

Camden is here for you this winter



Information and advice about money worries, mental health, energy bills, local activities, meeting new people, building your support network as a parent, carer or disabled person and more.



If you're in an emergency financial situation, apply for a Cost of Living Fund payment worth up to £500 by completing the form at camden.gov.uk/MoneyAdviceService

Check these 5 things today – they could save you money and increase your income

- 1. Apply for Council Tax Support** – if you earn £623.25 a week or less, you could get money off your bill. If you're disabled, a carer or have children, you'll get a bigger discount.
camden.gov.uk/CTS
- 2. Live alone?** Apply for a 'single person' 25% discount on your council tax bill camden.gov.uk/CTsingle
- 3. Receive benefits? Get money off your mobile phone or internet bills.** Ask your current providers about a 'social tariff' or visit ofcom.org.uk/cheap-broadband
- 4. Check you are being paid the National Minimum Wage**
gov.uk/am-i-getting-minimum-wage
- 5. Check you're receiving all the benefits you should be** – see pages 4 and 5 or check using our Better Off Calculator
camden.gov.uk/BetterOff



We're here for you this winter

Many of us are likely to need help this winter. Whether you're worried about money or debt, need help with energy bills or staying warm, you want some support as a parent, carer or a disabled person, or anything else, we're here for you.

We're proud to invest in a range of targeted support – some of which we deliver alongside our partners:



£500 Camden Family Hubs Pregnancy Grant: We're trying out, and funding, a scheme to offer a £500 cash grant to pregnant people who receive certain benefits to support them with the cost of pregnancy and preparing for a baby. If you're eligible, we'll contact you directly at around 28 weeks thanks to support from our local NHS.



Free school meals: In Camden, we give every child who is signed up to the free school meals scheme extra support with food worth £500 a year – including free breakfast clubs and food vouchers in the holidays. Apply at [camden.gov.uk/FSM](https://www.camden.gov.uk/FSM)



Camden's Home Energy Advice Team: If you're a council tenant, this team can help with energy bills, energy debt and staying warm – either on the phone or via a 'warm and well' home visit (see page 6).

These are difficult times. Many of you have told me how you have been profoundly affected by the actions of those seeking to intimidate and make our friends, neighbours and colleagues feel unwelcome and fearful. Camden is no place for hate – and we need to stick together to care and support each other.



You're not alone so let's do what we do best and keep looking out for each other this winter – and remember that we're here to help.

Councillor Richard Olszewski
Leader, Camden Council

A spotlight on our commitment to support Camden's most vulnerable residents

Council Tax Support

We spend £32m in Council Tax Support to make sure that 16,000 residents on the lowest incomes don't pay any council tax – and we reduce bills for 6,000 others. It's one of the most generous council tax support schemes in London. It takes 5 minutes to check if you could get a discount on your council tax bill at [camden.gov.uk/CTS](https://www.camden.gov.uk/CTS)

£500 Cost of Living Fund payments

For the fourth year in a row, we're investing £2m in our Cost of Living Fund. If you're in an emergency financial situation, apply for a payment of up to £500 by completing the form at

[camden.gov.uk/MoneyAdviceService](https://www.camden.gov.uk/MoneyAdviceService)

Please make sure you apply for all the support you can this winter. If you're unsure where to start, visit

[camden.gov.uk/benefits-support](https://www.camden.gov.uk/benefits-support) or call [020 7974 4444](tel:02079744444)



Councillor Camron Aref-Adib
Cabinet Member for Finance and Cost of Living

Stay warm, connected and supported at our 'warm welcome' spaces

Available to everyone, they are hosted by our wonderful libraries, community groups and other organisations. They provide a safe and warm space to:

- Join free and low-cost activities
- Relax with a hot drink or meal
- Meet new people or enjoy some peace and quiet
- Access support, if you need it

Find your nearest 'warm welcome' space

[camden.gov.uk/WarmWelcome](https://www.camden.gov.uk/WarmWelcome)



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

Universal Credit

Universal Credit is a monthly payment for people who are in or out of work. It can help with costs including rent and childcare. Find out more and apply at gov.uk/UC ☎ 0800 328 5644

If you care for someone

Apply for Carer's Allowance

If you care for someone who receives certain benefits for at least 35 hours a week, you could get £83.30 a week.

gov.uk/carers-allowance
☎ 0800 731 0297



If you have children

Apply for 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



If you're a pensioner

Pension Credit – it tops up your weekly income to £227.10 (if single) or £346.60 (for couples). This can be higher in some circumstances – e.g. if you're disabled or a carer. It could also help you access other benefits – like discounted or free NHS services

gov.uk/pension-credit ☎ 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 ☎ 020 7974 4444



If you're disabled or if you have a disabled child

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. You won't be asked how much you earn or have in savings and you don't need a formal diagnosis to apply.

Apply for Attendance Allowance – if you're 66 or over, you could get £73.90 to £110.40 per week

☎ 0800 731 0122 gov.uk/attendance-allowance

Apply for Personal Independence Payment (PIP) – if you're 16 and over, you could get £29.20 to £187.45 per week

☎ 0800 917 2222 gov.uk/pip

Apply for Disability Living Allowance for children – if you have a child under 16, you could get £29.20 to £187.45 a week

gov.uk/disability-living-allowance-children ☎ 0800 121 4600

Debt, loans and avoiding loan sharks

National Debtline provide free advice and support to anyone who's behind on bills or has debt they can't afford to repay

nationaldebtline.org ☎ 0808 808 4000

If you're struggling with council tax arrears, call us on

☎ 020 7974 6414

! Don't approach a loan shark or get a payday loan. If you need a loan, consider credit unions or other ethical loan providers.

credit-union.coop ☎ 020 7561 1786

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

Reduce your energy bills, get advice and stay warm this winter

Camden's Home Energy Advice Team supports council tenants with energy bills, energy debt, keeping your home warm and reducing energy usage. ☎️ **0207 974 6207**

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

Testimonials from Camden Council tenants

"I'm very grateful for your intervention. You got rid of £6,000 of incorrect charges [from my heating supplier], and I received £1,200, which will have a massive impact on my medical needs."



"Thanks for draught-proofing my door, it made a massive difference."

All residents can contact WISH Plus and the SHINE hub for help and advice with energy bills, staying warm and more.

WISH Plus 📍 camden.gov.uk/wish-plus ☎️ **020 7974 3012**

The Seasonal Health Intervention Network (SHINE) hub
📍 shine-london.org.uk ☎️ **0800 953 1221**

If you have energy debt or you can't top up your meter, help is available

If you have debt with your energy supplier: ask for 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 call Citizen's Advice

☎️ **0808 223 1133**



Energy and money-saving tips

- Provide regular meter readings to ensure you're charged on your actual usage
- Check if your account is in credit, if you're due a refund or if your direct debit could be reduced
- Turn electrical items off at the mains when they're not in use

For more tips visit 📍 camden.gov.uk/EnergySavingTips

Help with water bills

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

📍 thameswater.co.uk/waterhelp ☎️ **0800 009 3652**



Housing advice

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

📍 camden.gov.uk/your-council-rent ☎️ **020 7974 4444**



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 visit our private renters website 📍 privaterenters.camden.gov.uk

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. Contact Camden Advice Network for free advice. Find out more at

📍 camden.gov.uk/CAN

Help with food



! If you're in urgent need of support with food
Visit [findfood.camden.gov.uk](https://www.findfood.camden.gov.uk) [camden.gov.uk/access-food](https://www.camden.gov.uk/access-food)
Call us **020 7974 4444**

Apply for free school meals and save £500 a year

If you receive certain benefits – including Universal Credit – your child is eligible for free school meals. When they're signed up, they will also get extra support with food including free breakfast clubs and food vouchers in the holidays.

If your child has dietary or cultural food needs, or allergies, they will be catered for – please speak to your child's school.

[camden.gov.uk/free-school-meals](https://www.camden.gov.uk/free-school-meals)
020 7974 4444 or **020 7974 5771**



NHS HealthyStart Scheme

If you are pregnant or have a child under 4, get help to buy food and milk at [healthystart.nhs.uk](https://www.healthystart.nhs.uk)

Help for parents and carers

Camden Children's Centres and Family Hubs – they offer free support and activities for families from pregnancy to age 19, or up to 25 for children and young people with special educational needs and disabilities (SEND).

[families.camden.gov.uk](https://www.families.camden.gov.uk)
0800 389 5789 @ familyhubs@camden.gov.uk
or drop into one of our five Family Hubs.



If you're 25 or under with special educational needs and disabilities (SEND) or if you support someone who does

Find advice, services and information about Short Breaks, EHC Plans, Supported Internships and activities at

[families.camden.gov.uk/send-local-offer](https://www.families.camden.gov.uk/send-local-offer)
If you're the parent or carer of a child with SEND, sign up to our e-bulletin at [camden.gov.uk/SENDenews](https://www.camden.gov.uk/SENDenews)

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. If you're disabled, we also have a disability job hub which will give you tailored 1-to-1 support. Scan the QR code to watch a video about Good Work Camden. To register for free:



[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



Help and support with domestic abuse

Domestic abuse can happen to anyone and can take place in different types of intimate and familial relationships.

If you are experiencing domestic abuse, or know someone who is, please know you are not alone. Camden Safety Net provides confidential support and advice for anyone at risk of, or experiencing, domestic abuse.

You can contact Camden Safety Net on **020 7974 2526**.
You can also call the National Domestic Abuse Helpline (run by Refuge) 24/7 on **0808 2000 247**.

! In an emergency, always ring **999**.

KNOW
you're not alone

Refuge
For women and children.
Against domestic violence.

Meet new people and try new things

There are lots of free and low-cost ways to meet new people in Camden, which can help us to feel happier and healthier.

- Find activities, community centres, social groups and more
➔ camden.gov.uk/connect
- Get involved in physical or wellbeing activities
➔ camden.gov.uk/sport-physical-activity
- Visit our local 'warm welcome' spaces (see page 3 for more information)
➔ camden.gov.uk/WarmWelcome



Move more

Let's get
Active for Life

and feel good

There are lots of simple ways to fit physical activity into your daily routine and small changes can make a big difference to the way you feel – whatever your age.



Join a free wellbeing walk led by volunteers.

➔ camden.gov.uk/wellbeing-walks-in-camden



Try an outdoor gym which are free for anyone aged 14 and over to use.

➔ camden.gov.uk/outdoor-gyms



Over 60s swim for free every weekday from 6.30am to 12pm at Better Leisure Centres.

➔ better.org.uk/leisure-centre/london/camden

For free guided exercise videos and more information visit

➔ camden.gov.uk/active-for-life

If you're feeling down, anxious or worried – reach out for help



If you're worried about your mental health, help is available – you're not alone. Please speak to someone about how you're feeling.

- Speak to your GP
- Visit CamdenAndIslingtonTalkingTherapies.nhs.uk
- Call NHS Camden Talking Therapies on **020 3317 6670**
- Visit camden.gov.uk/mental-health

Call the Samaritans for free day or night on ☎ **116 123** or email
@ jo@samaritans.org

! 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**.

Safe and strong, together



In Camden we can all play a role in standing up against hate, and making sure everyone feels safe and welcome. If you see or hear anything that could be a hate crime, please report it so that action can be taken. You can report to the Council, to the Police or to trusted community partners. We're here for you.

Visit ➔ camden.gov.uk/hate-crime to report and get help, including from partners who offer specialised and tailored support for anyone who has experienced a hate crime.

We're here for you



Help and support is available across Camden with money worries, staying warm, debt and more.

Call us on  **020 7974 4444**

تتوافر المساعدة والدعم في جميع أنحاء كامدن فيما يتعلق بالمخاوف المالية، والحفاظ على التدفئة المناسبة، والديون وأمور أخرى. اتصل بنا على الرقم 020 7974 4444.

کمک و پشتیبانی در سراسر کامدن برای نگرانی‌های مالی، گرم ماندن، بدهی و موارد دیگر در دسترس است. با شماره 020 7974 4444 با ما تماس بگیرید.

یارمندی و پالپشتی بمردهسته له سمرانسری Camden لهگمل نیگمرانی پاره، مانهوه به گسرمی، قمرز و شتی تر. پهپوهندیمان پیوه بکمن به 020 7974 4444

Caawin iyo gargaar ayaa laga heli karaa Camden si la xiriirta murugada lacagta, kuleel-jooga, deynta iyo wax badan oo kale. Naga soo wac **020 7974 4444**.

ক্যামডেন জুড়ে অর্থের উদ্বেগ, উষ্ণ থাকা, ঋণ এবং আরও অনেক কিছুর লাগি সাহায্য এবং সহায়তা পাওয়া যাইবাইন। আমাদেরকে **020 7974 4444** এ কল করুন।

На всій території Кемдена надається допомога і підтримка з питань фінансових проблем, боргів, забезпечення тепла взимку тощо. Зателефонуйте нам за номером **020 7974 4444**.

For cost of living information in EasyRead visit

 camden.gov.uk/ER or for British Sign Language, scan the QR code



Camden Advice Network

Camden Advice Network is a group of fantastic Camden-based organisations that provide free and independent advice for people of all ages and on a range of issues. Find out more

 camden.gov.uk/CAN