

Help with the cost of living

Winter 2022-2023



We can help if you're struggling to pay your bills and in many other ways.



Call us for free on **0800 917 6994**



Email: costoflivingteam@lbhf.gov.uk

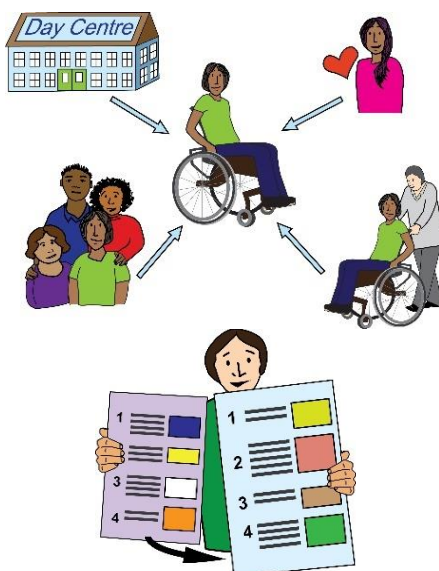


Visit: www.lbhf.gov.uk/costofliving

Cost of living help



Winter 2022-2023



This document is about help you can get in Hammersmith and Fulham. It is about help with the cost of living this winter.

This is Part 1 of this document. Please make sure to read Part 2 and Part 3 as well.



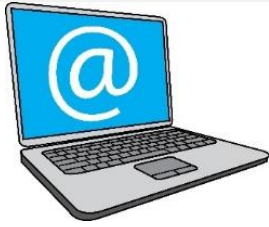
We can help if you are struggling to pay your bills. We can help you in lots of other ways too.

If you would like help, please get in touch with us.

You can call us for free on this number:

0800 917 6994

You can call us any time between 8am and 6pm from Monday to Friday.



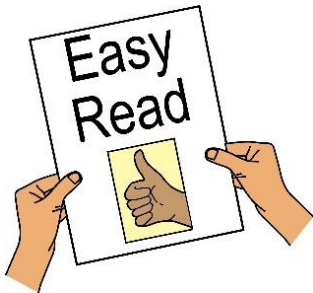
You can also email us at this address:

costoflivingteam@lbhf.gov.uk



Or you can visit our website here:

www.lbhf.gov.uk/costofliving



This document is in Easy Read.

You might want to access this information in a different way.



For example, large print, braille or a different language.

If you do, you can call us on the number above. Or you can email us on the address above.

Introduction - We are here to help you



This introduction is by Councillor Rebecca Harvey.

She is a member of the **cabinet** for Hammersmith and Fulham.



She is a member of cabinet for Social Inclusion and Community Safety.

Cabinet: this means a small group of people in the council who give advice to council leaders.



We are a council that cares. Our most important aim is to help everyone in our borough through the **cost-of-living crisis**.

Cost-of-living crisis: this means when the cost of basic items such as food and energy bills has gone up by a lot. However, wages have not gone up. This means lots of people are struggling to afford basic needs such as food and heating.



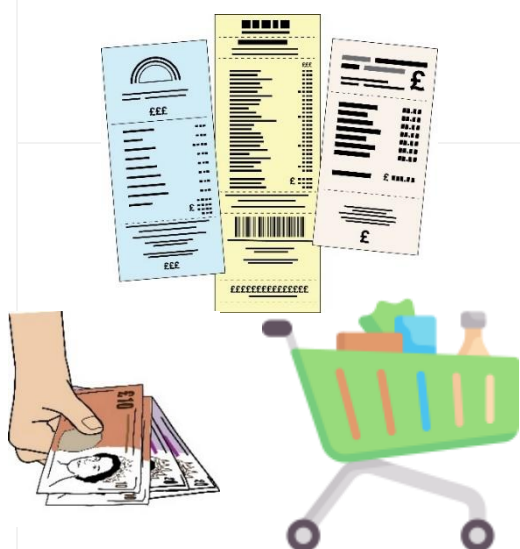
We know that **residents** are very worried about food and fuel bills. They are also very worried about keeping warm.

Residents: in this document, this means people living in Hammersmith and Fulham.



So, we have been working with community groups, residents and business.

We've been working together to put in place a lot of support.



For example, we have been working to put into place:

- Hardship payments, this means emergency money to help pay for basic needs such as food and bills
- Fuel vouchers, this means money to top up your gas or electricity
- Free home care
- Advice stalls in shopping areas
- Classes about how to manage money





- New support for businesses
- Free school breakfasts
- Funding for warm meals
- Free warm hubs with hot meals
- **Food banks**
- Much more

Foodbank: this is a place where a charity or organisation collects food and gives it to people who don't have enough to eat.

**h&f
giving**



Maybe you, or someone you know would like to volunteer or donate. We are crowd funding with [**H&F Giving**](#). We also have a volunteers' hub.

H&F Giving: this is a charity that pushes for better lives for people living in Hammersmith and Fulham.



We have also set up a new Cost-of-living team. This team is to help everyone get the support they need.



Just call us for free on this number:

0800 917 6994

Or email us at:

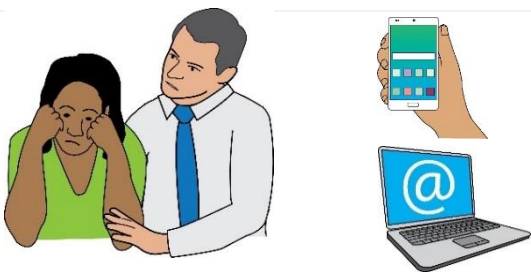
costoflivingteam@lbhf.gov.uk

This document has a lot of details about the help you can get.

We have come up with lots of new and creative ways of helping our residents.

I hope you find this document useful.

Someone you can talk to



Hammersmith and Fulham has a special team to help you through this difficult time. Please call or email us.

How can our team help you?

Our team can talk to you about your money situation. They can give help and advice with:



- **Council tax**, this is a tax that helps local councils pay for the services they run.
- Rent
- **Discretionary housing payments**, this is a payment you can get from the local council to help with housing costs.
- Free school meals
- **Clothing grants**, this means money to buy clothes and food



- Local support payments for emergencies
- Vouchers for fuel banks. A fuel bank is a place where you can go to get free vouchers to pay for gas and electricity
- Advice about making a **budget**

Budget: this means a plan about how to spend and save your money.



If you are a Disabled person, you might be able to get a **grant** to adapt your home. This would be to make your home more accessible.

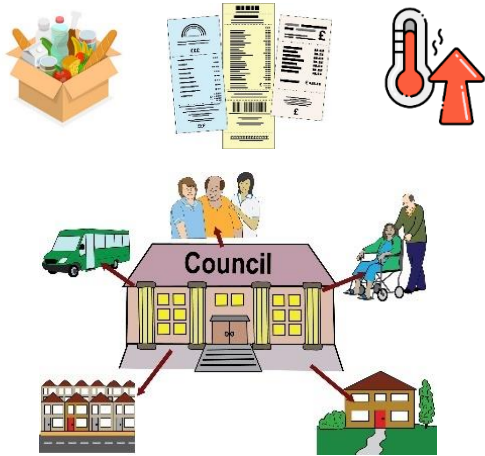
Grant: this is money from the government that must be used for a certain reason. For example, to pay for housing. You don't have to pay this money back.



If you are a business, you can get in touch with our 1-2-1 Business support team.

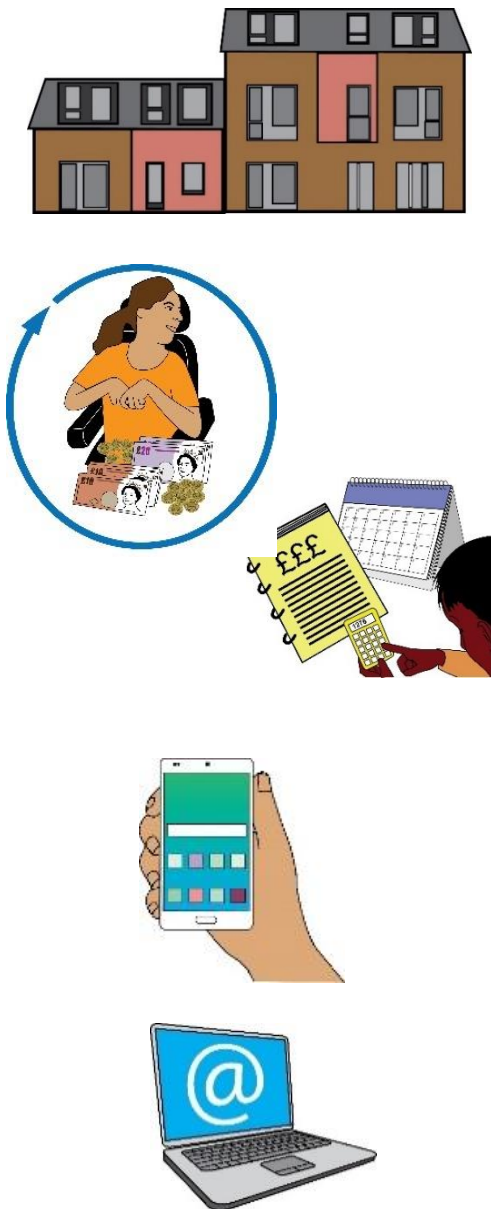
You can go to their webpage here:

www.lbhf.gov.uk/business-support



We can also help you if you are struggling to heat your home or buy food.

We can put you in touch with local organisations or services within the council.



Help with benefits and grants

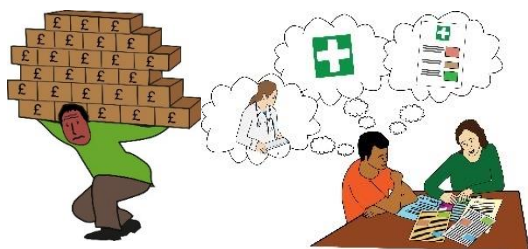
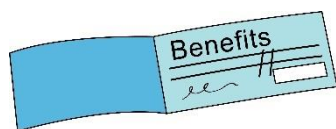
If you rent a house or flat from the council, you might need advice about:

- Benefits
- Grants
- Making a budget

Call the Hammersmith and Fulham Welfare benefits team for this advice.

You can call them on:
020 8753 5566

Or email them:
welfare.benefit@lbhf.gov.uk



Coming to you

Look out for our pop-up stalls in shopping areas across Hammersmith and Fulham. These pop-up stalls have information about:

- Benefits
- Health and wellbeing
- **Debt**

Debt: this means owing money to people, organisations or businesses.



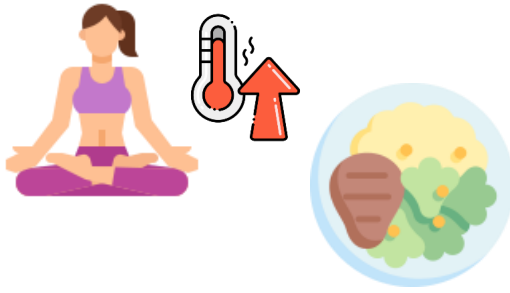
Call the Cost-of-living team to find out more details about this.

Keeping warm this winter



Warm and friendly places to go:

Hammersmith and Fulham has activity hubs across the borough. You can go to these hubs to get a friendly welcome.



You can take part in activities and keep warm here.

You can also have a free or low-cost healthy meal. Or you can just come to get some advice.



Here are the addresses of the different hubs in the borough:

- Sands End Arts and Community Centre, Peterborough Road, SW6 3EZ
- Our Lady of Fatima church, Commonwealth Avenue, W12 7QR
- Old Oak Community Centre, Braybrook Street, W12 0AP
- Earls Court Community Hub, 1a Aisgill Avenue, W14 9NF



For details of opening hours and activities please visit this webpage:

www.lbhf.gov.uk/warmhubs



Local libraries

Our libraries are a warm space throughout the day. Here are the addresses of the libraries in the borough:

- Askew Road Library, W12 9AS
- Avonmore Library and neighbourhood centre, W14 8TG
- Fulham Library, SW6 5NX
- Hammersmith Library, W6 7AT
- Hurlingham Academy school and community library, SW6 3ED
- Shepherds Bush Library, W12 7B

Help with food



Nobody should go without food. Here are a few local organisations that can help with healthy meals.



Hammersmith and Fulham Foodbank

Hammersmith and Fulham Foodbank is open every week.



It is open in four different places across the borough.

The foodbank offers free food parcels to residents in need. You can access these services through **referral**.

Referral: this means sending a person to an organisation to get the help they need.



You can call the foodbank here: **020 7731 3693**

Or visit their webpage:
www.hammersmithfulham.foodbank.org.uk



The Upper Room W12

The Upper Room W12 offers free, hot meals every weekday between 3pm and 6pm to anyone in need. They often offer help with other things such as:

- Toiletries, this means things like soap, shampoo and toothbrushes



- Bedding
- Clothing

You can call them on this number: **020 8740 5688**



Or visit their webpage here:

www.theupperroom.org.uk



Rose Vouchers

Rose Vouchers help families with children under the age of five.



They help to buy fresh fruit and vegetables from local markets.



To get this support, families must be able to get **Healthy Start vouchers**. This scheme is for pregnant women.

Healthy Start Voucher Scheme: this is a scheme which gives vouchers to buy food and milk for children.



Or people can access Rose Vouchers if they are getting benefits.

You can ask about this service at children centres.

You can go to this website to find out more about Rose Vouchers:

www.alexandrarose.org.uk



Nourish Hub

Nourish Hub offers hot meals every weekday. You can pay as much as you want for these meals.

The Hub also offers free cooking classes and breakfasts.

Call them on: **020 7967 1302**

Visit their website here:
www.nourishhub.org.uk

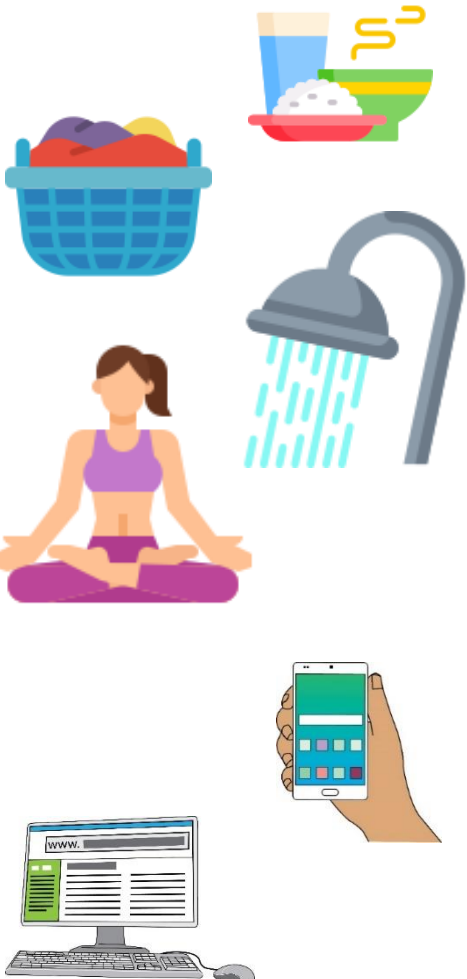


Barons Court Project

This is a day centre for people who are:

- Homeless
- Facing mental health issues.
- On a low **income**

Income: this means all the money coming into your account.



At the centre you can:

- Have something to eat
- Do laundry
- Shower
- Take part in wellness activities

Call on this number:

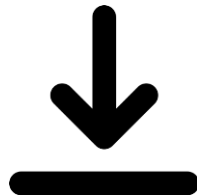
020 7603 5232

Or you can visit their website here:

www.baronscourtproject.org



Too Good To Go



Free sharing apps

You can use apps to pick up food and other things. These are often free or very cheap.

For example, you can download apps such as Olio and Too Good To Go.

These apps are used to pass on delicious food that hasn't been sold. Businesses give out this food to local people in need.

Go here to download these apps:

www.Olioex.com

www.toogoodtogo.co.uk



Do you need urgent help with food or medicine?

Are you feeling cut off or lonely?

If so, please call us for free on this number:

0800 917 6994

Help if you are worried about money



You can get free advice about money from these organisations:



Crosslight

Crosslight gives free advice about debt. It gives support with making a budget. It gives classes about how to manage money.



You can call them on this number: **020 7052 0318**

Or email them here:
info@crosslightadvice.org



Citizens Advice Hammersmith and Fulham

This organisation gives out free advice about debt. You can call them on their Debt line. The number is:
020 3137 6295



Nucleus Legal Advice Centre



This organisation gives advice about the law. They can give advice around these issues:

- Money
- Welfare
- Housing
- Job issues



Call them on this number:

020 7373 4005



Visit the website:

www.nucleus.org.uk



StepChange



StepChange offers support around being in debt. They work with you through your budget to try and find solutions to debt.

Call **0800 138 1111**



Visit the website:

www.stepchange.org.uk

Money Helper

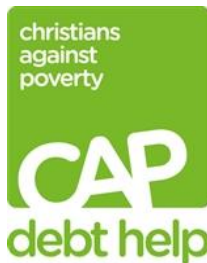


Money Helper

Money Helper is an organisation that works across the country. It gives free advice about debts and benefits.

You can visit their website here:

www.moneyhelper.org.uk



CAP London Fulham Reach Debt Centre

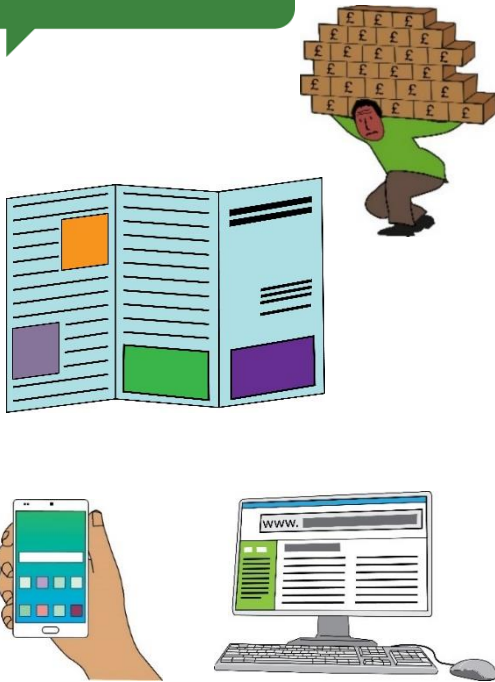
This centre gives free advice about debt. You can get advice from experts.

You can call them on this number: **0800 328 006**

Or you can email them here:

www.capuk.org/i-want-help

NATIONAL DEBTLINE



National Debtline

This is an organisation that works across the country. It gives free advice about debt.

This advice is not biased. They also give factsheets and an online tool for making your budget.

Call: **0808 808 4000**

Visit their website here:
www.nationaldebtline.org

TaxAid



Tax Aid Free

This is an independent organisation that gives advice about tax to people on low incomes. It gives advice for when things go wrong.

Call: **0345 120 3779**

Visit the website here:
www.taxaid.org.uk



Debt

Are you struggling with credit? Or are you in debt? Are you worried about bailiffs?

Bailiff: this means people who come to collect the debt that you owe them. If you don't have enough money to pay off your debt, they can take your things away instead.



You are not alone. You can get help. Here are some ways that you can deal with debt problems.

You can get support from these organisations:



Debt Respite Scheme or Breathing Space

Under this scheme, people can be looked after by law from their **creditors**. They can be looked after for 60 days.

Creditor: here, this means the person or company that you owe money to.



During this time, bailiffs won't come round to your home. Most **interest** and **penalty charges** will be frozen. This means the charges won't go up.

Interest: here, this means charges you have to pay to borrow money.

Penalty Charges: here, this means money that you have to pay as a punishment for things like late payments.



During these 60 days, you can focus on getting advice and support to manage your debts.

Pro-rata payments

Pro-rata payments: this means being paid based on the amount of time that you work.

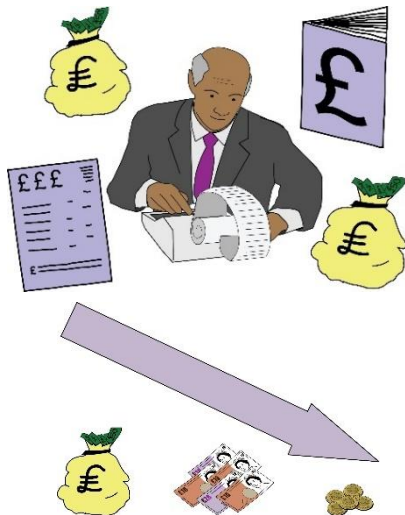


Are you struggling with your debts? For example, things like:

- Credit cards
- Store cards
- Payday loans



If you are struggling with these things, you can get advice. You can get support to agree on a plan with your creditors.



This plan would look at how and when you pay back your debts.

You can ask to pay less each month. The payments can be based on your **disposable income**.

Disposable income: this means the amount of money you have to spend. This is after you have paid any taxes and got any benefits.



Debt relief orders

A relief order is a document from the courts which says you don't have to pay back certain kinds of debt.



They mean your creditors can't get their money back unless the courts say that it is ok.



If you get this order, you are usually free from your debts after 12 months.

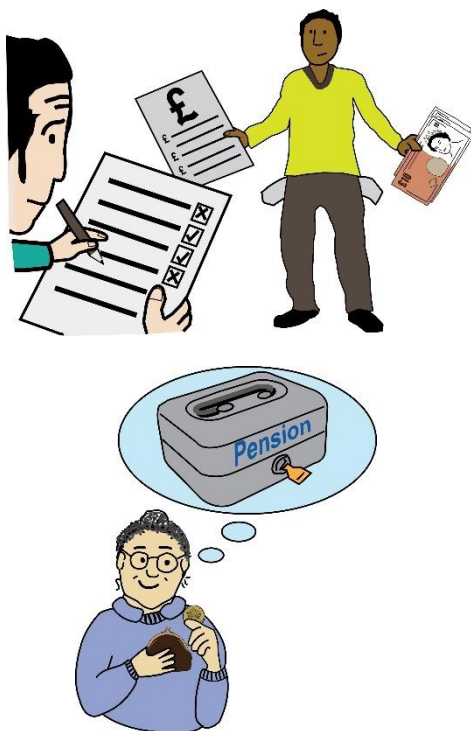


Bankruptcy – get advice

You might owe more money than you actually have. The value of all your things, might not cover the amount that you owe.

If this is the case, you can apply for **bankruptcy**.

Bankruptcy: this means when you can't pay off your debts. By law, you can say that you are bankrupt.



This is a serious decision that will affect things like your:

- Credit rating, this is a score that a company gives to a person. It judges how likely they are to be able to pay back a loan.
- Pension, this is money that is paid to older people after they retire.



- Life insurance, this is an agreement to pay somebody money after you die.

Applying for bankruptcy could also make it a lot harder for you to run a business or borrow money in the future.

Please get advice about this from an independent person or group.



Taking control

In early 2023, Hammersmith and Fulham will be offering two new cost-of-living courses.



These will be run at the Macbeth Centre in Hammersmith.



Our Money Matters course will teach you how to make choices about your personal money and budgeting.



You can also learn to feed yourself or your family on a budget.

You can do this in our Ready Set Cook on a Budget course.

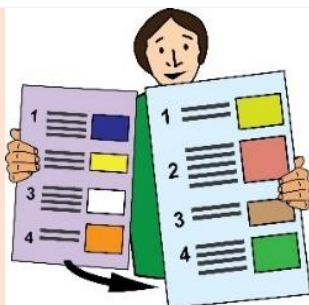


We can help with the costs of courses



Visit this website for details about how to sign up:

www.hfals.ac.uk



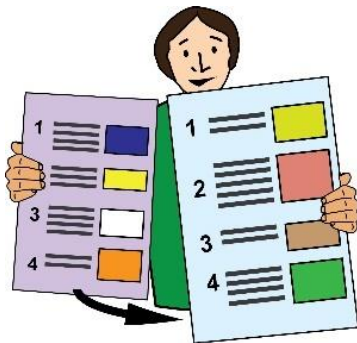
This is the end of Part 1 of this document.

Please go to Part 2 now.

Help with the Cost of Living

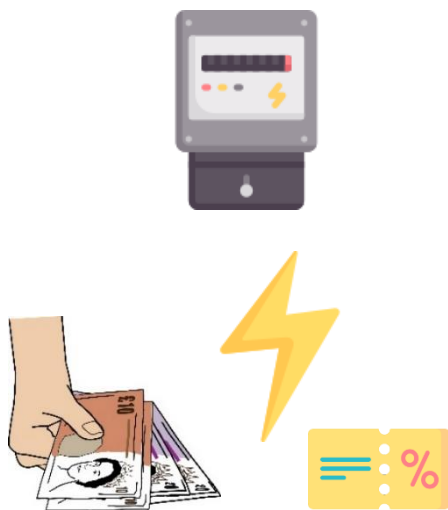
Winter 2022-2023

Part 2



This is Part 2 of this document.

Help with energy costs



Do you have a pre-payment gas or electricity meter?

If so, your **energy supplier** should have sent you vouchers.

These vouchers are for a £400 discount.

Energy supplier: this means the company you pay your electricity bill to.



They should have sent you these vouchers by text, email or post.



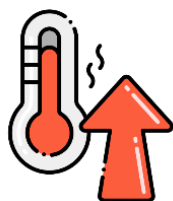
You can get these vouchers at your usual top-up point. For example, your local PayPoint or Post Office branch.

Get in touch with your energy supplier if you haven't got your vouchers yet.



Have you run out of gas or electricity?

Your energy supplier should give you temporary credit. This is emergency money if you can't top up.

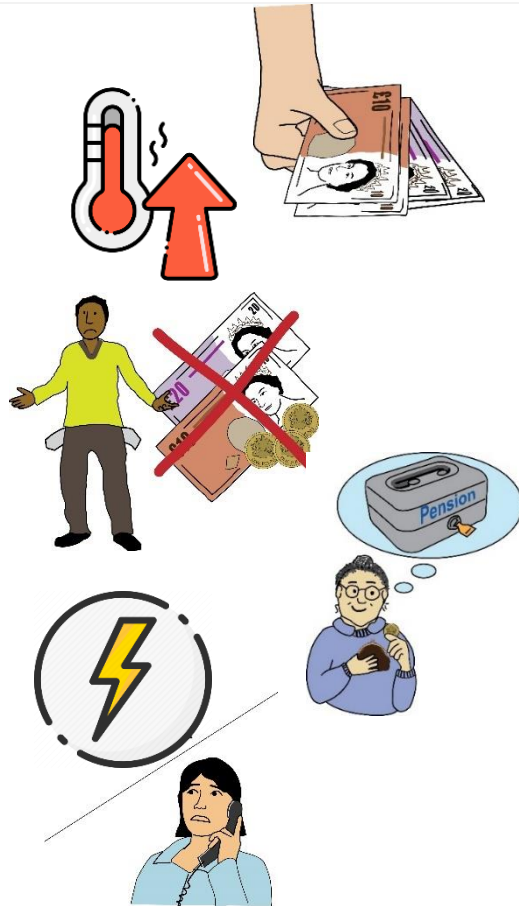


You might be able to get Fuel Payment Vouchers. You might be able to get these if you are on a pre-payment meter.

Or you might be able to get them if you are struggling to heat your home.

Call our Cost-of-living team between 8am-6pm, Monday to Friday for free on:

0800 917 6994



Warm Home Discount Scheme

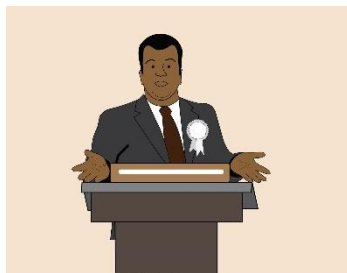
You could get £150 off your electricity bill this winter. The money is not paid to you. It's a one-off discount on your electricity bill.

You might be able to get this if you are on a low **income**. You might also be able to get it if you get **pension credit**.

Get in touch with your energy supplier to find out more.

Income: this means all the money coming into your account.

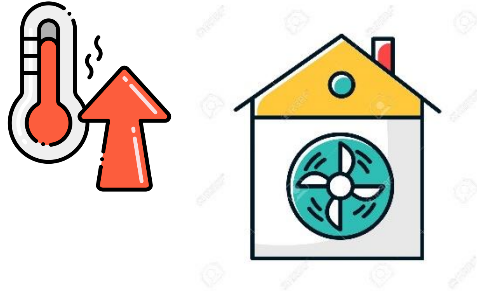
Pension Credit: this is extra money to help older people to cover their living costs.



Warmer Homes Scheme

You can get **grants** of up to £25,000 from the Mayor of London.

Grant: this is money from the government that must be used for a certain reason. For example, to pay for housing. You don't have to pay this money back.



You can get grants from the Mayor to pay for:

- Heating
- Insulation, this means blocking the gaps in your home to make it warmer
- Better ventilation, this means having better fresh air in your home

This funding is for:

- People who own homes or rent private homes
- Are on a low income.

Visit the website:

www.london.gov.uk/warmer-homes



Hardship fund energy grants

If you are in debt to your energy supplier, you might be able to get a grant to help pay it off.



Here are some companies that are offering these grants:

- British Gas
- EDF
- Shell
- Octopus
- E.ON Next
- Ovo
- Energy Trust
- Scottish Power

Check this with your energy supplier.



If you can't get help, you could get a grant from the British Gas Energy Trust.

You can find out more about this on their website:

www.britishgasenergytrust.org.uk

PRIORITY SERVICES REGISTER



Priority Services Register

The register is a free service to support with energy. It supports customers in need.

It gives important support in case there is an emergency or power cut.

To find out more about this, get in touch with your energy supplier.

Or visit this webpage:

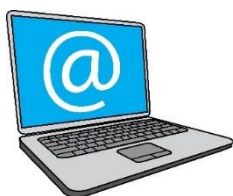
www.ofgem.gov.uk



Green Doctors

Green Doctors energy experts can visit your home. They can offer free tips and advice to help keep your home warm if you:

- Are over 65 years old
- Are a Disabled person
- Have a long-term health condition
- Are on a low income



Call them on this number:

0300 365 5003

Or email:

greendoctorsldn@groundwork.org.uk



Help from the Mayor

The Mayor of London's website has useful tips and suggestions to help people struggling.



Visit the website here:

www.london.gov.uk/cost-of-living

Grants and Funds



There are lots of grants and loans around. Some of the loans are free or have a low **interest**.

Interest: here, this means charges you have to pay to borrow money.



Here are some grants and loans you can get:

If you need help to buy **white goods** or other items, you might be able to apply to a charity.

White goods: this means electric items such as fridges, freezers, washing machines and dryers.



**turn
2us**

entitledto
independent | accurate | reliable

Charitable grants

You can search for charities on these websites:

www.turn2us.org.uk

and

www.entitledto.co.uk

Some charities give grants depending on:

- Where you live
- Your job
- Your age
- Other reasons





Family Fund

Helping disabled children



Family Fund

The Family Fund gives grants for very important items.

They give grants to families on a low income.

They give grants to families who are raising a disabled child or a child with a serious illness.

Visit their website:

www.familyfund.org.uk



Budgeting loans and Advance payments

Budgeting loan: this is money you can borrow to buy furniture or household items.

Advance payments: this means a payment from the government that is given to you early, ahead of schedule.



Department
for Work &
Pensions



If you get benefits from the **Department for Work and Pensions**, you might be able to apply for a budgeting loan or an advance payment.

Department for Work and Pension: this is the department in the government that is responsible for dealing with benefits.



These payments can be put towards the cost of white goods.



They can also be used to replace a broken cooker. Or they can be used to help you stay in work.



You don't have to pay interest on a budgeting loan. This means that you only pay back what you borrow.



Find out more at this website:

www.gov.uk/budgeting-help-benefits

Disability Benefits



Are you a Disabled person? Or do you have a long-term health condition? Or do you care for a Disabled person or a person with a health condition?



Department
for Work &
Pensions



If so, you might be able to get a disability benefit.

You can get disability benefits from the Department for Work and Pensions.

You can still get disability benefits if you:

- Work
- Have savings
- Are at school or university full time



Disability Living Allowance

You might be able to get **disability living allowance** for children aged up to 16 years old.

Disability Living Allowance: this is a benefit which pays for personal care needs or mobility needs.



To get disability living allowance, the child must:

- Need extra care and attention
- Need to be supervised



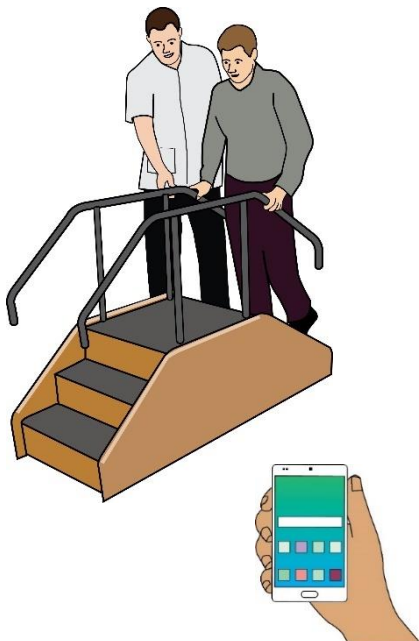
- Have long-term mobility problems and difficulty getting around

This benefit also covers disabilities such as ADHD, asthma and autism.

Call **0800 121 4600** to find out more.



Department
for Work &
Pensions



Personal Independence Payments

Personal Independence Payments are for adults.

This means anyone over 16 or under the state pension age. At the moment, this is around 66 years old.

You can get these payments if you need help with daily living. Or, if you have difficulties moving around.

To find out more call:
0800 917 2222



Attendance Allowance

This benefit is for people over state pension age. It's for people who need help with their care. They need this help from another person.

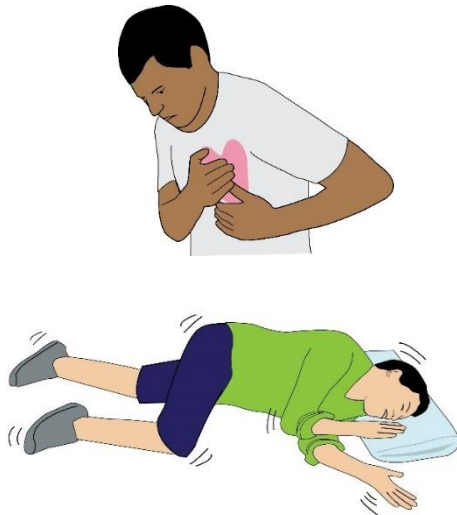
To get Attendance Allowance, you must not already be getting Personal Independence Payments or Disability Living Allowance.

Call **0800 731 0122** to find out more

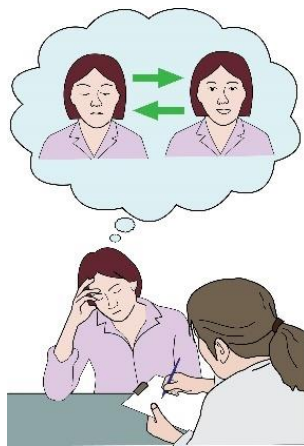
Some health problems might help you to get Personal Independence Payments or Attendance Allowance.

For example, long-term health conditions such as:

- Arthritis
- Asthma
- Cancer
- Bowel or bladder incontinence



- Heart problems
- Crohn's disease
- PTSD
- Epilepsy
- Dementia
- Depression



It's not about the condition or impairment itself. It's about the help you need. It's about the challenges you face because of the way it affects you.

If you are not successful at getting the benefit, you can get advice from a welfare rights adviser.

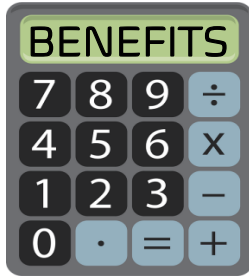


This is a person who can help you to challenge the decision that was made by the Department for Work and Pension.

You can look at all the benefits on offer and check if you can get benefits on this website:



www.gov.uk/browse/benefits



There is also helpful information on the **Citizens Advice** website about benefits, debt, housing and more.

Here is the website:

www.citizensadvice.org.uk

Citizens Advice: this is an independent organisation. It gives information and advice to people. It gives help with issues around the law, debt, housing and other problems.

Help with Housing and Travel



Responsible landlords

If you rent a private home, your landlord has responsibilities which they must meet.

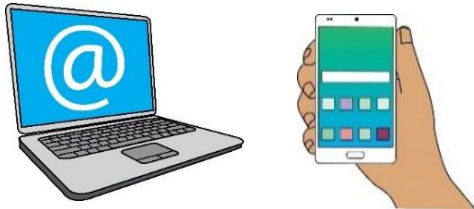
For example, they must:

- Keep your appliances working, for example your fridge, oven or dishwasher
- Make sure you have water, gas and electricity



- Fix any problems such as damp or mould

If you need help, ask us to inspect your home. We can tell your landlord to put things right.



Call us on this number:
020 8753 1081

Or email: [**phs@lbhf.gov.uk**](mailto:phs@lbhf.gov.uk)



Or visit our website here:
[**www.lbhf.gov.uk/private-tenants**](http://www.lbhf.gov.uk/private-tenants)



Housing worries

Are you at risk of **eviction**?
Has your landlord tried to evict you without going to court? Has your landlord said they will cut your gas, electricity or water?

Evictions: here, this means when a landlord kicks a person or people out of the home they are renting.



You can get free advice around the law from Hammersmith and Fulham Law Centre.

You can call them on this number: **020 3880 1727**



You can also call Shelter for free. They are a charity for housing and homelessness.

You can call them on this number: **0808 2000 247**



Are you at risk of losing your home? Or are you already homeless?

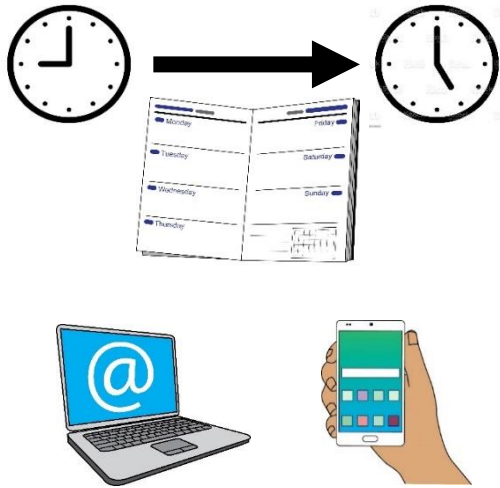


You can visit our advice page on the website: [**www.lbhf.gov.uk/homeless**](http://www.lbhf.gov.uk/homeless)



Blue Badge

Blue Badge helps people who have serious walking difficulties to park close to places they want to visit.



You can call from Monday to Friday. You can call between 9am and 5pm.

Call this number to find out more: **020 8753 6681**

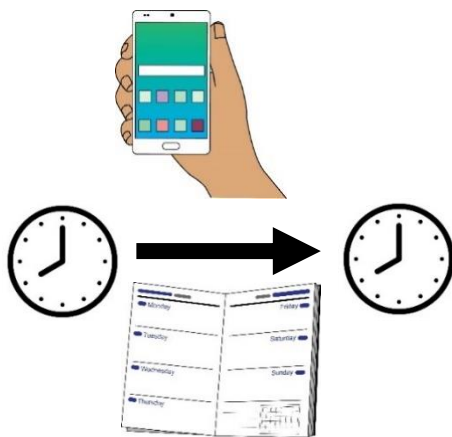
Or email: **bluebadges@lbhf.gov.uk**



Older person's Freedom Pass

This pass gives older people free travel across London. It gives them free local bus journeys across the country.

Call this number to find out more: **0300 330 1433**



You can call between Monday and Sunday, between 8am-8pm.

Or visit this webpage:

www.lbhf.gov.uk/freedom-passes

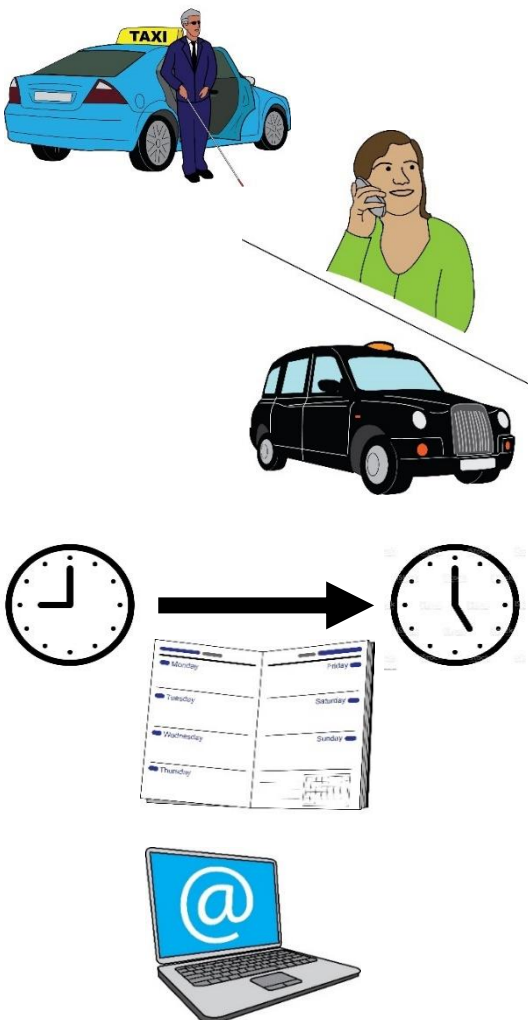


Disabled person's Freedom Pass

Disabled people can travel for free if they get this pass.

Call **020 8753 6681** Monday to Friday. They are open between 9am and 5pm.

Or email this address:
freedompasses@lbhf.gov.uk



Taxicard

If you are Disabled or blind, you might need to be picked up at your door. If so, you can travel in London radio taxis for a cheaper price.

Call this number to book a taxi: **020 8753 6681**

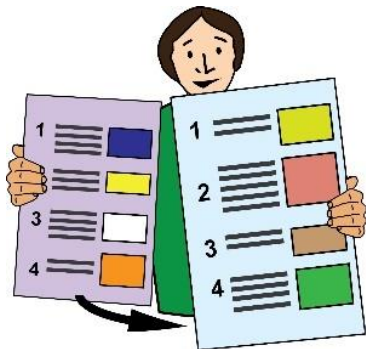
You can call Monday to Friday. You can call between 9am and 5pm.

Or email this address:
taxicards@lbhf.gov.uk

Help with the Cost of Living

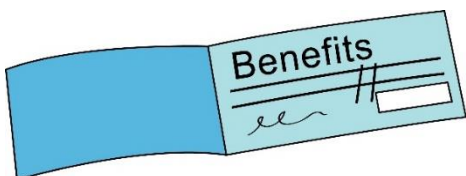
Winter 2022-2023

Part 3



This is Part 3 of this document.

What other help can you get?

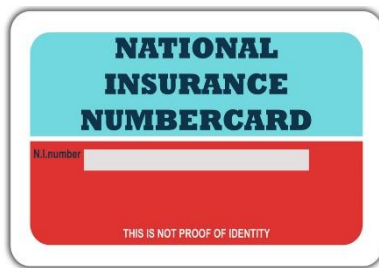


There is a new type of benefit you can get if you can't work:

Have you recently had to stop working because of **unemployment** or sickness?

If so, you might be able to claim a new kind of benefit.

Unemployment: this means when a person wants to work but they can't find a job.



These new benefits are based on your **National Insurance contributions**.

These new benefits are not based on any savings or things you might have.

National Insurance contributions: this means taxes that you have paid on the money you earn by working.



You can find out more details about the new kind of benefits here:

www.gov.uk/jobseekers-allowance

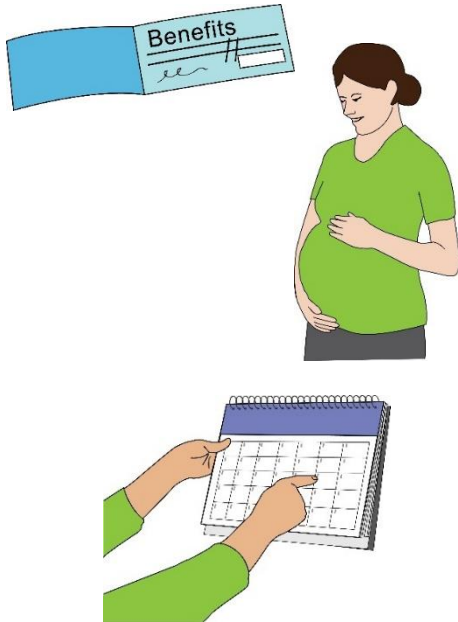
www.gov.uk/employment-support-allowance



Benefits for pregnant women

There are different types of benefits you can get when you go on **maternity leave**.

Maternity leave: this is when a woman who is having a baby gets paid while they take time off work.



One type is called statutory maternity pay.

Some people have not been at their job long enough to get this benefit.

Instead, they might be able to get another benefit called Maternity Allowance. They might be able to get this for up to 39 weeks.



The Sure Start Maternity Grant also gives £500 to mothers who are getting benefits. This is if they are having their first child.



Are you pregnant or do you have a child aged four or under?

If so, you might be able to get help from the Healthy Start Scheme.



This scheme helps buy important items such as healthy food and milk.



Support with interest on your mortgage

If you own a home, you might be able to get help from the government. You might be able to get help for paying **interest** on your **mortgage**.

Interest: here, this means charges you have to pay to borrow money.

Mortgage: this means money that is borrowed to buy a home.



You might also be able to get loans to make repairs on your home. Or, to make your home better.



You will have to pay back this loan with interest. You will have to do this when you sell your home or if the owner changes.



You can find out more details on this webpage:

www.gov.uk/support-for-mortgage-interest



Pension Credit

This benefit gives you extra money to help with living costs.

You can get this if:

- You are over State Pension age. This is different for different groups but is around 66 years old.
- You are on a low **income**.

Income: this means all the money coming into your account.



Cinema Exhibition Card

This card is for Disabled people. It means you can get a free ticket for someone to go with you to the cinema if you are disabled.

You can do this in certain cinemas that are taking part in this scheme.



Department
for Work &
Pensions

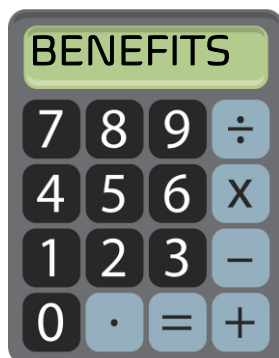


To get a cinema card, you must be getting:

- Disability Living Allowance, this is a benefit which pays for personal care needs or mobility needs.
- Personal Independence Payment, this is a benefit to help with daily living.
- Attendance Allowance, this benefit is for people over state pension age. It's for people who need help with their care.

You can find out more details about the cinema card here:

www.ceacard.co.uk



Online benefit calculators

There are lots of different benefit calculators that can help you find out about any benefits you might be able to get.



Here are some benefits calculators:

www.gov.uk/benefits-calculators

www.turn2us.org.uk

www.entitledto.co.uk

Local Partners who can help



Hammersmith and Fulham is a borough with lots of support in the community.

Here is a list of local partners who can support local people:



Citizens Advice Hammersmith and Fulham

Citizens Advice gives advice about:

- Benefits
- **Debt**, this means when you owe money to a person or a business
- Housing
- Energy



The advice is free and your information will be kept private.



Citizens advice also runs free digital skills training and English Language classes.

It gives Face-to-face support at these places:

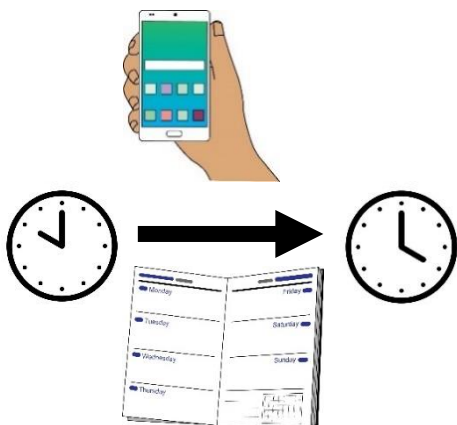
- Avonmore Library
- Shepherds Bush Family Project
- Charecroft Estate Community Hall.



Find out more on this website: www.cahf.org.uk

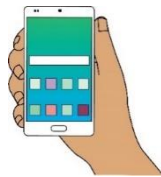
Or call this number:

0808 278 7832



You can call Monday to Friday. You can call between 10am and 4pm.

Cost of living help



Hammersmith and Fulham Law Centre

- The centre gives advice on: Housing and homelessness
- Jobs and the law
- Issues around immigration

Email the centre here:

www.hflaw@hflaw.org.uk

Or call them on this number:

020 3880 1727

Immigration: this means when somebody comes to live in the UK from another country.



Action on Disability

Action on Disability offers advice and support to Disabled people with:

- Jobs
- Youth
- Welfare benefit
- **Direct payments**

Direct payments: this means when social services give people money to pay for their own care.

Cost of living help 



To find out more about Action on Disability, you can visit their website here:

www.aod.org.uk

Or call this number:

020 7385 2098



Crosslight

Crosslight is an organisation which offers advice about debt. They give support with making a **budget**. They give classes about how to manage money.

Budget: this means a plan about how to spend and save your money.



You can visit Crosslight on this website:

www.crosslightadvice.org

Or you can call them on this number: **020 7052 0318**

Cost of living help 



Bishop Creighton House

Bishop Creighton House aims to stop people feeling cut off or lonely. They carry out:

- Home visits
- Calls
- Walks
- Classes

Visit their website here:

www.creightonhouse.org

Or you can call them on this number:

020 7385 9689



Mind - Hammersmith and Fulham

Mind offers emergency support for problems around mental health. For example, depression and anxiety.

Visit their website here:

www.hfehmind.org.uk

Or call them: **020 8571 7454**

SOLIDARITY SPORTS



Solidarity Sports

This is a charity that is based in Fulham. Solidarity Sports run fun activities for children.

They aim to make the wellbeing of children better.

Visit their website here:

www.solidaritysports.org

Or call on this number:

07947 758 634

h&f WORKS



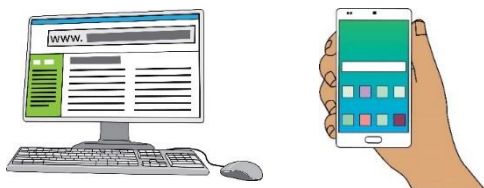
H&F Works

H&F Works supports people who want to go back to work or work more hours.

They offer help with CVs, interviews, and jobs.

Visit their website here:

www.hfworks.lbhf.gov.uk



Sobus

Sobus gives support to community and volunteer groups with:

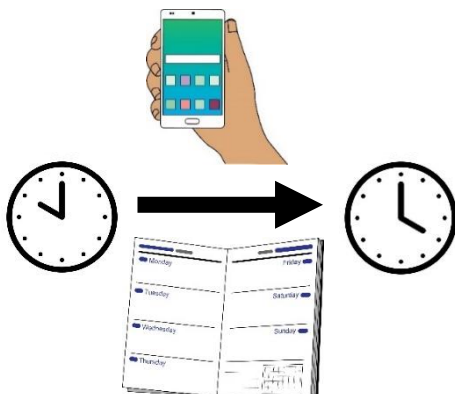
- Training
- Community organising
- Networking
- Office space

Visit the website here:

www.sobus.org.uk

Call them on this number:

020 7952 1230



Angelou Project

The Angelou Project helps with **domestic violence**.

You can call them for free:
0800 801 0660 Monday to Friday, between 10am and 4pm, and Wednesday between 6pm and 9pm.

Or visit the website:

www.angelou.org

Domestic violence: this means when abuse happens between people in a relationship. It can be any type of bullying, controlling or violent behaviour.



Age UK

Are you over 50 years old?

Age UK can give you advice about energy bills and cost-of-living payments.

Visit the website:

www.ageuk.org.uk

Or call: **020 7386 9085**

the
listening
place



The Listening Place

If you feel like life is no longer worth living, you can get face-to-face support here in Hammersmith and Fulham.

Visit their website

www.listeningplace.org.uk

Or call **020 3906 7676**



West London Welcome

This is a centre for **refugees and migrants**. It is based in the community.

Visit their website here:

www.westlondonwelcome.com

Refugee or migrant: this means people who have moved away from their home countries for different reasons. Some have moved to find better living conditions, such as better jobs or to join their families. Some have moved to escape from war, danger or violence in their home.



Children's Centres

Children's centres run lots of different activities for children under 5 years old.

Here are the children's centres in Hammersmith and Fulham:

- Bayonne Children's Centre, 50 Paynes Walk, W6 8PF
- Cathnor Park Children's Centre, 1 Melina Road, W12 9HY
- Masbro Brook Green Children's Centre, 49 Brook Green, W6 7BJ
- Masbro Children's Centre, 87 Masbro Road, W14 0LR

- | | |
|--|--|
| <ul style="list-style-type: none"> • Edward Woods Community Centre, 60-70 Norland Road, W11 4TX • Flora Gardens Children's Centre, Dalling Road, W6 0UD • Fulham Central Children's Centre, Tudor Rose Building, SW6 5PG • Shepherds Bush Families Project, 58a Bulwer Street, W12 8AP | <ul style="list-style-type: none"> • Melcombe Children's Centre, Fulham Palace Road, W6 9ER • Old Oak Community and Children's Centre, 76 Braybrook Street, W12 0AP • Randolph Beresford Children's Centre, Australia Road, W12 7PH • Ray's Playhouse, 247 Stephendale Road, SW6 2PR |
|--|--|



For more details about children's centres in the borough, visit this website:

www.lbhf.gov.uk/childrens-centres



National organisations

Here are some organisations that give support across the country:

National Domestic Abuse Helpline

You call them on this number: **0808 2000 247**

The helpline is open 24 hours.

Your information will be dealt with in private way.



Shelter

Shelter offers help with housing or homelessness.

Visit their website here:
www.england.shelter.org.uk

Or call them for free on this number: **0808 800 4444**



Samaritans

Whatever you're going through, a Samaritan will face it with you. We are here 24 hours every day.

You can visit our website here: www.samaritans.org

Or call this number:
116 123



For more cost-of-living help, visit this website:

www.lbhf.gov.uk/costofliving

Or call us for free on this number: **0800 917 6994**



Money Saving Tips:



Uswitch

Here are some top tips about how to save money during the cost-of-living crisis:

Get cheaper energy

Do you need a cheaper **energy tariff**? You can compare prices at this website:

www.uswitch.com

Energy Tariff: this means how much you pay for your gas and electricity.



Or you can get help and advice from Citizens Advice.
www.citizensadvice.org.uk/energy



Save on water bills

If the income of your home is less than £20,111, you can access the WaterHelp scheme. This scheme can give you a 50% discount on your water bill.



Other schemes that could help are the WaterSure and Customer Assistance Funds. These could help you if you get into debt.

Visit their website here:
www.thameswater.co.uk/help



Save money on your mobile or broadband costs

Are you struggling to afford your broadband or phone services?

Most companies offer customers lots of different social tariffs.

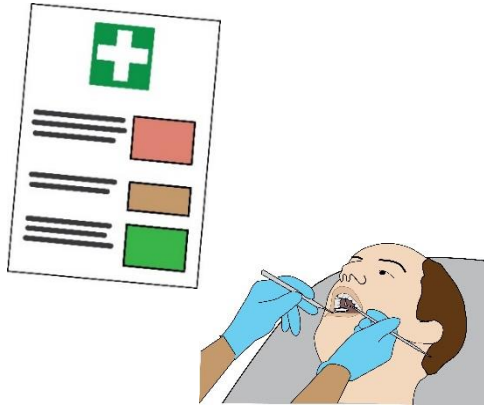
Broadband deals in your area



These are discounts for customers who are on a low income. These tariffs can be used as a safety net.

Visit the website here:
www.ofcom.org.uk/social-tariffs





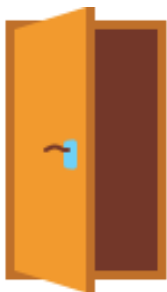
NHS

The NHS Low Income Scheme could help you pay for:

- NHS prescriptions
- NHS dental treatment
- Eyesight tests
- Glasses and contact lenses
- The cost of travelling to get NHS treatment

Visit the website:

www.nhsbsa.nhs.uk/nhs-low-income-scheme



Energy-saving tips

Did you know you can save £60 a year if you draught-proof windows and doors?

Did you know you can save £43 a year if you don't overfill the kettle?



Did you know you can save £65 if you don't put devices on standby?

For more helpful energy tips go to this website:

www.energysavingtrust.org.uk



Freecycle furniture

On Freecycle, you can give and get stuff for free. You can recycle and reuse items that you don't want. You can also save useful things from landfill.

Visit their website here:

www.uk.freecycle.org



Hammersmith BID Privilege Card Scheme

This card gives you discounts from local shops and businesses.

Go to this website more:

www.hammersmithbid.co.uk

MoneySavingExpert



Money saving and price comparison websites

On this website, there are lots of tips and ideas about how to save money and get the best deals.

Go to the website here:

www.moneysavingexpert.com



Hammersmith and Fulham Business Support

You can get help and advice for new and existing businesses here.

Visit their website here:

www.lbhf.gov.uk/business-support



More help

For more help with the cost-of-living, visit this website:

www.lbhf.gov.uk/costofliving

Or call us for free on this number: **0800 917 6994**