

Camden People First: advice and specialist support for adults and families with learning difficulties.
☎ 020 7388 2007 🌐 camdenpeoplefirst.org.uk

Camden Disability Action: specialist support for disabled adults and children. ☎ 0203 833 1125 🌐 camdendisabilityaction.org.uk

Additional help and support in Camden

Camden Care Choices: for information about adult care and support services. 🌐 camdencaarechoices.camden.gov.uk

If you don't speak English, call us on 020 7974 4444 (option 9) and we'll help you in the language that's best for you, or you could ask a local community organisation to help you make a call.

إذا كنت لا تتحدث اللغة الإنجليزية، فاتصل بنا على الرقم 020 7974 4444 (الخيار 9) وسنساعدك باللغة التي تناسبك، أو يمكنك أن تطلب من أي مؤسسة مجتمعية محلية مساعدتك لإجراء الاتصال.

ئەگەر ناتوانی بە زمانی ئینگلیزی قسە بکهیت، بەیوهندیمان پێوه بکه بە ژمارە 020 7974 4444 (بژاردە 9) و ئیتمەش یارمەتیت دەدەین بەو زمانەکی کە بۆ تۆ باشترە، یان دەتوانی داوا لە ریکخراوی کۆمەلگەکی ناوخۆیی بکهیت کە یارمەتیت بدەن لە پەیوهندی کردن.

Soki olobaka anglais te, benga biso na 020 7974 4444 (option 9) mpe tokosunga yo na lokota oyo ebongi na yo malamau, to okoki kotuna na lisanga ya organisation ya local basunga yo na kobenga.

Haddii aadan ku hadlin luuqadda Ingiriisiga, naga soo wac 020 7974 4444 (xulashada 9-aad) waxaanan kugu caawin doonaa luqadda adiga kuu fiican, ama waxaad waydiisan kartaa urur bulsho oo ka jira deegaanka inay kaa caawiyaan wicitaanka.

Ikiwa huzungumzi Kiingereza, tupigie simu kwa nambari 020 7974 4444 (chaguo la 9) na tutakusaidia kwa lugha inayokufaa zaidi, au unaweza kuomba shirika la jamii lililo karibu nawe likusaidie kupiga simu.

আপনে যদি ইংরেজিতে কথা কইতে না পারইন, 020 7974 4444 (অপশন 9) নাম্বারে আমরারে কল দেইন আর আমরা আপনারে আপনে যে ভাষা বুঝইন অই ভাষায় সাহায্য করার চেষ্টা করমু অথবা কল দেয়ার লাইগ্যা স্থানীয় কমিউনিটিরে জিগাইতে পারইন।

İngilizce bilmiyorsanız bizi 020 7974 4444 (seçenek 9) numaralı telefondan arayabilirsiniz, böylece sizin için en uygun dilde yardımcı olacağız; alternatif olarak arama yapmanıza yardımcı olması için yerel bir topluluk kuruluşundan yardım isteyebilirsiniz.



For visually impaired users: we recommend the PDF viewer that uses high-contrast colours by changing the 'replace document colours' in settings with 'use high-contrast colours'.