

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 one of the organisations in Camden Advice Network (see back page for contact details)
- ☎️ call us on **020 7974 4444 (option 9)**
- ☎️ call Citizens Advice Camden on **0808 278 7835**
- 👉 visit our advice bus - details at camden.gov.uk/winterevents

Find your nearest 'warm welcome' space



Find and visit your local 'warm welcome' space for a safe and warm place to relax or get advice with the cost of living crisis. 📍 camden.gov.uk/warmwelcome or scan the QR code.

If you don't speak English, call us on **020 7974 4444 (option 9)**. We will do our best to help you in the language that's best for you.

إذا كنت لا تتحدث الإنجليزية، فتصل بنا على الرقم **020 7974 4444 (الخيار رقم 9)**. سنسذل قصارى جهدنا لمساعدتك باللغة الأنسب لك.

আপনে ইংরেজি মাততে না পারলে আমরাে 020 7974 4444 (অপশন 9) নম্বরে ফোন করউক্কা। আমরা যথাসাধ্য চেষ্টা করমু আপনার লাগি সবচেয়ে উপযুক্ত ভাষায় সহযোগিতা করার।

له گهر تۆ ئینگلیزی نازانیت، نکایه په یوه نډیمان پڼوډیکه به **020 7974 4444 (هه لټراډه دی 9)**. ټپه نهو به یری هه ولمان دده دین بۆ هاوکاری کردنت بهو زمانه ی که له لات په سمندنه.

İngilizce bilmiyorsanız, bizi **020 7974 4444** no'lu numaradan arayabilirsiniz (9. seçenek). Sizin tercih ettiğiniz dilde size yardımcı olmak için elimizden geleni yaparız.

Haddii aadan ku hadlin af Ingiriis, naga soo wac **020 7974 4444 (xulo 9)**. Waxaan ku dadaali doonnaa inaan kugu caawinno luqada kuu habboon.

Soki olobaka anglais te, benga biso na **020 7974 4444** (mpona 9). Tokosala nyonso elongobani pona kosalisa yo na monoko eleki malamau po na yo.

Ikiwa huzungumi lugha ya Kiingereza, tupigie simu kupitia **020 7974 4444 (option 9)**. Tufafanya kila tuwezalo kukusaidia katika lugha inayokufaa zaidi.

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



Introduction



This winter is expected to be one of the toughest winters we will ever face, which is a direct result of the cost of living crisis.

We know that you and many Camden residents are already being forced to make difficult choices about how to spend your money. As energy bills get more expensive and 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 being forced to make tough decisions like choosing between buying food, staying warm or paying for rent and other essentials, and we will continue to push for extra support from the Government for our community.

As a community we will do everything we can to make sure that you have the support you need. Together with our partners and voluntary sector organisations, we're stepping in to provide a package of much-needed support with the cost of living crisis. This includes a £2 million Cost of Living Crisis Fund for residents facing the most severe financial hardship (see page 4).

As part of this package of support, and to help everyone stay warm this winter, 'warm welcome' spaces are available across Camden (see front page).

We also know that many people are in 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 (see page 3).

Everyone is likely to need a bit of help this winter. If you're struggling with rising costs, debt, mental health, housing or anything else, please know that 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 us 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 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

 For more advice, visit
camden.gov.uk/costofliving


 If you're struggling with council tax arrears, call us on **020 7974 6414**







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

1. Check you're receiving all the benefits you're entitled to. If you're missing out on benefits, you may be also missing out on other help with money.
 benefits-calculator.turn2us.org.uk
2. Check you are being paid the National Minimum Wage.
 gov.uk/am-i-getting-minimum-wage
3. Check if you're eligible for Council Tax Support for a reduction in council tax. Find out more and apply
 camden.gov.uk/council-tax-support
4. If you live alone, apply for a 'single person' 25% discount on your council tax.  camden.gov.uk/CTsingle
5. Check you're on the lowest tariff for all of your bills. If you're approaching the end of a contract, shop around and ask your current provider for a better deal.

Financial support payments and discounts

Camden Council's Cost of Living Crisis Fund

If you're struggling to afford the essentials like food and energy bills, you may be eligible for up to two £500 payments. To apply, contact one of the organisations in Camden Advice Network (see back page for details), Good Work Camden (page 6) or Citizens Advice Camden  **0808 278 7835**. If you're a council tenant, you can also contact your neighbourhood housing officer.

Winter Fuel Payment of £250 to £600 – for pensioners who receive a state pension or means-tested benefits

The amount you receive depends on your circumstances.


 gov.uk/cost-of-living

New Government Cost of Living Payments including:

- Up to £900 if you're on a low income - paid in 3 instalments starting in Spring 2023
 - £150 if you receive disability benefits
 - £300 next winter if you're a pensioner household.
- Find out more:

 gov.uk/cost-of-living

Pension credit

If you're 66 and over, check if you're entitled to Pension Credit, which tops up your weekly income to £182.60 if you're single or £278.70 for couples. It will help you access other benefits too - like discounted or free NHS services. Apply  gov.uk/pension-credit-calculator

 **0800 99 12 34**

Attendance Allowance for pensioners

If you are sick, disabled or have caring needs, you may be eligible for Attendance Allowance worth £69.40 per week. Apply today

 **0800 731 0122**

£1,500 Childcare Grant – for lone parents who live in Camden and who are looking to re-enter employment

Check if you're eligible and apply:

 **020 7974 1666**

 camden.gov.uk/childcaregrant

£150 Warm Homes Discount

If you're eligible, this will be applied as a one-off discount to your gas or electricity bill.

 gov.uk/the-warm-home-discount-scheme



£400 reduction in energy bills – most households are eligible and it does not need to be repaid

This will be applied to electricity bills. If you haven't received it, contact your electricity supplier.

 [gov.uk/cost-of-living](https://www.gov.uk/cost-of-living)

Carer's Allowance

If you provide full-time, unpaid care for someone else and your income is less than £132 a week, you could be eligible for Carer's Allowance. Find out more and apply



 [gov.uk/carers-allowance](https://www.gov.uk/carers-allowance)

Mayor of London's Warmer Homes Programme Grants – for homeowners and private renters on a low income

Grant worth £5,000 to £20,000 for heating, insulation and ventilation improvements on homes

 [london.gov.uk/warmer-homes](https://www.london.gov.uk/warmer-homes)

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**
-  [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**.

Get vaccinated against COVID-19 and flu

COVID-19 boosters are coming to an end on 12 February – but you'll be able to get one on our vaccine bus until the end of February. Unsure if you're eligible? Check with your GP, call the NHS on **119** or visit our vaccine bus or your local walk-in centre. Any future vaccination campaigns will be announced by the NHS in due course.

-  [nhs.uk/coronavirus](https://www.nhs.uk/coronavirus)
-  [camden.gov.uk/gettingthe-vaccine](https://www.camden.gov.uk/gettingthe-vaccine)

Find out about the flu vaccine

 [nhs.uk/wintervaccinations](https://www.nhs.uk/wintervaccinations)

Help with energy bills

If you have debt with your energy supplier:

Speak to them because they may be able to offer you a payment plan or provide a grant to help pay off energy debts.

If you have a pre-payment meter and cannot top-up:

ask your energy supplier for temporary credit and if you run out, ask them how they can help.

If you're struggling to afford energy bills: check that you're being charged on your actual usage, not your estimated usage. To help with this, provide regular meter readings. Also check if you're in credit and 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](https://www.camden.gov.uk/energysavingtips) ☎️ 020 7974 4444 (option 9)

@ greencamden@camden.gov.uk



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. Find out more at [thameswater.co.uk/waterhelp](https://www.thameswater.co.uk/waterhelp) or call their Extra Care Service on **0800 009 3652**.

Help with finding a job or training

Good Work Camden provides free support and advice to help anyone who needs it find a job or training. Register for free today.

📍 [camden.gov.uk/employment-support](https://www.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

For information about free education and training courses, visit

📍 [camden.gov.uk/employment-support](https://www.camden.gov.uk/employment-support) or register for free with Good Work Camden.



Support with food

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

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



If you have children:

- Check if your child is entitled to free schools meals. Apply at camden.gov.uk/free-school-meals
- If you receive Council Tax Support or Housing Benefit or your child receives free school meals, we will send you free supermarket vouchers in the post in February and April 2023
- Get help to buy food and milk via the NHS HealthyStart Scheme, if you're pregnant or have a child under 2 📍 healthystart.nhs.uk
- Whatever your situation, consider joining or starting a food co-op to regularly access low-cost food. 📍 cooperation.town

Housing advice

If you're a private renter and having problems paying your rent, speak to your landlord. For advice, visit:

- 📍 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 from one of the legal experts in Camden Advice Network – see back page for details.

If you're a council tenant and having problems paying your rent or service charge, speak to your neighbourhood housing officer for advice.

- ☎️ 020 7974 4444 (option 5)
- 📍 camden.gov.uk/your-neighbourhood-housing-officer

Camden Advice Network

Camden Advice Network is a group of Camden-based organisations who provide free and independent advice on a range of issues. You can speak to them all about our Cost Of Living Crisis Fund. Please remember that it's a busy time so if you can't get through, keep trying or try another organisation.

Citizens Advice Camden offers general support and advice.

☎ **0808 278 7835** 📍 **camdencabservice.org.uk**

Age UK Camden offers support to residents over 55.

☎ **020 7837 3777** 📍 **ageuk.org.uk/camden**

The Living Centre offers support and advice on employment, benefits, debt and housing.

☎ **020 7380 0453** 📍 **thelivingcentre.org**

Mary Ward Legal Centre provides free specialist legal support on housing, benefits and debt.

☎ **020 7831 7079** 📍 **marywardlegal.org.uk**

Hopscotch Women's Centre offers benefits advice and help for women experiencing domestic abuse.

☎ **020 7388 8198** 📍 **hopscotchuk.org**

West Hampstead Women's Centre offers specialist legal support.

☎ **020 7328 7389** 📍 **whwc.org.uk**

New Horizon Youth Centre offers housing and job support for ages 16-24.

☎ **020 7388 5560** 📍 **nhyouthcentre.org.uk**

The London Irish Centre offers support to apply for benefits.

☎ **020 7916 2222** 📍 **londonirishcentre.org**

The Kosmos Centre and Camden Somali Cultural Centre offer general advice for residents from Greek Cypriot and Somali backgrounds.

☎ **020 7267 7194** 📍 **kosmoscentre.org.uk**

Camden People First offers general advice and help with benefits for adults and families living with learning difficulties.

☎ **020 7388 2007** 📍 **camdenpeoplefirst.org.uk**

Camden Disability Action offers support for disabled adults and children.

☎ **0203 833 1125** 📍 **camdendisabilityaction.org.uk**