

Struggling to afford the essentials?



We're here for you

- 📍 Find information and advice about food, debt, energy bills, housing, staying warm, mental health and more at camden.gov.uk/CostOfLiving
- 📍 Contact a Camden Advice Network organisation (see page 11)
- ☎️ Call us on **020 7974 4444**

Money Advice Camden and Cost of Living Fund

Are you in an emergency financial situation with no money to pay for essentials? Register for our free Money Advice Camden service. We will check you're receiving all the benefits and payments you're entitled to – including our Cost of Living Fund, which provides discretionary payments worth up to £500 twice a year to residents in an emergency financial situation.

To register:

- 📍 camden.gov.uk/MoneyAdviceService
- @ MoneyAdvice@camden.gov.uk



For help to register: ☎️ Call us on **020 7974 4444**

To receive this booklet in another language or large print, please email @ CamdenTalking@camden.gov.uk



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'.



Introduction



Many Camden residents are being forced to make impossible choices about how to spend their money. Nobody should have to worry about whether they can afford to pay for food or bills.

In Camden, alongside our partners, we are continuing to do everything we can to support residents in this situation. This includes:

- **Our £2 million Cost of Living Fund** – register for our Money Advice Camden service for help to access it (**p1**).
- **Free breakfast clubs and government-funded supermarket vouchers** – to access this support, if eligible, sign your child up for free school meals (**p8**).
- **Our £31 million Council Tax Support scheme** – check if you're eligible and sign up at camden.gov.uk/CTS
- **'Warm welcome' spaces remain open across Camden** – to stay warm, join activities, meet others, and get advice (**p5**).

If you're a council tenant, our Home Energy Advice Team can help keep your home warm and reduce your energy bills (**p6**).

If you have a low income, if you're disabled, or if you

have a disabled child, I urge you to check you're receiving all the benefits you're entitled to because thousands of Camden households aren't. Camden Advice Network can help (**p11**), or use our Better Off Calculator at camden.gov.uk/BetterOff

If you receive legacy benefits like Employment and Support Allowance (ESA), the government will soon write to you and tell you to move to Universal Credit – look out for the letter (**p5**).

If you're a pensioner, check if you're eligible for Pension Credit. It'll top up your income and help you access other support – including the Winter Fuel Payment (**p5**).

If you want support this winter – including with money worries, getting behind on bills, housing, food, and mental health – please reach out for help. You're not alone. And if you're able to help others, turn to **page 12**, for ways to get involved.

Camden is a place where we come together to make sure no-one is left behind. Thank you for all you do, and please keep looking out for each other.

**Councillor Richard Olszewski
Leader, Camden Council**

Get free advice with debt



Getting behind on bills, or have debt you can't afford to repay? You're not alone. Get 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 Camden 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. Ask your current provider for a better deal or shop around
5. If you receive benefits – you may be eligible for a reduced-price 'social tariff' on your broadband or mobile phone. Speak to your current provider about 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 our Better Off Calculator

 camden.gov.uk/BetterOff


Benefits for people who are unemployed or have a low income

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 get £81 a week

 gov.uk/carers-allowance

 Receiving Carer's Allowance may affect other benefits that you and the person you care for receive – so make sure you get advice before you apply for it.

Benefits for people with children


Child Benefit – apply for this if you're responsible for bringing up a child who is under 16, or under 20 if they stay in approved education or training



 gov.uk/child-benefit

 0300 200 3100

Health and disability benefits

If you or your child is disabled, has a long-term health condition, or caring or mobility needs – there are three benefits you can apply for:


Attendance Allowance – if you're 66 or over, you could get £72 to £108 per week
 0800 731 0122  gov.uk/attendance-allowance

Personal Independence Payment (PIP) – if you're 16 and over, you could get £28 to £184 per week  0800 917 2222  gov.uk/pip

Disability Living Allowance for children – if you have a child aged 16 and under, you could get £28 to £184 a week

 0800 121 4600


 gov.uk/disability-living-allowance-children

 The benefits in this column are not means-tested so it doesn't matter how much you earn or have in savings. You also don't need to share proof of diagnosis.

Benefits for pensioners

Pension Credit – if you're 66 or over, check if you're entitled to Pension Credit. It tops up your weekly income to £218 (if single) or £332 (for couples). It'll help you access other benefits too – like discounted or free NHS services, and the Winter Fuel Payment.

 **0800 99 12 34**

Housing Benefit – if you have a low income, and rent your home, apply for Housing Benefit  **camden.gov.uk/housing-benefit**




Moving to Universal Credit – look out for a letter

If you receive Housing Benefit, Employment and Support Allowance (ESA), or any other legacy benefits, the government will soon write to you and tell you to move to Universal Credit.



You will then have 3 months to apply (don't apply before you receive the letter), and you must meet this deadline – otherwise your benefits will stop.

There are 3 ways to apply for Universal Credit:

1. Call the government's Universal Credit helpline on  **0800 169 0328**
2. Call the Citizen's Advice 'Help to Claim' helpline on  **0800 144 8444**
3. Fill in a form at  **gov.uk/UC** – for help completing this form watch the video at **youtu.be/9Q2u64sKnn0**

For more information, visit  **ucmove.campaign.gov.uk**

Find your nearest 'warm welcome' space

'Warm welcome' spaces can be found in libraries, children's centres and other community buildings across Camden. Everyone is welcome to visit them to work, relax, join free or low-cost activities, and get help or support with the cost of living in a safe and warm space

 **camden.gov.uk/WarmWelcome**



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 tips to reduce energy usage visit:

 camden.gov.uk/EnergySavingTips

Organisations that can help you or someone you're worried about with energy bills and energy debt

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  **0207 974 6207**

 EnergyEfficiencyHomeAdvice@camden.gov.uk

All residents can contact:

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

 camden.gov.uk/wish-plus  **020 7974 3012**

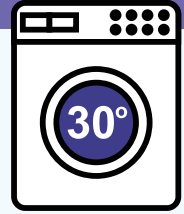
Energy Saving Trust

 energysavingtrust.org.uk/energy-at-home

National Energy Foundation – support with energy bills, energy switching, grants and more  nef.org.uk  **01908 665555**

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

Help with water bills

If you have a low income, you could qualify for a 50% discount on your water bill with Thames Water

 thameswater.co.uk/waterhelp  0800 009 3652



Support with food

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

 findfood.camden.gov.uk

 020 7974 4444

 camden.gov.uk/access-food



If you are pregnant or have a child under 4: 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

Register your child for free school meals and save over £500 a year

Every child in primary school receives free school meals funded by the Mayor of London. Eligible children in secondary schools can receive free school meals too – but they must be signed up to the scheme.

In Camden, we also provide every child who is eligible and signed up to the free school meals scheme with extra support with food worth £500 a year – including:

- free breakfast clubs
- food vouchers in the holidays.

If you receive certain benefits – including Universal Credit – your child is eligible for all of this support, so please sign them up today.




If your child has dietary needs or allergies, they will be catered for

- If your child has dietary needs or allergies, ask your child's school how to let the catering company know – e.g. you may need to fill out a form.
- If your child requires Halal or Kosher food, please speak to your child's school about this directly.
- If your child is vegetarian or vegan, you don't need to do anything – every catering company provides these options as standard.

Sign your child up for free school meals today

 camden.gov.uk/free-school-meals

 **020 7974 4444** or **020 7974 5771** (Tuesday, Wednesday and Thursday, 9am to 3pm – term time only).

It only takes 10 minutes to complete the form. Have your National Insurance or National Asylum Seeker Number ready.



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** 📍 **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.

Pneumococcal Vaccine

This vaccine protects against serious illnesses like pneumonia and meningitis. It is recommended for people who are at higher risk of these illnesses – including babies and adults aged 65 and over.

📍 [nhs.uk/vaccinations/pneumococcal-vaccine](https://www.nhs.uk/vaccinations/pneumococcal-vaccine)

RSV vaccine for pregnant people and older adults

A new vaccine is available to prevent people getting RSV (Respiratory Syncytial Virus), a common virus that can lead to severe lung infections, and can make babies and older adults seriously ill. It's recommended for people aged 75 to 79, and during pregnancy (from 28 weeks) to help protect your baby after they're born. Find out more at 📍 [nhs.uk/rsv-vaccine](https://www.nhs.uk/rsv-vaccine)

COVID-19 and flu vaccinations

These remain available for anyone at greater risk of getting seriously ill from COVID-19 or flu. 📍 [nhs.uk/seasonalvaccinations](https://www.nhs.uk/seasonalvaccinations)

To find out more about these vaccines, visit the websites mentioned above or speak to your GP.

Staying well

- 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. ☎ 0800 028 3146 🌐 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** 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 لم تكن تتحدث اللغة الإنجليزية، فاتصل بنا على هاتف رقم 020 7974 4444 وسنساعدك باللغة الأنسب لك، أو يمكنك أن تطلب المساعدة من إحدى منظمات المجتمع المحلي لإجراء المكالمات الهاتفية.

ئەگەر ناتوانی بە زمانی ئینگلیزی قسە بکەیت، پەيوەندیمان پێوە بکە بە ژمارە 020 7974 4444 و ئێمەش بەو زمانەى کە باشترە بۆ تۆ یارمەتیت دەدەین، یان دەتوانی داوا لە ریکخراوێکی کۆمەڵگەى خۆجیبی بکەیت یارمەتیت بدات لە ئەنجامدانى پەيوەندى تەلەفۆنى.

Soki olobaka anglais te, benga biso na 020 7974 4444 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 oo waxaan ku dadaali doonnaa inaan kugu caawinno luqadda adiga kugu habboon ama waxaad waydiisan kartaa ururka bulshada ee deegaanka inay kaa caawiyaan inaad na soo wacdo.

Ikiwa huzungumzi Kiingereza, tupigie simu kwa nambari 020 7974 4444 na tutakusaidia kwa lugha inayokufaa, au unaweza kuomba shirika lililo karibu nawe likusaidie kupiga simu.

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

İngilizce konuşuyorsanız, 020 7974 4444 numaralı telefondan bizi arayın ve size uygun dilde yardımcı olalım. Dilerseniz arama yapmak için bir yerel topluluk kuruluşundan yardım isteyebilirsiniz.

If you can, there are lots of ways to help others this winter

1. Find a local volunteering opportunity

 volunteercentrecamden.org.uk  **020 7424 9990**

2. Donate to Young Camden Foundation or Camden Giving

 camdengiving.org.uk/supportcamdengiving

 bit.ly/YCF_Donate

3. Donate food and other essentials to your local foodbank or community organisation. Find an organisation near you at

 findfood.camden.gov.uk

4. Donate nappies, toiletries and more to local charity Little Village

 littlevillagehq.org/donate-stuff