

# Struggling with the cost of living?

## Where to get help and support



Many Islington residents are struggling with the cost of living and unable to afford the basics such as housing costs, food, clothing and energy.

There is a range of support available – through the Council and local partners - to help households in financial hardship to cope with an immediate crisis and to move towards being better off in the longer term. Full details can be found on the Council's website at [www.islington.gov.uk/benefits-and-support/cost-of-living-support](http://www.islington.gov.uk/benefits-and-support/cost-of-living-support).

This leaflet provides a summary of the support available and who to contact for help, as follows:

- Crisis and Resilience Fund – for help in a crisis
- Help with Council Tax, Rent and other household bills
- Help to claim benefits – to maximise household income
- Money and debt advice – help to manage bills, reduce debt and build savings
- Help to access free or affordable food
- Help with childcare and family costs
- Help to get a job or build skills for work
- Wider help and support – Access Islington Hubs
- Free, independent advice from local organisations

### Crisis and Resilience Fund: For help in a crisis

Islington residents who are facing a financial shock may be able to get help from the **Crisis and Resilience Fund (CRF)**, funded by the council, partners and the government.



**Funded by  
UK Government**

### What help is available through the CRF

**Crisis Payment:** One-off payment to provide urgent help to pay for essentials, such as food, electricity or clothing.

**Housing Payment:** help with housing costs e.g. a rent shortfall because of Bedroom Tax, Benefit Cap or Local Housing Allowance, rent deposits, removal or moving costs.

**Referral to other support:** residents applying for help through the Crisis and Resilience Fund can also be referred to other support such as help with debt, benefits and employment

### To apply for a Crisis Payment or a Housing Payment:

- **Contact Access Islington** to apply for a Crisis Payment or a Housing Payment:

Phone: 020 7527 8222

Email: [heretohelp@islington.gov.uk](mailto:heretohelp@islington.gov.uk)

Visit an [Access Islington Hub](#)

- **Contact your landlord** (for social housing tenants)
- **Contact Housing Solutions** on 0207 527 6371 (for private sector tenants)
- **Apply through referral partners** – see list on [Crisis and Resilience Fund | Islington Council](#)

## Help with Council Tax, Rent and other household bills

Households who are struggling may be able to get help to pay bills such as Council Tax, rent, energy and other utility bills.

### Help with your Council Tax bill

Households on low income may be able to get help to pay Council Tax. Through our Council Tax Support Scheme, residents who are eligible could get a reduction of between 35% to 100% in their Council Tax bill, depending on their circumstances.

There are also a range of other discounts including single person discount, student exemption, older person's discount, disability discount, discounts for people who give or receive care, for young care leavers, foster carers, those with a severe mental impairment, and more.

- **Apply for Council Tax Support**

Visit our website to find out more and to complete the application form at [www.islington.gov.uk/council-tax/get-money-off-your-bill](http://www.islington.gov.uk/council-tax/get-money-off-your-bill)

For help with the form call 020 7527 4990 or visit one of our Access Islington hubs.

### Help to pay your rent

Working age households who are on low incomes may be able to claim for help to pay their rent and meet other costs through Universal Credit. Pensioner households could be entitled to claim Housing Benefit to help with their rent.

- **For information and help on how to apply for Housing Benefit**

Visit: [www.islington.gov.uk/benefits-and-support/housing-benefit](http://www.islington.gov.uk/benefits-and-support/housing-benefit)

Email: [FrontOffice.Housing@islington.gov.uk](mailto:FrontOffice.Housing@islington.gov.uk)

Call: 020 7527 4990 or visit one of our Access Islington hubs.

- **For information and help to apply for Universal Credit**

Visit our website: [www.islington.gov.uk/benefits-and-support/universal-credit](http://www.islington.gov.uk/benefits-and-support/universal-credit)

Visit the Government website to find out more and make a claim for UC:  
[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

Call the Citizens Advice Help to Claim helpline on 0800 144 8 444 for information and help to make a claim. This is a free helpline available from 8am to 6pm, Monday to Friday.

Contact our IMAX team (see details in the next section).

## Help with energy bills

Islington Council manages the Seasonal Health Intervention Network (SHINE), a fuel poverty referral network and free energy advice service for Londoners. It provides practical support to:

- Reduce energy bills and get help with energy debt
- Access grants and energy-saving schemes and stay safe, warm and healthy at home

### ➤ **Contact SHINE for energy advice and help with energy bills:**

Tel: 0800 953 1221 / 020 7527 2121

Email: [shine@islington.gov.uk](mailto:shine@islington.gov.uk)

Visit: [www.islington.gov.uk/environment-and-energy/energy/shine](http://www.islington.gov.uk/environment-and-energy/energy/shine)

## Help with utility bills

Most utilities companies, including water, phone and broadband providers, offer a social tariff – a cheaper package or reduced bill for households on low income. Yet recent data shows that many households are not aware of this. There is around £10m in unclaimed support through social tariffs in Islington, with over 30,000 households missing out.

## Help with water bills

Thames Water offers financial support to customers who are struggling with their water bills through a range of schemes including WaterHelp and WaterSure.

### ➤ **For further information on support with water bills**

Visit: [www.thameswater.co.uk/help/account-and-billing/financial-support](http://www.thameswater.co.uk/help/account-and-billing/financial-support)

## Help with phone and broadband bills

Most phone and broadband providers offer social tariffs - cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits.

The Ofcom website provides a full list of phone and broadband social tariff providers with details of the range of packages.

### ➤ **For information on how to save money on phone and broadband bills**

Visit: [www.ofcom.org.uk/phones-and-broadband/saving-money/social-tariffs](http://www.ofcom.org.uk/phones-and-broadband/saving-money/social-tariffs)

## Help to claim benefits: to maximise household income

There is a range of benefits and other financial help that can make a real difference to residents and their families. But not everyone is claiming all they are entitled to. Research in 2025 showed that there was £120 million in unclaimed benefits in Islington with over 34,000 households missing out on vital support.

### Who can claim benefits?

Residents may be able to claim benefits and other support if they:

- Are on a low income – whether in work or not in work
- Have someone in the family who is disabled or struggling with ill health
- Are a carer
- Have one or more dependent children
- Are of state pension age

### Benefits and financial support include:

#### For low income households:

- Universal Credit – working age people
- Pension Credit – pension age people

#### For families with children:

- Child Benefit
- Healthy Start
- Free School Meals

#### For those with a disability or caring needs:

- Personal Independence Payment (PIP)
- Disability Living Allowance for Children
- Attendance Allowance
- Carers Allowance

### For help to claim benefits:

- Use our simple **Benefits Calculator** to check entitlement for benefits and other support: [www.islington.gov.uk/benefits-and-support/benefits-calculator](http://www.islington.gov.uk/benefits-and-support/benefits-calculator).
- **Contact our Income Maximisation Team (IMAX)**  
Tel: 020 7527 8222  
Email: [Claimit@islington.gov.uk](mailto:Claimit@islington.gov.uk)

## Money and debt advice: help to manage bills and reduce debt

Many residents are struggling to pay bills and falling into debt. The most common issues include council tax arrears, rent arrears, unpaid energy or water bills, and parking fines.

There is a lot of free online support. The government website sets out a list of organisations that provide free, confidential and independent advice on dealing with debt problems.

**MoneyHelper** is a government-backed service which provides free, impartial information on money, pensions, benefits and more.

And residents can get help locally through **Citizens' Advice Islington's** Debt Advice Team.

Residents struggling to pay council bills e.g. council tax, rent, parking, can contact relevant council service to get help and discuss payment options. And where there is more than one council debt our **Multiple Debt Team** can help arrange a manageable payment plan.

Most utilities companies – including energy, water, broadband and phone providers - offer support to those struggling to pay household bills. Residents on low incomes may be eligible for a **social tariff**, a reduced rate or package. Residents should contact their providers to get help.

There is also support to help residents to access affordable loans and to build savings for the future to build financial resilience.

**Credit unions** offer low interest, ethical loans to their members whilst also helping to build savings. A credit union is a not-for-profit financial provider that helps people access banking products like bank accounts, savings and loans. There are credit unions across the country. Our local credit union is the **London Capital Credit Union**, which is based in Islington.

**Help to Save** is a type of savings account which allows certain people receiving Universal Credit to get a bonus of 50p for every £1 they save over 4 years. It is backed by the government so all savings in the scheme are secure.

### For information and support around debt:

- **Visit MoneyHelper** for free impartial advice on benefits, pensions and more  
[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)
- **Visit the government website** for a full list of where to get free debt and money advice  
<https://www.gov.uk/debt-advice>
- **Contact Citizens Advice Islington**  
Debt Free Advice Helpline: 0800 808 5763  
Email: [debt@islingtoncab.org](mailto:debt@islingtoncab.org)
- **Contact the Council's Multiple Debt Team**  
Tel: 020 7527 6161  
Email: [multipldebttteam@islington.gov.uk](mailto:multipldebttteam@islington.gov.uk)

### For information and support around building savings:

- **Visit the Government website for information Help to Save**  
[www.gov.uk/get-help-savings-low-income](http://www.gov.uk/get-help-savings-low-income)
- **Find out more about Credit Unions**  
[www.moneyhelper.org.uk/en/everyday-money/banking/credit-union-current-accounts](http://www.moneyhelper.org.uk/en/everyday-money/banking/credit-union-current-accounts)
- **Contact the London Capital Credit Union**  
Visit: <https://credit-union.coop/>  
Tel: 020 7561 1786 (Multilingual advisers available)  
Email: [info@credit-union.coop](mailto:info@credit-union.coop)

## Help to access free or affordable food

**Islington Foodbank**, based at Highbury Roundhouse, operates via an appointment-based system requiring a referral voucher from local agencies, including Islington Council, local housing associations, Help on Your Doorstep, Citizens Advice Islington, and various social services.

There are a number of other food providers across Islington offering free or low cost food. Information can be found on the **Islington Food Partnership** website or by contacting Access Islington.

**Healthy Start** is a national NHS scheme to provide support for pregnant women or with children under four to buy milk and healthy foods via a pre-paid card.

### For help and information on food support:

#### ➤ Get in touch with Access Islington

For information on food support and to make an appointment for Islington Food Bank:

Tel: 020 7527 8222

Email: [heretohelp@islington.gov.uk](mailto:heretohelp@islington.gov.uk)

#### ➤ Visit the Islington Food Partnership website

Digital flyer with information on other free or low cost food projects in Islington

[www.islingtonfoodpartnership.org.uk/ifp-support](http://www.islingtonfoodpartnership.org.uk/ifp-support)

#### ➤ Apply for support through Healthy Start

Apply online at [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

## Help with childcare and family costs

The Council provides a range of financial support including help with the cost of childcare, grants for school-age children and advice for parents who want to move into work. Full details can be found on the Council's website at [www.islington.gov.uk/children-and-families/help-with-childcare-and-family-costs](http://www.islington.gov.uk/children-and-families/help-with-childcare-and-family-costs)

The **Family Information Service (FIS)** can help resident who are looking for childcare, need family advice and support, or want to find free and fun activities for their children.

Islington's **Holiday Activities and Food (HAF) Programme** is a free spring, summer and winter holiday programme which gives young people the chance to enjoy a wide range of free activities with a healthy lunch. Visit the website to find out more about activities and eligibility and how to register:

Our **Family Hubs** bring together a variety of services for children and families, making it easier to get help.

## For help and support for families and children:

### ➤ **Contact the Family Information Service**

Tel: 020 7527 5959

Email: [fis@islington.gov.uk](mailto:fis@islington.gov.uk)

### ➤ **Find out more about the Holiday Activities and Food programme**

[www.islington.gov.uk/children-and-families/things-to-do/lunch-bunch](http://www.islington.gov.uk/children-and-families/things-to-do/lunch-bunch)

### ➤ **Visit one of our Family Hubs**

Central: New River Green Children's Centre, N1 2SX.

South: Bemerton Children's Centre, N1 0DX.

North: Hornsey Road Children's Centre, N7 7EN.

## Help to get a job or build skills for work

For many people, employment is the best way to increase household income and become better off in the longer term. The Council offers free help to build skills for work and to get a job.

**Islington Working (iWork)** supports Islington residents who are out of work or in low paid work to access employment support and find a job, apprenticeship or training opportunity. Our **Islington Working portal** provides information on local jobs. Those who need support finding the right job will be put in touch with one of our dedicated employment coaches.

Our **Youth Employment Hubs** offer a dedicated space for young people aged 16 to 25 to access help and guidance to move into employment, education or training.

**Islington Adult Community Learning** offers a range of free courses for Islington residents to improve their skills and life chances. Classes are run in a variety of venues, including libraries, community centres and children's centres. Courses include ESOL, Vocational and Employability Skills, English, Maths, Digital Skills, and Green Skills.

## For help to find work or build skills for work:

### ➤ **Contact Islington Working**

Tel: 020 7527 2706

Email: [IslingtonWorking@islington.gov.uk](mailto:IslingtonWorking@islington.gov.uk)

Visit our webpage: [www.islington.gov.uk/jobs-and-careers/support-finding-work](http://www.islington.gov.uk/jobs-and-careers/support-finding-work)

Visit the Islington Working Portal: <https://islingtonworking.co.uk/>

### ➤ **Drop into one of our Youth Employment Hubs (young people)**

West Library Employment Hub: 107 Bridgeman Road, London N1 1BD

Corker Walk Employment Hub: Andover Estate, 54 Corker Walk, Finsbury Park, N7 7RY

Visit: [www.islington.gov.uk/jobs-and-careers/support-finding-work/youth-employment](http://www.islington.gov.uk/jobs-and-careers/support-finding-work/youth-employment)

### ➤ **Contact Islington Adult Community Learning**

Tel: 020 7527 5782 / 07734 777466

E-mail: [acl@islington.gov.uk](mailto:acl@islington.gov.uk)

## Wider help and support: Access Islington Hubs

Our **Access Islington Hubs** offer help on a wide range of issues including **Money, Food, Work, Housing, Family, Wellbeing, and Community safety**.

### ➤ To get in touch with Access Islington for help and support:

Tel: 020 7527 8222

Email: [heretohelp@islington.gov.uk](mailto:heretohelp@islington.gov.uk)

Visit one of our Access Islington Hubs:

- Central Hub: 222 Upper Street N1 1XR
- North Hub: 6-9 Manor Gardens N7 6LA
- South Hub: Finsbury Library, 245 St John's Street EC1V 4NB

## Free Independent Advice from local organisations

The Council funds local advice partners to offer free independent advice, support and legal services to people who live and work in Islington including **Benefits, Debt, Housing, Education, Family Law, Employment, Immigration**, and referrals to other support.

### ➤ Citizens Advice Islington

Benefits, Debt, Employment, Energy, Family, Housing, Immigration, Other

Adviceline: 0808 278 7836

Visit: <https://islingtoncab.org/>

### ➤ Islington Law Centre

Benefits, Debt, Education, Housing, Immigration

Tel: 020 7288 7630

Visit: [www.islingtonlaw.org.uk](http://www.islingtonlaw.org.uk)

### ➤ Islington People's Rights

Debt and Welfare Benefits advice

Advice Line: 020 7561 3685

Visit: [www.ipradvice.org.uk](http://www.ipradvice.org.uk)

### ➤ Islington BAMER Advice Alliance

Specialist advice for BAMER communities

Tel: 020 3941 2787

Email: [contact@ibaa.org.uk](mailto:contact@ibaa.org.uk)

Visit: <https://ibaa.org.uk/>

### ➤ Help on Your Doorstep

Working in the community to connect residents to specialist advice and support services

Tel: 020 3931 6080

Email:

[connect@helponyourdoorstep.com](mailto:connect@helponyourdoorstep.com)

Visit: [www.helponyourdoorstep.com](http://www.helponyourdoorstep.com)

### ➤ Manor Gardens Welfare Trust

One-on-one support in 12+ community languages to access help with benefits, housing and other support

Tel: 07483 149 519

Email:

[MGassistance@manorgardenscentre.org](mailto:MGassistance@manorgardenscentre.org)

Visit: <https://manorgardenscentre.org>

### ➤ LDN London

Support for young people with special educational needs and disabilities

Tel: 020 3031 6651 Email: [islingtonSENDIASS@ldnlondon.org](mailto:islingtonSENDIASS@ldnlondon.org)

Visit: [www.ldnlondon.org/find-support/islington-sendiaass-services/](http://www.ldnlondon.org/find-support/islington-sendiaass-services/)