

# Camden's Cost of Living Crisis Scheme- October 2023 update

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## 1. About the Scheme

In response to the growing cost of living crisis that began after the pandemic in 2022, the Council agreed a £2.25m annual cost of living crisis fund to provide financial support to residents who cannot afford the essentials to live.

## 2. Cost of Living Awards

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

- **The number of awards** - A household can only receive a maximum of **two awards in a 12-month period**. Residents applying for their first award are prioritised. Applicants are asked to wait a minimum of six months between applications unless there is an urgent need identified. Between October 2023 and March 2024 this will reduce to two months to reflect increased need for utilities, however this is subject to the scheme's budget position. If you have an exceptional case with the resident in urgent need please contact [habiba.hussain@camden.gov.uk](mailto:habiba.hussain@camden.gov.uk) or [sarah.sedley@camden.gov.uk](mailto:sarah.sedley@camden.gov.uk) for agreement and the case will be prioritised.
- **Award values** - In exceptional circumstances, if sufficient information and evidence is supplied in the application, higher values can be awarded. Please use the relevant field in the application. If a higher value award is needed please contact [habiba.hussain@camden.gov.uk](mailto:habiba.hussain@camden.gov.uk) or [sarah.sedley@camden.gov.uk](mailto:sarah.sedley@camden.gov.uk) for agreement.
- The scheme's budget position will be taken into consideration when making an award.

## 3. Household Support Fund (HSF) Awards

In addition to two Cost of Living awards (above), residents who meet the following criteria can apply for a third HSF grant and do not have to wait 6 months from their previous COL award.

3.1 They must meet the residency criteria outlined in 4.1 and 4.2 below, *and* fall into either one of the following groups:

- **HSF A:** Residents who are claiming a benefit but are **not** entitled to **any** of the **three DWP Cost of Living grants**. Click [here](#) for details of these grants.
- **HSF B:** Residents with a disability, pensioners and carers in hardship and haven't received the £900 Low Income COL payment from the DWP, but may have received the Disability and/or the Pensioner COL payments.
- **HSF C:** Residents, regardless of receiving the DWP Cost of Living payments, who are able to evidence financial hardship and are either:
  - Single/couple without children *or*
  - Pensioner, disabled or carer with or without children

#### 4. Awarding criteria:

##### 4.1 The client must have lived in Camden for at least six weeks

We check the Council Tax database, if they are not registered, then we will ask 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.

**4.2 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.

##### 4.3 No more than two awards per household

We check all 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/council tax bill payer.** 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 think someone needs a higher award, then email [sarah.sedley@camden.gov.uk](mailto:sarah.sedley@camden.gov.uk) or [habiba.hussain@camden.gov.uk](mailto:habiba.hussain@camden.gov.uk) for agreement.

**4.4 You must deem this person to be in severe hardship or financial crisis** based on evidence they have provided.

#### 5. Who is the support for?

Those in most financial hardship who have not received any financial support in the last 12 months 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
- 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

## 6. Award values

### October 2023 to March 2024

Household	Award value
Single person / couple	£300
Small family/household (1-2 children)	£400
Larger families/household (3+ children/deps)	£500

## 7. Advice and sustainable solutions

Crisis award applications should always be linked to an advice intervention that builds sustainable solutions including:

- Income maximisation
- Advice on reducing costs (e.g. food co-operatives, help with energy costs, green travel)
- Employment support
- Childcare
- Referrals for specialist debt and benefit advice
- Wider issues such as mental health and wellbeing support
- Digital inclusion

## 8. Money advice self-referral

The [money advice self-referral form](#) is available for all to access. The tackling poverty team will assess each application for CoL support and other forms of discretionary financial support. They will review the benefits they are eligible for, provide budgeting advice and will refer on to debt and benefit specialists where appropriate.

Please note that we only do advice for self-referrals, not those received from partners. If you are submitting an application for someone who would like advice and you are not equipped to give it, please indicate that the person needs advice when completing the 'needs' section.

## 9. How is the award accessed?

All applications made through an advice referral partner, Council case workers or the Council's Tackling Poverty team, will have received advice to help develop more sustainable 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.

## 10. Sign up as a referral partner

- Send the full names and email addresses of the people to be given access to the form to [tacklingpoverty@camden.gov.uk](mailto: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>

## 11. Using the form

- All questions must be answered, the Better off calculator should be completed and requested evidence uploaded to ensure the application can be processed as soon as possible.

- The applicant will need to evidence their identity, residence in or connection to Camden and their financial situation. Give as much detail as possible, include the following:
  - Reasons for hardship
  - Do they have any long-term health conditions?
  - Is this a one-off or an ongoing issue?
  - What impact is the hardship having on their life?
- Preferred evidence of identity is **national insurance numbers** as this enables the award to be processed quickly.
- Please upload the most recent month of bank statements for all accounts in theirs and their partner's name and upload evidence of any debt they are in.
- The Tackling Poverty assessment team runs checks to ensure eligibility. Depending on the evidence submitted further information may be requested. Please advise clients to respond quickly to avoid delays in receiving the award.

## 12. Key information:

- **Ensure the 'reason for award' section is completed in detail.**  
Include evidence of debts and details of income, expenditure, number of dependants and non-dependants, household type, age and caring responsibilities to convey the applicant's situation sufficiently. Applications without this detail may be rejected.
- **Advise people to check with the shop before going to collect cash**  
Smaller shops do not have large amounts of cash available. PayPoint locations can be checked online - <https://consumer.paypoint.com/>
- **We do not recommend energy vouchers as some suppliers will not accept them**
- **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](mailto:tacklingpoverty@camden.gov.uk)