**Guidance for Emergency Funds**

London Borough of Camden provides some urgent financial support to our customers who have no access to money. Workers can request for an emergency funds in this circumstances.

There are two types of emergency funds.

1. **One off payment** – to be used for essential items in emergency situation.
2. **Rolling payment** – to be used if waiting for formal arrangements to be put in place for financial management.

To apply for the emergency funds, the allocated worker needs to complete the attached application form and get it agreed and signed by a team manager/service manager.

**Guidance:**

***Rolling payment:***

* Emergency funds for rolling payment is to be used for the customers, who lacks capacity to manage the finance and waiting for formal arrangement to be put in place such as COP, appointeeship etc.

***One off payment:***

* Emergency Funds for one off payment is to be used for customers who have no access to money currently and need support for basic provisions such as for food, clothing etc. *Any support for white goods needs to be discussed and agreed by the Service Manager, after exploring other available options such as support from charitable organisations etc*.

 ***Funds amount:***

£100 a week is the maximum amount that can be requested through Emergency Funds. Any request over this amount needs to be discussed and agreed by the Service Manager.

***Repayment of the Funds:***

* Any amount given to a customer is a funds (unless it has been agreed otherwise) and an option for its repayment must be discussed with the customer as appropriate. There must be a clear repayment plan before the funds is agreed. Methods of its repayment can be through cheque, cash or bank transfer.
* A written agreement to be signed by the customers, where appropriate, at the time of taking the emergency funds.
* Person managing the finance should be contacted for recovery of the funds for a deceased customer. If no one is involved in the financial management, then an option of getting it back from the deceased customer’s estate can be explored. However if this is not a viable option or cost effective then funds can be waived off.
* A request needs to be made to the Head of Service for waiving off the funds in in any circumstances including for a deceased customer.

***Responsibilities***:

* For a one off funds request, where a customer has mental capacity to manage the finance, but needs an emergency funds for some reasons, then it is the allocated worker’s responsibility to arrange its repayment with the customer as soon as the customer has access to the money. Business Support Officer will liaise with the allocated worker in this respect.
* All the Emergency funds cases to be reviewed regularly by the allocated worker in liaison with the Business Support Officer.
* Allocated worker to provide contact details of all support network of the customer, who is accessing the emergency funds, to Business Support Officer.
* COP cases to be reviewed quarterly and all other rolling payment to be reviewed monthly.
* Allocated Worker to inform Business Support Officer of the status of COP application or appointeeship. Business Support Officer will check the status with allocated worker at regular intervals as suggested in the application form. However any change should be reported to Business Support Officer immediately.
* If appointeeship is granted to London Borough of Camden, in that case, Business Support Officer will liaise with Personal Finance Team (PFT) directly for repayment of the funds. Business Support Officer will send a separate record/spreadsheet of Funds monthly provided to their customers.