





# Struggling with the rising cost of living?

## We're here for you

**Everyone is likely to need a bit of help this winter so if you're struggling to afford the essentials – including food, energy bills or housing costs – or if you have debt, help is available.**

Read this leaflet to check you're receiving all of the help and financial support you're entitled to, get advice with reducing costs and find out about support with food, mental health, finding a job and more. If you're struggling with any of the issues mentioned in this leaflet, you can also:

-  find advice at [camden.gov.uk/costofliving](https://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**



### Find your nearest 'warm welcome' space

To help everyone stay warm this winter, 'warm welcome' spaces are available in some of our libraries, council buildings and voluntary and community sector buildings, where you can relax, meet up with others and get support with the cost of living crisis in a safe and warm place. Find your nearest space at [camden.gov.uk/warmwelcome](https://camden.gov.uk/warmwelcome) or **scan the QR code**.

**To receive this booklet in another language, 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

☎ StepChange **0300 303 5300**

🖱 [stepchange.org](https://stepchange.org)

🖱 Citizens Advice  
[citizensadvice.org.uk/debt-and-money/help-with-debt](https://citizensadvice.org.uk/debt-and-money/help-with-debt)

🖱 For more organisations that can help, visit  
[camden.gov.uk/costofliving](https://camden.gov.uk/costofliving)

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



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

loan providers. Find out more at [credit-union.coop](https://credit-union.coop), call **020 7561 1786** or email [info@credit-union.coop](mailto:info@credit-union.coop).

If you owe a loan shark money, or if you're being threatened, get confidential help at [stoploansharks.co.uk](https://stoploansharks.co.uk)

## Check if you can increase your income

1. Check you're receiving all the benefits you're entitled to.  
🖱 [benefits-calculator.turn2us.org.uk](https://benefits-calculator.turn2us.org.uk)
2. Check you are being paid the National Minimum Wage.  
🖱 [gov.uk/am-i-getting-minimum-wage](https://gov.uk/am-i-getting-minimum-wage)
3. If you're on a low income, see if you're eligible for Council Tax Support to get a reduction in council tax. Find out more and apply at [camden.gov.uk/council-tax-support](https://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/council-tax-single-person-discount](https://camden.gov.uk/council-tax-single-person-discount)
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 – for people facing severe financial hardship**

Households in need will be able to receive a maximum of two £500 payments a year and those in greatest need will be prioritised. 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 on  **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](https://gov.uk/cost-of-living)

## **£650 Cost of Living Payment – for anyone who receives means-tested benefits**

This is paid automatically by the Government in two instalments. The first instalment was paid in July and the second should have been paid by 23 November 2022.

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

## **£150 Disability Cost of Living Payment – for anyone who receives disability benefits**

This is in addition to the £650 Cost of Living Payment. If you're eligible, you should have received this payment in October 2022.

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

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

Find out if you're eligible and apply:

 **020 7974 1666**

 [camden.gov.uk/childcaregrant](https://camden.gov.uk/childcaregrant)

## **£300 Pensioner Cost of Living Payment – for pensioners who receive the winter fuel payment**

You should have received this payment automatically with your Winter Fuel Payment from the Government in November 2022.

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

## **£150 Warm Homes Discount**

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

 [gov.uk/the-warm-home-discount-scheme](https://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. Contact your supplier to find out how you'll get the discount. If you're on a shared heating network or an oil-based heating system, we will provide information from the Government about how you will receive this support as soon as we can.

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

**Grant worth £5,000 to £20,000 for heating, insulation and ventilation improvements on homes through the Mayor of London's Warmer Homes Programme – for homeowners and private renters on a low income**

Find out more and apply:

 [london.gov.uk/warmerhomes](https://london.gov.uk/warmerhomes)





## **Free events and activities this winter**

Many voluntary and community sector organisations provide free or low-cost events and activities throughout the year – including over the winter. Get in touch with your local VCS organisation to see what's on offer or find out more at [camden.gov.uk/costofliving](https://camden.gov.uk/costofliving) where we will also promote in-person events to get advice on the cost of living crisis.



## **If you're feeling down, anxious or worried**



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



If you're experiencing a mental health crisis, phone the 24-hour mental health crisis line

on **020 3317 6333** to access specialist support. In an emergency, always call **999**.

## 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://camden.gov.uk/energysavingtips) ☎️ 020 7974 4444 (option 9)

@ [greencamden@camden.gov.uk](mailto:greencamden@camden.gov.uk)



## Help with water bills



If your total household income is below £20,111, you could qualify for a 50% discount on your water bill with Thames Water. Find out more at [thameswater.co.uk/waterhelp](https://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://camden.gov.uk/employment-support)

@ [jobhub@camden.gov.uk](mailto: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](mailto:connexions@camden.gov.uk) ☎️ 020 7974 7252

For information about free education and training courses, visit

📍 [camden.gov.uk/employment-support](https://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](https://findfood.camden.gov.uk)
- @ [communityresponse@camden.gov.uk](mailto:communityresponse@camden.gov.uk)
- ☎ 020 7974 4444 (option 9)
- 📍 [camden.gov.uk/access-food](https://camden.gov.uk/access-food)



### If you have children:

- Check if they can get free school meals at [camden.gov.uk/free-school-meals](https://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 November 2022, December 2022 and February 2023
- Get help to buy food and milk via the NHS HealthyStart Scheme, which you can also access if you're pregnant

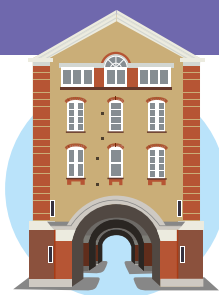
Whatever your situation, consider joining or starting a food co-op to regularly access low-cost food. 📍 [cooperation.town](https://cooperation.town)

## 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](https://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](https://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 – and you can speak to all of them 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](https://camdencabservice.org.uk)**

Age UK Camden offers support to residents over 55.

 **020 7837 3777**  **[ageuk.org.uk/camden](https://ageuk.org.uk/camden)**

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

 **020 7380 0453**  **[thelivingcentre.org](https://thelivingcentre.org)**

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

 **020 7831 7079**  **[marywardlegal.org.uk](https://marywardlegal.org.uk)**

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

 **020 7388 8198**  **[hopscotchuk.org](https://hopscotchuk.org)**

West Hampstead Women's Centre offers specialist legal support.

 **020 7328 7389**  **[whwc.org.uk](https://whwc.org.uk)**

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

 **020 7388 5560**  **[nhyouthcentre.org.uk](https://nhyouthcentre.org.uk)**

The London Irish Centre offers support to apply for benefits.

 **020 7916 2222**  **[londonirishcentre.org](https://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](https://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](https://camdenpeoplefirst.org.uk)**

Camden Disability Action offers support for adults and children living with a disability.

 **0203 833 1125**  **[camdendisabilityaction.org.uk](https://camdendisabilityaction.org.uk)**