

Winter 2022-23

h&f
hammersmith & fulham



Help with the cost of living

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**
or visit **lbhf.gov.uk/costofliving**



We are here to help you

As a compassionate council, our number one priority is helping everyone in our borough through the cost-of-living crisis.

We know how worried residents are about food and fuel bills and keeping warm.

So, together with community groups, residents and business, we've been working to put in place a lot of support for residents and businesses.

That includes hardship payments and fuel vouchers, funding for warm meals and food banks, free school breakfasts and free home care, new support for businesses, free warm hubs with hot meals, advice stalls in shopping areas, money management classes and much more.

For those looking to volunteer and contribute, we are crowd funding with H&F Giving and have a volunteers' hub.

We've also set up a **new Cost-of-living team** to help everyone get the support they need. Just call it for **free** on **0800 917 6994** or email **costoflivingteam@lbhf.gov.uk**.

This booklet is packed with details about the help you can get – including many new, innovative sources of assistance. I hope you find it useful.

Best wishes

Cllr Rebecca Harvey
H&F Cabinet Member for Social Inclusion and Community Safety



⚠️ If you would like any of this information in large print, braille or a different language, call **0800 917 6994** or email **costoflivingteam@lbhf.gov.uk**

Someone you can talk to

H&F has a dedicated team to help you through this difficult time. Please call or email us (details below).

Ways our team can help

They can discuss your current financial circumstances and provide help and advice with:

- Council tax.
- Rent and discretionary housing payments.
- Free school meals and clothing grants.
- Local support payments for crises and emergencies.
- Fuel bank vouchers.
- Budgeting advice.

If you are a **Disabled person**, you may be able to get a grant to adapt your home to improve accessibility.

If you are a **business**, contact our 1-2-1 Business support team: lbhf.gov.uk/business-support.


If you're struggling to **heat your home** or **buy food**, we can help connect you to local organisations or services within the council that could help.

Help with benefits and grants

If you are a council tenant and need advice on benefits, grants or budgeting, please call the H&F Welfare benefits team on **020 8753 5566** or email: welfare.benefit@lbhf.gov.uk.

Coming to you

Look out for our pop-up stalls in shopping areas across H&F, with information about benefits, debts, health and wellbeing. Call the Cost-of-living team for details.

 Call our Cost-of-living team for free on **0800 917 6994**
 Lines are open 8am-6pm, Monday to Friday
 Or email: costoflivingteam@lbhf.gov.uk

Keeping warm this winter


Warm, friendly places to go

H&F has activity hubs across the borough where you'll get a friendly welcome to participate in activities and keep warm, have a free or low-cost healthy meal or just get some advice.

- Sands End Arts & 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:

lbhf.gov.uk/warmhubs.

 For more details call our Cost-of-living team for free on **0800 917 6994**

Lines are open 8am-6pm,
Monday to Friday

Or email:

costoflivingteam@lbhf.gov.uk

Local libraries

Our libraries are a warm space throughout the day.

- 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 7BF



Help with food and supplies

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

H&F Foodbank

Open every week across four locations. Offers free food parcels to residents in need upon referral.

020 7731 3693

hammersmithfulham.foodbank.org.uk

The Upper Room W12

Offers free, hot meals every weekday between 3pm and 6pm to anyone in need, with toiletries, bedding and clothing often also supplied.

020 8740 5688

theupperroom.org.uk

Rose Vouchers

Helps families with children under the age of five to buy fresh fruit and vegetables from local markets. To be eligible, families should meet the criteria for the Healthy Start voucher scheme for pregnant women, or be in receipt of benefits. Ask at children centres.

alexandarose.org.uk

Nourish Hub

Offers hot meals every weekday on a 'pay as you feel' basis, plus free cookery classes and breakfasts.

020 7967 1302

nourishhub.org.uk

Barons Court Project

Day centre for people on low income, homeless and/or vulnerable to mental health issues. You can have something to eat, do laundry, shower and enjoy wellness activities.

020 7603 5232


baronscourtproject.org

Free sharing apps

You can pick up free (or low cost) household items or food via a number of good local sharing apps, including Olio and Too Good To Go. These pass on delicious, unsold food from businesses to people in need.

olioex.com

toogoodtogo.co.uk

 For urgent help with food or medicine or if you're feeling isolated or lonely, please call us for free on **0800 917 6994**.

Help with money worries

You can get free advice from these organisations.

Crosslight

Provides free debt advice, budgeting support and money management classes.

020 7052 0318 or email:
info@crosslightadvice.org

Citizens Advice Hammersmith & Fulham

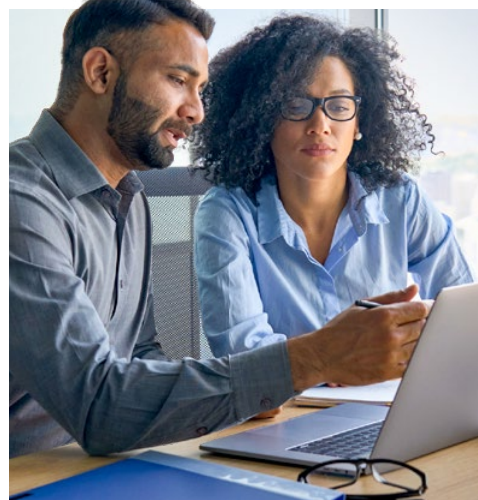
Free debt advice.

Debt line 020 3137 6295

Nucleus Legal Advice Centre

Free legal help for money, welfare, housing and job issues.

020 7373 4005
nucleus.org.uk



StepChange

Offers debt support and working with you through budget challenges and debt solutions.

0800 138 1111
stepchange.org.uk

Money Helper

A national organisation that provides free advice on debts and benefits.

moneyhelper.org.uk

CAP London Fulham Reach Debt Centre

Free professional advice.

0800 328 006
capuk.org/i-want-help

National Debtline

A national organisation that provides free impartial debt advice, factsheets and an online budgeting tool.

Freephone 0808 808 4000
nationaldebtline.org

Tax Aid

Free, independent tax advice for people on low incomes when things go wrong.

0345 120 3779
taxaid.org.uk

Struggling with credit, in debt, or worried about bailiffs? You are not alone. Help is available. Here are some ways you can resolve debt problems with the support of the organisations mentioned here.

Debt Respite Scheme (or 'Breathing Space')

Under the scheme, people will be given legal protection from their creditors for 60 days, with most interest and penalty charges frozen, and bailiffs paused. During this time, you can focus on getting advice and support to manage your debts.

Pro-rata payments

Struggling with your debts – such as credit cards, store cards and payday loans? If so, get advice on agreeing a repayment plan with your creditors. You can ask for lower monthly payments based on your disposable income.

Debt relief orders

A relief order means you don't have to pay certain kinds of debt. If you are eligible, your creditors cannot recover their money without the court's permission. And you're usually freed (or 'discharged') from your debts after 12 months.

Bankruptcy – get advice

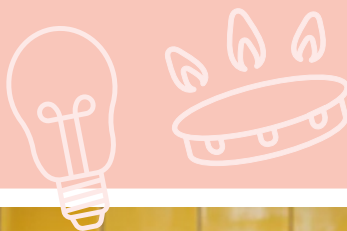
If the amount you owe is more than the value of your belongings and you can't pay your debts, you can apply for bankruptcy. This is a serious decision that will affect things like your credit rating, pensions and life insurance. It could also severely affect your ability to run a business or borrow money in the future. Please seek independent advice.

Taking control

In early 2023, H&F will be offering two new cost-of-living courses at the Macbeth Centre in Hammersmith. Our **Money Matters** course will teach you how to make informed choices about your personal finances and budgeting. You can also learn to feed yourself or your family on a budget in our **Ready Set Cook on a Budget** course.

Visit hfals.ac.uk for details and how to enrol. We can help with course fees.

Help with energy costs



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

If so, your energy supplier should have sent you £400 discount vouchers (either by text, email or post). These can be redeemed at your usual top-up point, such as a local PayPoint or Post Office branch. Contact your supplier if you haven't received them.

Run out of gas or electricity?

Your energy supplier should give you temporary credit if you can't top up. If you are on a pre-payment meter or just struggling to heat your home, you may be eligible for **Fuel Payment Vouchers**.

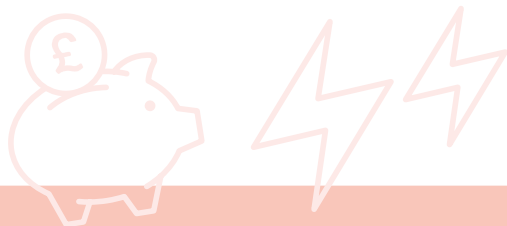
Call our Cost-of-living team for free on **0800 917 6994** (8am-6pm, Monday to Friday).

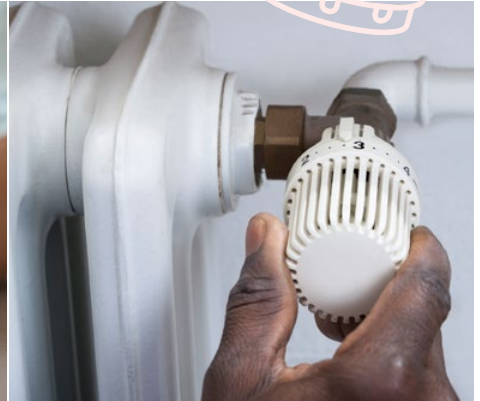
Warm Home Discount Scheme

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 may qualify if you are on a low income or pension credit. Contact your supplier to find out.

Warmer Homes Scheme

Grants of up to £25,000 are available from the Mayor of London for free heating, insulation and ventilation improvements for low-income homeowners and private tenants: **[london.gov.uk/warmer-homes](https://www.london.gov.uk/warmer-homes)**.





Hardship fund energy grants

If you're in debt to your energy supplier, you might be able to get a grant to help pay it off. Firms offering hardship fund grants include: British Gas, EDF, Shell, Octopus, E.ON Next, Ovo Energy Trust and Scottish Power. Check with your supplier. If you can't get help, you could still qualify for a grant from the British Gas Energy Trust: britishgasenergytrust.org.uk.

Priority Services Register

The register is a free service offered throughout the energy industry to support customers in need. It provides priority support in the event of an emergency or power cut. Contact your energy supplier, or visit: ofgem.gov.uk.

Green Doctors

Energy experts can visit your home and offer free tips and advice to help keep your home warm. You're eligible if you are over 65, a Disabled person, have a long-term health condition or are on a low income.

Call **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: london.gov.uk/cost-of-living.



Grants and funds

There are many grants and free or low-interest loans around. Here are a few.

Charitable grants

If you need help to purchase white goods or other items you may be able to apply to a charity. You can search for charities on websites Turn2Us and EntitledTo. Some charities give grants depending on where you live, your occupation or age and other criteria.

turn2us.org.uk

entitledto.co.uk

Family Fund

The Family Fund provides grants for essential items to low-income families raising a disabled or seriously ill child.

familyfund.org.uk

DWP interest-free budgeting loans and advance payments

If you receive benefits from the Department for Work and Pensions you may be able to apply for a budgeting loan or a budgeting advance payment. This can pay towards the cost of white goods or replacing a broken cooker, or staying in work. It is an interest-free loan and you only pay back what you borrow.

gov.uk/budgeting-help-benefits



Disability benefits

If you or someone you know is a Disabled person, or has a long-term health condition, you may be entitled to receive a disability benefit.

Disability benefits can be claimed from the Department for Work and Pensions (DWP) even if you work, have savings or are in full-time education. Here are some often under-claimed disability benefits:

Disability Living Allowance (DLA)

For children aged up to 16 years old. The child must need extra care and attention and/or supervision, or have long-term mobility problems and difficulty getting around. Disabilities can include ADHD, asthma and autism. Call **0800 121 4600**.

Personal Independence Payments (PIP)

For adults over 16 to state pension age. You can qualify if you need help with daily living or you have difficulties with mobility. Call **0800 917 2222**.

Attendance Allowance (AA)

This benefit is for people over state pension age who need help with their care, attention or supervision from another person, and who

are not already receiving PIP/DLA. Call **0800 731 0122**.

Health problems that could help you qualify for PIP or AA payments include long-term health conditions such as arthritis, asthma, heart problems, cancer, bowel or bladder incontinence, Crohn's disease, depression, PTSD, epilepsy and dementia.

It's not the condition or impairment itself, but the help you need and the difficulties you experience due to how it affects you.

If you are unsuccessful, seek advice from a welfare rights adviser about appealing the DWP decision.

You can look at the full range of benefits offered and check your eligibility with the DWP at: **[gov.uk/browse/benefits](https://www.gov.uk/browse/benefits)**.

There is also helpful information on the Citizens Advice website on benefits, debt, housing and more: **[citizensadvice.org.uk](https://www.citizensadvice.org.uk)**.

Housing and travel help

Responsible landlords

If you're renting privately, your landlord is required to keep your appliances working, make sure water, gas and electricity are supplied, and fix any problems such as damp or mould.

If you need help, ask us to inspect your home. We can instruct your landlord to put things right. Call **020 8753 1081** or email: **phs@lbhf.gov.uk** or visit: **lbhf.gov.uk/private-tenants**.

Housing worries

Are you at risk of eviction? If your landlord tries to evict you without going to court or threatens

your services (gas, electricity or water) you can get free legal advice from **H&F Law Centre** on **020 3880 1727** or **Shelter** on Freephone **0808 2000 247**. At risk of losing your home or already homeless? Visit our advice page and get help now: **lbhf.gov.uk/homeless**.



Blue Badge

Helps people with significant walking difficulties to park close to places they wish to visit. Call **020 8753 6681** (Monday to Friday, 9am-5pm) or email: **bluebadges@lbhf.gov.uk**.

Older person's Freedom Pass

Allows free travel across London and free local bus journeys nationally. Call **0300 330 1433** (Monday to Sunday, 8am-8pm) or visit **lbhf.gov.uk/freedom-passes**.

Disabled person's Freedom Pass

Disabled people can travel for free if they are eligible. Call **020 8753 6681** (Monday to Friday, 9am-5pm) or email: **freedompasses@lbhf.gov.uk**.

Taxicard

If you are Disabled or blind and need to be picked up at your door, you can travel in designated licensed London radio taxis at a reduced rate. Call **020 8753 6681** (Monday to Friday, 9am-5pm) or email: **taxicards@lbhf.gov.uk**.

Other help on offer

New-style contributions-based benefits

If you recently had to stop working due to unemployment or sickness you may be able to claim new-style contributions-based benefits. These are based on your National Insurance contributions, and not on any savings or assets you may have. Details here: gov.uk/jobseekers-allowance and gov.uk/employment-support-allowance.

If you are not entitled to statutory maternity pay from your employer, you may be entitled to **Maternity Allowance** for up to 39 weeks.

The **Sure Start Maternity Grant** provides £500 for people receiving benefits who are having their first child.

Pregnant women, or those who have a child aged up to four, may qualify for the **Healthy Start Scheme** to help buy essentials.

Support for Mortgage Interest (SMI)

If you're a homeowner you may qualify for government help for interest payments on your mortgage or loans for repairs/improvements. You'll need to repay with interest when you sell

or transfer ownership. Details here: gov.uk/support-for-mortgage-interest.

Pension Credit

Gives you extra money to help with living costs if you're over State Pension age and on a low income. You may be entitled even if you own your home or have some savings or a pension. Details here: gov.uk/pension-credit.

Cinema Exhibition Card

Enables a Disabled cinema guest to receive a free ticket for someone to go with them when they visit a participating cinema.

To qualify you must be receiving Disability Living Allowance, Personal Independence Payment or Attendance Allowance for daily living or care. Details here: ceacard.co.uk.

Online benefit calculators

There are a number of benefit calculators that can help you identify any benefits you may be able to claim including: gov.uk/benefits-calculators, turn2us.org.uk and entitledto.co.uk.



Local partners who can help

H&F is a borough rich in community support. Here are some examples.

Citizens Advice

Hammersmith & Fulham

Free, confidential advice on benefits, debt, housing, energy, free digital skills training and English Language classes. Face to face support available at Avonmore Library, Shepherds Bush Family Project and Charecroft Estate Community Hall.

cahf.org.uk or Freephone 0808 278 7832 (Monday to Friday, 10am-4pm)

H&F Law Centre

Advice on housing and homelessness problems, employment law and immigration issues.

Email: hflaw@hflaw.org.uk or call 020 3880 1727

Action on Disability

Offers advice and support to Disabled people across employment, youth, welfare benefits and direct payments.

aod.org.uk or call 020 7385 2098

Crosslight

Offers debt advice and budgeting support and money management classes.

crosslightadvice.org or call 020 7052 0318

Bishop Creighton House

Tackles social isolation via home visits, calls, walks and classes.

creightonhouse.org or call 020 7385 9689

Mind (Hammersmith & Fulham)

Offers emergency support for many mental health concerns, including depression and anxiety.

hfehmind.org.uk or call 020 8571 7454

Solidarity Sports

Fulham-based charity improving the wellbeing of children through fun activities.

solidaritysports.org or call 07947 758 634

H&F Works

Provides support to people looking to go back to work or increase their hours, and offers help with CVs, interviews and jobs.

hfworks.lbhf.gov.uk

Sobus

Support with training, community organising, networking and office space to community and voluntary groups.

sobus.org.uk or call 020 7952 1230

Angelou Project

Help with domestic violence.

Freephone 0800 801 0660
(Monday to Friday, 10am-4pm
and Wednesday 6pm-9pm)

Age UK

Over 50? Get advice about energy bills and cost-of-living payments.

ageuk.org.uk or call **020 7386 9085**

The Listening Place

Face-to-face support in H&F for those who feel life is no longer worth living. Walk in or call.

listeningplace.org.uk or call
020 3906 7676

West London Welcome

Community-based refugee and migrant centre.

westlondonwelcome.com

Children's Centres

Range of activities for under-5s.

- Bayonne Children's Centre, 50 Paynes Walk, W6 8PF
- Cathnor Park Children's Centre, 1 Melina Road, W12 9HY
- 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

- Masbro Brook Green Children's Centre, 49 Brook Green, W6 7BJ
- Masbro Children's Centre, 87 Masbro Road, W14 0LR
- 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
- Shepherds Bush Families Project, 58a Bulwer Street, W12 8AP

For details, visit:

lbhf.gov.uk/childrens-centres

National organisations

National Domestic Abuse Helpline

Confidential 24-hour helpline

Freephone 0808 2000 247

Shelter

Help with housing or homelessness.

england.shelter.org.uk or

Freephone 0808 800 4444

Samaritans

Whatever you're going through, a Samaritan will face it with you 24/7 every day.

samaritans.org or call **116 123**

Money-saving tips



Get cheaper energy

Need a cheaper energy tariff? You can compare prices at [uswitch.com](https://www.uswitch.com) or get help and advice from Citizens Advice.

[uswitch.com](https://www.uswitch.com)

[citizensadvice.org.uk/energy](https://www.citizensadvice.org.uk/energy)

Save on water bills

If your household income is below £20,111 the WaterHelp scheme can provide a 50% discount on your water bill. Other schemes include WaterSure and Customer Assistance Funds if you get into debt.

[thameswater.co.uk/help](https://www.thameswater.co.uk/help)

Save mobile or broadband costs

Struggling to afford your broadband or phone services? Most providers offer customers a wide range of 'social tariffs' as a safety net.

[ofcom.org.uk/social-tariffs](https://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 and the cost of travelling to receive NHS treatment:

www.nhsbsa.nhs.uk/

[nhs-low-income-scheme](https://www.nhsbsa.nhs.uk/low-income-scheme)

Energy-saving tips

Did you know you can save £60 a year if you draught-proof windows and doors? Or £43 a year if you don't overfill the kettle? Or £65 if you don't put devices on standby? More helpful energy tips:

[energysavingtrust.org.uk](https://www.energysavingtrust.org.uk)

Freecycle furniture

Give and get stuff for free, recycle and reuse unwanted items and save useful things from landfill.

[uk.freecycle.org](https://www.uk.freecycle.org)

Hammersmith BID Privilege Card Scheme

Get this to enjoy discounts from local shops and businesses.

[hammersmithbid.co.uk](https://www.hammersmithbid.co.uk)

Money saving and price comparison websites

Lots of tips and ideas on how to save money and get the best deals:

[moneysavingexpert.com](https://www.moneysavingexpert.com)

H&F Business Support

Help and advice for new and established businesses, specifically with finding and winning new customers.

[lbhf.gov.uk/business-support](https://www.lbhf.gov.uk/business-support)

⚠ For more cost-of-living help, visit [lbhf.gov.uk/costofliving](https://www.lbhf.gov.uk/costofliving) or call us for free on **0800 917 6994**