**Camden’s Cost of Living Scheme-**

**April 2025 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 £2m annual Cost of Living Crisis Fund and a £250k Resettlement Grant Fund to provide financial support to residents who cannot afford the essentials needed to live. In addition to the Government have provided a £4m Household Support Fund (HSF) to support residents in severe financial hardship. This funding is frequently announced at the last minute and has been given in six month increments, with the exception 2023 – 2024 where a full year was given.

# 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 household essentials. 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 receive a maximum of **two awards in a 12-month period** from 1st April 2025 to 31st March 2026. Residents applying for their first award are prioritised. Applicants can apply for 1 award between 1st April and 30th September and a second award between 1st October to 31st March. Payments are subject to the scheme’s budget position. If you have an exceptional case with the resident in urgent need, please contact [moneyadvice@camden.gov.uk](mailto:moneyadvice@camden.gov.uk) for agreement on the case being prioritised.
* **Award values -** In exceptional circumstances, if sufficient information and evidence is supplied in the application, higher values may be awarded. Please use the relevant field in the application. If a higher value award is needed, please contact [moneyadvice@camden.gov.uk](mailto:moneyadvice@camden.gov.uk) for agreement.
* The scheme’s budget position will be taken into consideration when making an award.
* **COL award must be 2 months from HSF award.**

# 3. Household Support Fund (HSF) Awards

In addition to two Cost of Living awards (above), residents who meet the criteria can apply for an HSF grant.

**HSF criteria:**

* Award cycle is 1st April 2025 to 31st March 2026. Applicants can apply for 1 award between 1st April and 30th September and a second award between 1st October to 31st March.
* **HSF award must be 2 months from COL award.**
* Applicants are eligible if they are facing severe financial hardship and cannot afford food, warmth, water, electricity and household essentials.
* The scheme’s budget position will be taken into consideration when making an award.

# 4. Awarding criteria for Cost of Living and Household Support Fund:

* 1. **The applicant must have lived in Camden for at least six weeks and be the main council tax bill payer/tenant or their partner**

We check the Council Tax database, if they are not registered, then we will ask for another form of proof such as a bill 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.

* 1. **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.
  2. **No more than two awards per household** **for Cost of Living**

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 [moneyadvice@camden.gov.uk](mailto:moneyadvice@camden.gov.uk) for agreement.

* 1. **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:

* Carers
* Pensioners
* Families with young children under 5 or larger families impacted by the 2-child rule
* Care leavers
* Single parents with dependent children
* People fleeing domestic violence or other community safety issue
* Private sector tenants in hardship
* Residents on Job Seekers Allowance or Universal Credit standard allowance only
* People with disabilities leading to higher utility bills and/or impacted by the bedroom tax

# 6. Award values

|  |  |
| --- | --- |
| **Household** | **Award value** |
| Single person / couple | £200 |
| Small family/household (1-2 children) | £300 |
| Larger families/household (3+ children/deps) | £400 |

# 7. Advice and sustainable solutions

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](https://www.camden.gov.uk/refer-yourself-for-money-advice-and-support) is available for all to access. Money Advice Camden will assess each application for Cost of Living 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 deliver 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 Money Advice Camden, will have received advice to help develop more sustainable financial security.

Referral partners 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 [moneyadvice@camden.gov.uk](mailto:moneyadvice@camden.gov.uk). You will receive a password and link to the form.

# 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** or **Home Office Reference Number** 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 provide evidence of crisis or financial hardship, this can include debt letters or outstanding bills.
* Money Advice Camden 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.

# 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.

* **BACs Payments**

BACs payments can take up to five days. **To help avoid payment delays please check personal details before submitting the form.**

* **PayPoint vouchers**

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**
* If you have any questions, contact us via [moneyadvice@camden.gov.uk](mailto:tacklingpoverty@camden.gov.uk)