

Camden's Cost of Living Crisis Scheme

About the Scheme

In response to the growing cost of living crisis in 2022, the Council agreed a £2m annual cost of living crisis fund. To successfully deliver the support we have updated the local welfare assistance scheme to reflect learning from the pandemic and the emerging understanding of need in Camden.

Cost of Living Awards

Part of the budget will be used for Cost of Living Crisis Awards. These are where an individual or family is facing severe financial hardship and cannot afford the essentials of food, warmth, water, electricity and housing etc. As such, there is a risk the family or individual will suffer harm without help as they have no other source of financial support available to them.

Award values

Household	Award value
Single person / couple	£300
Small family/household (1-2 children)	£400
Larger families/household (up to 3 children/deps)	£500
Household with over 5 members	£6-700

- A household can only receive a maximum of **two awards in a 12-month period**.
- In exceptional circumstances higher values can be awarded but sufficient information and evidence is required in the application. Please use the 'reason for award' box for this.
- The scheme's budget position will be taken into consideration when making an award.

Advice and sustainable solutions

Wherever possible, financial payments will be linked to an advice intervention that builds sustainable solutions including employment support, childcare, benefits and debt advice, income maximisation (e.g. free school meals, healthy start vouchers, pension credit), advice on reducing costs (e.g. food co-operatives, help with energy costs, green travel) and wider issues such as mental health and wellbeing support (IAPT, stop smoking, healthy eating, social isolation etc) and digital inclusion.

Who is the support for?

Those in most financial hardship must be prioritised. The Council has identified the following groups as most likely to be in financial hardship with limited ability to increase their income but the Council recognises that not everyone in need will fit into these categories so this list is not exclusive and any exceptional circumstances will be considered:

- People with disabilities leading to higher utility bills and/or impacted by the bedroom tax
- Unpaid carers
- Pensioners on pension credit
- Families with young children under 5 or larger families impacted by the 2-child rule
- Care leavers
- Single parents impacted by the benefit cap
- People fleeing domestic violence or other community safety issue
- Council tenants in street properties not on the shared heating system

How is the award accessed?

All applications will be made through a registered referral partner, Council case workers or the Council's tackling poverty team to ensure people are receiving support to address the wider causes of hardship and build future financial security. The list of registered referral partners will be available on the Council's website but include the Camden Advice Network, social prescribing

teams/NHS partners, schools, a range of council services, employment partners and food partners. Information on how to access the scheme will be available online and via other publicity channels.

Getting set-up

- Send the full names and email addresses of the people to be given access to the form to tacklingpoverty@camden.gov.uk. You will receive a password and can access the application form here: <https://www.camden.gov.uk/en/household-support-fund>

Using the form

- You submit the form on behalf of the resident so please include as much information on reasons for their hardship as possible.
- The applicant will need to evidence their identity, residence in or connection to Camden and their financial situation, which includes copies of their bank statements.
- Preferred evidence of identity is **national insurance numbers** to enable the award to be processed quickly.
- The Tackling Poverty Team run checks ensure eligibility. Depending on the evidence submitted they may need to request further information. Please advise customers to respond quickly to avoid delays in receiving the award.

Awarding criteria:

1. **The customer must have lived in Camden for at least six weeks**
We check the Council Tax database, if they are not registered, then we will come back to you for another form of proof such as a bill, bank statement or benefit letter addressed to them at the address they are claiming for. The faster we receive proof of residency the faster the award can be made.
2. **No more than two awards per household**
We check records to see how many awards a household has received. **If there is more than one adult or family in the household, the application must come from the main tenant.** If the household is large, we will consider a larger award as no more than two payments can be made in a 12-month period. If you consider someone needs a higher award, then you must get agreement from the Tackling Poverty Team before submitting the form. Email sarah.sedley@camden.gov.uk or tacklingpoverty@camden.gov.uk
3. **Applicants must be over 18, but we will accept those aged 16-18 living independently** in recognition that not all young people are able to remain at home
4. **You must deem this person to be in severe hardship or financial crisis** based on evidence they have provided.

Key information:

- **Ensure the 'reason for award' section is completed in detail.**
Include information on debts, income, expenditure, number of children, household type to convey the applicant's situation sufficiently. Applications without this detail may be rejected.
- **Advise people to collect cash from PayPoints located in a Post Office**
Smaller shops do not have large amounts of cash available and so they often cannot cover payment. Not all post offices have PayPoint. PayPoint locations can be checked online - <https://consumer.paypoint.com/>
- **We do not recommend energy vouchers as some suppliers will not accept them**
- **Number of dependants**
Please include the number of dependants in the notes section.
- **BACs Payments**
BACs payments can take up to five days. **To help avoid payment delays please check personal details before submitting the form.**
- If you have any questions, contact us via tacklingpoverty@camden.gov.uk