

<b>LONDON BOROUGH OF CAMDEN</b>	<b>WARDS:</b> All
<b>REPORT TITLE</b> Update for Scrutiny on the Cost of Living Crisis and the Council's Response	
<b>REPORT OF</b> Executive Director Corporate Services	
<b>FOR SUBMISSION TO</b> Housing Scrutiny Culture and Environment Scrutiny	<b>DATE</b> 12 December 2022 13 December 2022
<b>STRATEGIC CONTEXT</b>  This cost of living crisis is a short and long-term issue. The Council is working to respond in a strategic way while swiftly addressing the pressing needs in front of us now. We have pledged to work with all our residents, our voluntary sector, and across all our public services to ensure that no child, no resident, and no family in Camden go hungry or cold this winter. Alongside this, we are seeking to put in place services and support to enable people to access the help they need to avoid debt and be financially secure in the long term.  We Make Camden is our joint vision for the Borough, developed in partnership with our community. It underpins our response to the cost of living crisis. Tackling inequality and injustice is at the core of our organisational purpose and ambition. As part of a broader, long-term commitment to tackling poverty in Camden, the plan sets out a number of key challenges and missions to make it easier for everyone to stay healthy and to access food, education, good housing, and well-paid work: ensuring no one gets left behind. The Council is committed to tackling the cost of living crisis as a key driver of inequality and hardship in our communities.  In March 2022, the Council heard an update on our work to address financial vulnerability for households following the pandemic. Subsequent to this, we have seen the escalating cost of living crisis hit households already struggling to manage their finances or needing to take on costly debt to make ends meet. In July 2022, the Cabinet agreed a Cost of Living Crisis fund to replace the local welfare assistance fund to support residents in financial hardship. In November 2022 the Full Council discussed an update on the Council's response to the cost of living crisis which forms the basis of this report.	
<b>SUMMARY OF REPORT</b>  The report sets out the context of the cost of living in Camden and the issues being experienced by our residents, communities, and businesses; reflects on the role of the Council and partners in providing support through short, medium, and	

long-term actions; and highlights how we are seeking to influence national policy to address the crisis.

**Local Government Act 1972 – Access to Information**

No documents that require listing have been used in the preparation of this report.

**Contact Officer:**

Osian Jones  
Head of Corporate Strategy  
London Borough of Camden  
5 Pancras Square, N1C 4AG  
[Osian.jones@camden.gov.uk](mailto:Osian.jones@camden.gov.uk)

**RECOMMENDATIONS**

The Committee is asked to note the report.

Signed: Jon Rowney, Executive Director Corporate Services  
Date: 1 December 2022

## 1 CONTEXT

- 1.1 In March 2022, the Council published We Make Camden – our community vision for the future of the Borough that also set out the key issues and challenges facing our residents and the work we intend to do to make Camden a fairer and more equal place. In preparing We Make Camden in the aftermath of the pandemic, we heard from communities and partners about rising household bills, the cost of childcare and travel, people choosing between food and heat, and families making real sacrifices to ensure their children were warm and fed. This crisis has only increased since we last formally updated Full Council in April 2022. The Council received a report on the cost of living crisis at its meeting in November 2022 that was discussed as part of a themed debate – this report provides an update to that which was submitted for the November meeting.
- 1.2 By ‘cost of living crisis, we mean the significant reduction in disposable incomes that individuals and families experience when buying essential goods (like food, heating, clothes, travel, etc.) increases. The cost of living has been steadily rising in the UK since early 2021, and the annual rate of inflation was 8.8% in September / October 2022<sup>1</sup>. The Bank of England has said it expects inflation to peak at just under 11% in Q4 2022 and to begin to fall following this<sup>2</sup>.
- 1.3 A key driver of this is energy prices – from September 2021 to September 2022, domestic gas prices increased by 96% and domestic electricity prices by 54%<sup>3</sup>. The Government announced in September and October that a new Energy Price Guarantee (EPG) would be set at £2,500 for typical consumption across a year and that this would last for six months and be reviewed for households and businesses after April 2023<sup>4</sup>. The EPG sits alongside other national support schemes announced, including energy bill rebates, payments for those on means-tested benefits, Council tax rebates and cuts to fuel duty.
- 1.4 According to the Office for National Statistics, 93% of adults in Great Britain reported an increase in their cost of living in August – September 2022<sup>5</sup>. The cost of living crisis is hitting almost every household – but is hitting the worst off the hardest. The crisis is a further entrenchment of poverty and an exacerbation of existing structural issues that the Council has sought to respond to over the past two years in the context of the pandemic. What has changed this year is the speed and depth of the crisis. It is having an immediate impact on the health and well-being of the most vulnerable in our community, but it will also have scarring effects on young people and families

---

<sup>1</sup> <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/september2022>

<sup>2</sup> <https://www.bankofengland.co.uk/monetary-policy-summary-and-minutes/2022/september-2022>

<sup>3</sup> <https://commonslibrary.parliament.uk/research-briefings/cbp-9428/#:~:text=According%20to%20the%20Office%20for,more%20affected%20by%20price%20increases>

<sup>4</sup> <https://www.gov.uk/government/news/chancellor-brings-forward-further-medium-term-fiscal-plan-measures>

<sup>5</sup>

<https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/bulletins/publicopinionsandsocialtrendsgreatbritain/latest>

in our Borough for years to come. For this reason, our response combines short-term harm reduction and long-term systems change and mitigation.

- 1.5 Local government is playing a critical role in responding to this crisis – as we have done in supporting the Government during the pandemic. We are best placed to network and support community and mutual aid activity. We can ensure that funds get to those most in need and that investment for long-term change goes to the places where it can make the most impact. Our local knowledge means we can work with individuals, families, and communities to support people out of debt and financial hardship. Camden Council brought voluntary and community sector partners (including faith organisations) together in September and October 2022. We hosted a summit of Council services, voluntary and community sector partners, businesses and anchor institutions in mid-November 2022 to ensure we are using all the shared resources of our Borough to tackle this crisis.
- 1.6 This report outlines the Council's key activity in our cost of living crisis "workstream" areas – key programmes of work led by senior officers. Camden is doing all it can to reduce the harm of the crisis on the most vulnerable – recognising the existing hardship many are facing as a result of the impact of the pandemic. The Council can only do so much to respond to a crisis of this scale. For this reason, we will continue to make the case to Government to more comprehensively fund a local place-based response through Councils and to tackle the wider systemic issues with the welfare benefits, energy supply, housing and employment systems that place some of our residents at disproportionate risk of harm and hardship.
- 1.7 Camden and six other London Boroughs, as part of the North London Waste Authority, have received funds as a result of earnings from the publicly owned energy-from-waste facility in Edmonton in Enfield. On 21 November Camden announced that it will be using these funds to support breakfast clubs in Camden schools and support energy efficient measures in Camden homes<sup>6</sup>.
- 1.8 Following the discussion at Full Council in March and April and the Full Council decision in July 2022, Camden's response to the cost of living crisis is being overseen by a Cabinet Member Response Group chaired by the Cabinet Member for Finance and Cost of Living. The Response Group was set up in July 2022 to maintain oversight of the Council's systemic response to the challenge of poverty and hardship in our communities resulting from the increasing cost of living. The Response Group is tasked with providing strategic direction on key projects that support the delivery of Camden's response. The Response Group first met in September 2022 and is meeting bi-monthly. It will make recommendations to Cabinet for formal decision-making, including producing a final report in mid-2023.

## **2 BACKGROUND – THE CRISIS IN CAMDEN**

---

<sup>6</sup> <https://news.camden.gov.uk/camdens-children-and-council-tenants-to-benefit-from-05million-waste-windfall-bonus/>

2.1 Camden Council has made tackling inequality a core part of our priorities and commitments – it is central to our purpose outlined in We Make Camden. There has been a persistent and increasing wealth and income inequality gap in the Borough – one that the Council has sought to tackle through our housing, employment, education, health, and other services. This inequality and harm have been exacerbated by the cost of living crisis. The rising unequal hardship in Camden can be divided into three broad areas:

- **The impact of the crisis is harder for those who are already struggling** – inflation is significantly higher for low-income households than for the richest tenth. Poorer households spend nearly three times as much of their family budget on food and energy compared to the richest fifth of households and are far less likely to have savings and more likely to take on high-cost debt.<sup>7</sup>;
- **The last decade has seen a huge rise in working poverty** - a million adults in working families in London were in poverty in 2020, an increase of 15% since 2010. The number of children in poverty in working families increased by 60%<sup>8</sup>; and
- **Benefits are not keeping up with inflation** - the uprating of Universal Credit (UC) by 3.1% in April 2022 was set against a rise in inflation to 9% - meaning a real-term cut in the value of benefits for households<sup>9</sup>. Combined with the loss of the £20 Universal Credit (UC) uplift, the proportion of Camden households on legacy benefits which will be worse off on UC, has risen from 14% in November 2021 to 21% in April 2022. There are over 19,000 Camden households receiving UC, and of those, 35% are in some form of employment (including both full-time and part-time).

2.2 This picture applies across the country but is particularly acute in London, which has the highest rates of persistent poverty. In October 2022, Joseph Rowntree Foundation (JRF) analysis found that low-income Londoners are “faring worst in the cost of living crisis.”<sup>10</sup> because of “lack of savings, paying high housing costs relative to incomes, and living in energy inefficient homes in colder parts of the country.”<sup>11</sup>. London has the highest poverty rate in the UK at 27% (compared to an England average of 22%). JRF found that one in four low-income Londoners is behind on energy bills, and one in four low-income renters is in rent arrears<sup>12</sup>. At a national level, children, adults, and pensioners with disabilities are all more likely to live in poverty.

2.3 89% of all single-parent families in London receive Universal Credit, compared with an England average of 75%. Single-parent families are disproportionately affected by the benefit cap in London due to the costs of housing and childcare, with the number affected tripling between 2019 and

---

<sup>7</sup> [Inflation hits 9% with poorest households facing even higher rates | Institute for Fiscal Studies \(ifs.org.uk\)](#)

<sup>8</sup> [Poverty for London adults, children and pensioners, by family work status | London's Poverty Profile | Trust for London](#)

<sup>9</sup> [Inflation hits 9% with poorest households facing even higher rates | Institute for Fiscal Studies \(ifs.org.uk\)](#)

<sup>10</sup> [London, the North of England, and Scotland hit hardest by the crisis of spiralling prices | JRF](#)

<sup>11</sup> Ibid

<sup>12</sup> Ibid

the end of 2021. Four hundred thirty-four households in Camden were affected in July 2022, of whom 132 were single-parent households. The benefit cap threshold has not been updated, meaning more households are finding their benefits cut and making rental values in Camden even more unaffordable for those on low incomes. As the benefit cap reduces the housing element of Universal Credit, this places households in the private rented sector at significant risk of eviction and homelessness.

- 2.4 The impact of the cost of living crisis is disproportionate to those impacted by systemic inequality and injustice. Camden Women's Forum are doing work to understand the impact of the cost of living. We know that women are often the shock absorbers of poverty – around 90% of single-parent families are headed by women, and nearly 30% of all single-parent families live in poverty and are more likely to be trapped in low-paid work. Products for women have increased in cost – in the first three months of 2022, and the charity Bloody Good Period reported a 78% increase in the need for free period products. Research by Women's Aid indicated that 66% of survivors are saying that abusers are using the cost of living increase and concerns about hardship as a tool for coercive control. Women's Aid has also said that almost three-quarters (73%) of women living with and having financial links with the abuser said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave.
- 2.5 In Camden, 14.2% of our tenants are in arrears over seven weeks – totalling over £14m in rents arrears for the Council – this is compared to February 2020, when the total amount of rent arrears from Camden tenants was £7.5m. Our benefits data also shows that there are 4,036 households where their outgoings are likely to exceed their incomes even after the energy price cap and other government support are paid, meaning they are already in or at significant risk of debt and financial hardship. We estimate there are over 2,000 children in the Borough living in households at risk or already in financial crisis. It is estimated that 847 low-income households in Camden may not be eligible for any of the Government's support payments announced to date. In September alone, the Council received over 2,700 calls to our welfare line about needing financial support and 228 calls about finding ways to access food banks and free food. We also received over 260 calls from people concerned about being made homeless.
- 2.6 Camden also has high numbers of people with 'no recourse to public funds' – individuals whose immigration status means they cannot access a large number of welfare programmes and resources. This includes asylum seekers awaiting the determination of their immigration status and international students. The national Energy Bills Support Scheme is available to anyone paying bills for a domestic energy connection – and is not considered a 'public fund' for immigration purposes – but the majority of other national support schemes (including Cost of Living payments, Winter Fuel payments, Cold Weather payments) are all not available for those with no recourse to public funds.

- 2.7 We have heard from our voluntary sector partners that advice and support services working in Camden's communities are seeing increased demand from people in crisis situations. These include an imminent risk of the energy supply being disconnected or the inability to afford food. These partners also report a risk of an increase in homelessness as people are experiencing increased rents or a challenge affording housing and heating costs. An increased number of individuals and families are seeking advice for more complex and compounding issues, which require in-depth advice and engagement. This increased need is occurring within the context of a system of benefits and cost of living support measures that can be challenging to navigate and often leads to stress and anxiety.
- 2.8 The financial sustainability of voluntary sector organisations is also being affected by increasing operating costs. Camden is working closely with our community partners to ensure they are supported and that we understand their resourcing needs. This includes both funding and volunteer resources. With appropriate investment, there are significant opportunities to foster closer working relationships between generalist advice provision and frontline community-based responses, such as food projects, community centres, and organisations working with Camden's diverse communities to ensure residents can access holistic support. Further, with appropriate support to ensure organisational viability, the sector is already and will continue to play a critical role in providing warm public spaces that enable residents to reduce their cost of living whilst taking part in activities that enable them to live well.

### **3 THE IMPACT ON BUSINESSES**

- 3.1 Camden is home to 37,680 physically trading businesses (UK Business: Activity, Size, and Location, Local Units, 2021 (ONS)), the second-highest number of businesses in London and the 3rd highest number of businesses in the UK after Westminster and Birmingham. Camden has some large and notable businesses, including global headquartering firms, but 86% of the 37,680 businesses in Camden are small, with fewer than ten employees. These small businesses will also experience the impact of the cost of living increase.
- 3.2 The retail, leisure, and hospitality sectors accounted for just under a quarter of all businesses in Camden, employing an estimated 71,000 people or just under 20% of the workforce. These are the sectors that are reporting the biggest impacts in terms of rising costs. A joint letter to Government by the five main hospitality trade bodies described the emerging situation as "a matter of existential emergency" within the hospitality industry.
- 3.3 The Business Improvement Districts in Camden & Euston, Holborn & Hatton Garden, and Fitzrovia have been responsive in providing local insight. Anecdotally, the increase in energy prices will certainly have a detrimental effect on businesses, especially those in retail and hospitality, who will be receiving no support to offset these costs. Businesses are looking at some dramatic solutions, such as closing on slower days, but this will have a direct

impact on employees, so no plans have yet been finalised whilst businesses wait to see if any support will be made available by Government.

3.4 Camden Council is developing an evening and night-time economy strategy and has been gathering data to understand the scale and trends facing the hospitality sector that is pivotal to Camden's iconic nightlife. The following points highlight some of the negative trends both as a result of the pandemic but also over the last decade, which the cost of living crisis is only exacerbating:

- A pre-pandemic loss in hospitality and entertainment venues was occurring, especially those catering to women, LGBTIQ+, Black, Asian, and other ethnically diverse groups.
- Evidence gathered by University College London (UCL) in a report for Camden indicated that the number of LGBTQ+ nightlife venues in Camden fell by 40% between 2006 and 2018. This is a lower fall than the 58% decrease across London as a whole.
- a Greater London Authority (GLA)-conducted an audit of public houses in 2018, showed Camden had lost 20% of its pubs since 2001, a trend most pronounced amongst small pubs employing fewer than ten people, and that Camden had lost 42% of its licensed clubs and 50% of employment in clubs

3.5 The Council has only recently finished administering significant financial support for businesses as a result of the Covid-19 pandemic. The support provided to businesses during the pandemic helps give a possible scale of response required or achievable by the Government at close to £500m over two years based on the following;

- Between April 2020 and March 2022, Camden administered more than 25,000 individual grant payments to around 4,300 different businesses in the Borough across a number of different Government-funded schemes. A total of £169,369,156 in grants.
- Camden businesses and venues were also successful in securing other public financial support, particularly through the Cultural Recovery Funding administered by Arts Council England (£8m) and the Eat Out to Help Out promotion (£5.2m) – increasing direct Government support to businesses in Camden to £182m.
- The retail, hospitality, and leisure sector received 100% rate relief in 2020/21, tapering to 50% relief in 2022/23. Retail relief awarded in 2020/21 was £201.75m, and £106.99m for 2021/22.

3.6 Camden also used a portion of the Borough's Additional Restrictions Grant allocation to put £512,000 into local business support schemes, primarily through business improvement districts (BIDs) and town centre partnerships to promote footfall through events and marketing and promotional activity.

3.7 Since April 2022, Camden has awarded over £27m in Covid 19 Additional Relief Funding (CARF) to businesses in the Borough to reduce business rate liability but does not have the financial levers or capacity to provide business



grants unless backed again by the government. Recent direct grant schemes funded by Camden have been of a very small scale, issuing 10-15 grants from a small pot of less than £500,000 and seeking social impact outcomes. It would be unviable and administratively difficult to even provide small payments of £500 – equivalent to a hardship fund for residents – due to the levels of due diligence and difficulty in establishing criteria for eligibility to target such funding. The Council will continue to seek to be a rich source of information and advice for businesses to manage their costs and negotiate better terms on their bills – working with London Councils and the Mayor of London Business Hub to support sharing best practices and lobbying government to address the needs and issues of Camden and London businesses.

## **4 OUR SUPPORT FOR HOUSEHOLDS AND COMMUNITIES**

4.1 The scale and breadth of the cost of living crisis mean we have to focus our resources. Our principles for our response to this crisis are:

- that we will seek to reduce the harm caused by the cost of living crisis to households and businesses over the winter period;
- support should be targeted at those most at risk, but all residents may need some form of advice, care and support;
- we should support resilience in our voluntary and community sectors and build their capacity for long-term crisis response;
- we should look to build long-term relationships with households around their income and well-being whilst meeting the immediate crisis;
- crisis interventions should be aligned with long-term climate emergency and transition work and reduce households' energy bills long-term; and
- Council services will need to continue to ask for rents and payments and align these broadly with inflation in order to maintain our services and our financial resilience.

4.2 Our support for households is outlined on our webpage at <https://www.camden.gov.uk/find-support-in-camden>, and more information is available at <https://www.camden.gov.uk/warm-spaces-in-camden>. Below we outline some of our key workstreams for responding to the cost of living crisis this winter:

### **Direct Financial Support**

4.3 Camden has a strong track record of focusing grant payments and putting money in the pockets of those most in need – our Council Tax Support Scheme is one of the most generous in London, and we continue to support low-income households with 100% deductions to ensure they have as much money available to them each month. We have applied the same principles to our cost of living crisis funding response, where we have sought to get money as quickly as possible to those who need it most.

4.4 Last year, we issued over 3,800 hardship payments totalling over £600,000 through our household support fund and local welfare assistance scheme for

residents facing financial hardship. 54% of applications were from households with children under 18 living at home. This was delivered in partnership with the Camden Advice Network. We have built our cost of living crisis fund response on the learning and partnerships we have developed as a result of the hardship fund. Camden continues to use the Government's Household Support Funding to provide supermarket vouchers to over 16,400 Camden children who are either receiving Council Tax Support or Housing Benefits, plus those children that attend a Camden school and receive free school meals. In addition, over £9m has been awarded to residents through the Government's energy rebate scheme.

### **New Cost of Living Fund**

4.5 We are continuing to deliver direct and focused support to Camden residents who need it, including a new £2m Cost of Living Crisis Scheme (agreed in July 2022) that has replaced the local welfare assistance scheme to support residents in financial crisis. The fund includes a £250k commitment from the Housing Revenue Account to support council tenants in financial hardship. The scheme launched in September 2022. Cost of Living Crisis payments are one-off payments to applicants either resident in Camden or placed by Camden into temporary accommodation who can evidence financial hardship. The type of award is flexible to reflect individual circumstances and the needs of residents, up to a maximum value of £500, with some discretion for exceptional circumstances. The Council is using its data, frontline staff, outreach activity, and relationships with partner organisations to proactively identify those most in need to ensure the support reaches those unlikely or unable to apply for a hardship scheme. Wherever possible, this is linked to a wider support offer to ensure the underlying causes of hardship can be addressed, and advice workers will be empowered to make awards. There will also be links to wider support mechanisms recognising that debt and financial hardship can have an impact on relationships, mental health, and general well-being.

4.6 To date we have received over 1200 applications for support, and totally nearly £500,000 of support distributed to Camden residents. 74% of applications are from women, 61% of applications from Black, Asian and other ethnic groups, while 45% have children or young people in the household, 32% have a disability, and 12% are pensioners. Of the applications received, the highest volume is from Age UK Camden, Citizens Advice Camden, are from Council services (such as early years and housing staff). The number of applications has been steadily increasing as awareness of the scheme has increased.

### **Community Response**

4.7 We recognise the critical importance of our voluntary and community sector partners in responding to this crisis – and we recognise the support needed to ensure that Camden's community partners remain resilient during these challenging times.

- 4.8 Camden launched a warm welcome campaign at a voluntary community sector (VCS) meeting on 12 October, inviting VCS and faith partners to commit to offering residents a warm space to relax and connect with others and to provide information and support with the cost of living. Community Partners, Libraries, Leisure, Youth Services, Children's Services, Housing, Arts and Culture are working to establish a council- and partner-led response. As of the end of October, 15 sites, including Libraries, Children's Centre, Youth Providers and VCS-managed community centres, had registered for the campaign and met the eligibility criteria, details of these sites are online, and a map of the sites has been produced to identify gaps. A public communications campaign was launched in the first week of November through social media channels, media briefings and through council mailing lists. Each site will be a little different, with council services developing and adapting the approach to ensure that these spaces offer not only a warm space but also an engaging, holistic support offer that ensures dignity. For example, Libraries are setting up Cost of Living information stalls and helping signpost people to the relevant support. They are also working in partnership with the Good Things Foundation and Community Fibre to develop digital support for the community so that libraries can become data banks that support residents in data poverty to get online. Children centres offer a warm space for families with children of all ages. Each site that registers for the warm welcome campaign will receive a thank you letter, assigned a point of contact for any support they need, communications materials, information on support services, and printed posters and leaflets. Networking sessions will be organised so site managers can share experiences, raise issues and share best practices.
- 4.9 There is debt and welfare advice available in the community, both through the 12 voluntary sector organisations that make up the Camden Advice Network and through dedicated Camden staff in Adult Social Care, Early Help, Landlord Services, and Good Work Camden. In 2021-22, Camden Advice Network supported 12,000 residents, securing £2.7m in previously unclaimed welfare benefits. A £200,000 generalist advice fund will be launched in November to increase the capacity of CAN to provide generalist advice through community outreach. Camden also launched our VCS resilience fund at the end of November 2022, making available up to £1m to support VCS organisations to be resilient and sustainable through the cost of living crisis and following the impact of the pandemic.
- 4.10 Following the roundtable with voluntary and community sector organisations in which, it was identified that engagement and networking across Council services and with partners were important to make the most of our Camden resources. The Council held a "summit" in November for Council partners, businesses, anchor institutions and community groups to discuss our shared response to the cost of living crisis.

### **Food Insecurity**

- 4.11 We recognise that for many households, reduced or constrained funds will result in some families and individuals reducing their food consumption. During the pandemic, Camden Council worked closely with voluntary and community sector partners around the Borough to provide food and support

for the most vulnerable. We are continuing to invest in our Camden Food Poverty Alliance as a network of community leaders and providers, working with them to highlight priority areas for action, unblock challenges, share resources and best practices and establish a shared set of principles for how we work with our communities around the issue of the cost of living and food poverty. The six principles that will guide our action around food poverty are:

- Uphold a “money first” approach as far as practical;
- Ensure dignity, respect and choice;
- Be guided by resident voices and underpin action with strong communication;
- Use food as a social connector for good in order to access wider support;
- Prioritise quality food that is nutritious; and
- Monitor data and measure impact.

4.12 The Council is working with schools to increase the uptake of free school meals and exploring the potential benefits of widening eligibility criteria. Since March 2020, the Council has awarded supermarket vouchers each holiday for families whose children are eligible for free school meals or who live in households receiving housing benefits or Council Tax support.

4.13 Camden is continuing to support our Find Food website<sup>13</sup>, working with Time to Spare to support Camden residents in finding food and support. The website seeks to provide signposting to sources of food as an urgent need or long-term support around food insecurity.

#### **Early Years and Schools**

4.14 There are over 2000 children living in low-income households at risk of the financial crisis – and we recognise the importance of early years settings (nurseries, play schemes and children’s centres) and schools for providing support to children, young people and families.

4.15 Since October, the Council has suspended charging for meals for nursery children at its maintained nurseries, and we are in discussion with those families who have been struggling to pay their invoices for previous chargeable meals. We have introduced a simple screening tool for midwives and health visitors to use to assess for low income and be able to refer to children's centre's teams to support with accessing healthy start vouchers, cost of living crisis payments and other support. We have reintroduced snack tables at children's centres (these were paused because of Covid), and we are working with Harwood Children's Centre to introduce a Saturday drop-in and play session with food available. Depending on the need, we can roll these sessions out further.

4.16 We are consulting with schools to map existing offers of school-based enhanced support and seeking suggestions from schools for further developments – working with Camden Learning. This includes how schools

---

<sup>13</sup> <https://findfood.camden.gov.uk/>

may be able to offer warm spaces to families and young people over the winter period.

- 4.17 Camden has agreed to use funding from the North London Waste Authority energy windfall to fund breakfast clubs, working with specialist charity, in schools where they are most needed. This will help Camden schools that do not currently have a breakfast club to start one so that children receiving free school meals can also get a breakfast for free. Further details will be published as this programme is progressed.

### **Warming Homes**

- 4.18 Camden is committed to doing all it can to help people keep their homes warm, including undertaking responsive retrofit work if possible. The free-phone Green Camden Helpline provides advice to residents in Camden on how to save energy, manage fuel debt, switch energy suppliers, obtain referrals to Well and Warm, the Warm Home Discount, and private sector energy efficiency grants. In 2021/22, 1027 residents were given assistance on a variety of energy issues by the helpline. In addition, the helpline supported residents in applying for the Warm Home Discount, leading to savings of £51,240. The helpline also acts as a triage service to help fuel-insecure residents navigate the complex energy efficiency grant funding landscape.
- 4.19 The Council has undertaken a targeted mailout for private rented sector residents to call the Green Camden Helpline for advice on how to reduce their energy bills and fuel debt and referrals to the Well and Warm service. Community energy talks will provide residents with energy savings tips and promote affordable warmth services – interpreters will be provided where necessary.
- 4.20 Camden provides cross-tenure 'Well and Warm' home energy visits to help vulnerable residents keep warm at home and lower fuel bills. This includes bespoke energy efficiency advice and the installation of small energy efficiency measures to reduce bills. In addition, Well and Warm advisors check for eligibility for a range of health and well-being services via an in-home WISH+ referral, which connects many of the households to services they would not otherwise have accessed. In 2021/22, 260 households received Well and Warm visits/phone consultations. WISH+ is a referral hub delivered by Camden's Housing Partnerships team and is the main route for internal and external partners to refer residents to Well and Warm. Those referred to WISH+ are screened for wider health and well-being services such as income maximisation, home safety, and health checks, and onward referrals are then made to the service providers.
- 4.21 The Green Homes Grant is a scheme funded by the Department for Business, Energy and Industrial Strategy and aims to improve energy efficiency in fuel-poor energy inefficient households with grants of up to £10k per property, including £5k for landlords if their tenants meet certain criteria. Camden was awarded £844k in funding for phase 2 and £1 million for phase 3 (also known as the Sustainable Warmth Competition). The Council's role will be to work

with the managing agent to identify eligible private sector households and promote the grant funding to residents.

- 4.22 Camden's Housing Renewal and Assistance Policy includes a Warm Home Grant which is discretionary grant assistance of up to £8k for low-income households for the installation and maintenance of energy-efficient/low carbon measures which directly improve health, safety, and well-being. The Housing Renewal and Assistance Policy also offers a grant of up to £10k per building to assist landlords in improving the energy efficiency of homes with EPC ratings of D or below.
- 4.23 The Camden Climate Fund has been recently refreshed to offer up to £5,000 in funding for energy efficiency improvements to homes looking to reduce their energy bills and carbon emissions.
- 4.24 Camden's five-year forward plan of works for Council homes is focused on improving the thermal efficiency of some homes, making them more economical to heat. The Council's initial retrofit programme will focus on the most poorly performing homes first.

#### **Communicating with our Communities**

- 4.25 We have developed and are delivering a multi-channel communications strategy that is fully integrated with the cost of living crisis programme of work happening across the Council. This includes both a hyper-local targeted approach to talking to people in their communities and high-impact, wide-reaching communications across all of our channels. In developing this campaign, we have taken the same double-pronged approach we took during the pandemic, which we know is effective at reaching deep into our communities. Our communications are also designed to reach those who do not have easy access to digital media.
- 4.26 Since 19 September 2022, we've been promoting advice and support with the cost of living crisis across our channels, and we have been promoting the cost of living hub on our website – [www.camden.gov.uk/costofliving](http://www.camden.gov.uk/costofliving). This builds on the advice and support that we have been promoting to residents throughout the pandemic – including finances, mental health, help to find a job and help to access food. We shifted our focus towards promoting this advice and increased the frequency across all of our channels once COVID-19 restrictions were removed in February 2022 and also began promoting advice with energy bills and debt.
- 4.27 We have developed a package of messaging and collateral for us and community leaders to use across social media channels. This focuses on the help and support available at a local and national level – including with energy bills, food, finding a job and mental health. We have also been promoting the cost of living crisis fund across our channels since it launched on 7 September – and continue to promote other funds and discounts that are available to residents.

- 4.28 We are currently developing content for the next issue of the Camden all-resident print publication, which will land with residents in early December and will be focused on support available with the cost of living crisis and its impacts on local people and communities. We are also developing a leaflet setting out all the help and support people can get, which will be made widely available and promoted on our channels.
- 4.29 We are also preparing to launch our 'warm welcome' spaces campaign to raise awareness of the places residents can go this winter to stay warm, meet others and get support with the cost of living crisis in a safe and warm space. We will be promoting this across our own channels and have also developed a communications toolkit for partners to use to support their offer of a warm welcome space. The 'warm welcome' spaces can be found at [www.camden.gov.uk/warmwelcome](http://www.camden.gov.uk/warmwelcome).
- 4.30 We have emailed all councillors to ask to work with them to convene local networks of VCS organisations, community groups, faith organisations, schools and active citizens at a ward level. The purpose of these discussions will be to develop a shared understanding of the local cost of living support available to people from the Council and other organisations/projects - so that people across the network are able to signpost and we can provide the communications support needed. The sessions will take a community-led approach to understand priority areas for action to fill gaps in the local support offer. We will enable councillors to support local grassroots action by endorsing community organisation applications to a Council-run Cost of Living Crisis response (at the moment, part of the resilience fund) and citizen action to the We make Camden kit. The ideas for action will be led by the community networks, but examples of community action this fund could support include activities or the development of warm spaces or food and clothes-sharing projects.
- 4.31 Camden is a borough of significant inequality, and we know there are businesses and households with significant disposable income who are interested in contributing to helping those most in need. We are proposing to write to all Band G and Band H households in the Borough (removing those we have evidence of being in some financial hardship themselves) to provide ways that they can support others this winter. This will include an ask for them to consider donating to Camden Giving or Young Camden Foundation, alongside information about volunteering, an ask to look out for others and information about our We Make Camden Kit for those who may want to apply for funding and support to start a project or activity to help others in their community. This letter may land with some households who do not have a disposable income and may be struggling, so we also include significant information about the advice and support available with the cost of living crisis.

## **5 CAMDEN'S LONG-TERM RESPONSE**

- 5.1 The scale of the crisis is not one that can be solved quickly or by the Council working alone. Our response consists of four key areas of work with actions taking place in the short, medium, and long term:
- **Direct and focused activity to address the crisis (as outlined above)** - including a new £2m Cost of Living Crisis Fund, and ensure residents are aware of how they can access help and support that builds financial resilience;
  - **Continuing systemic and transformational activity to address the underlying causes of poverty** - including Good Work Camden to provide person-centred employment support, the food mission to address food poverty, and the systemic review of debt to ensure residents can access the advice and support they need to avoid debt;
  - **Applying a cost of living lens to a wider range of policy development;** and
  - **Understanding the impact of the cost of living crisis for Camden's people** – listening and capturing stories, insight, and advocacy, using data to understand the growing needs and risks, and campaigning for change in national policies.
- 5.2 All of these policy areas are part of an emerging, much larger poverty strategy that encompasses income maximisation (across a wide range of services), early help services, food insecurity, Good Work Camden, our enhanced childcare offer, ad-hoc grant-funded hardship schemes, the homelessness pathway, welfare pilots like Universal Basic Services (UBS), and the full range of activity set out in our We Make Camden missions.
- 5.3 Many of the levers to address the cost of living crisis sit with the national Government, including taxation and national benefits. Camden has developed a consistent and mature programme to address poverty and support improved incomes for families and households – but in order to truly support people and avoid harm, we need a more comprehensive response from the Government to the systemic issues of poverty and inequality. Some of our key asks to include:
- Invest in a localised place-based response to this crisis, working with local government to:
    - move away from multiple short-term schemes and ensure long-term funding for local welfare assistance schemes to enable hardship funds to be directed to those most in need;
    - direct funding for community and mutual aid programmes; and
    - Address the impact of arrears and non-payment for local authorities to ensure that, at this time, we are able to continue to invest in vital community services.



- Increase benefits in line with inflation, and reverse the Universal Credit cuts of £20 per week that were implemented in 2021 that reduced the household incomes of the poorest in society, and ensure that the support offered to the lowest income households meets the average cost of living increase<sup>14</sup>;
- provide free school meals to all children in households in receipt of Universal Credit and lift the income threshold for those on legacy benefits, and provide further national investment for food banks, community kitchens, and low-cost and sustainable food access programmes with an increase in Child Benefit over the school holiday periods;
- invest in a national programme of social and affordable housebuilding that prioritises highly sustainable and efficient homes that keep people warm and well; and
- provide investment for local authorities to lead programmes to improve insulation and sustainable and affordable heating in existing local authority homes.

## **7 LEGAL IMPLICATIONS**

7.1 The Borough Solicitor has reviewed this report, and his comments have been incorporated.

## **8 RESOURCE IMPLICATIONS**

8.1 The Director of Finance has reviewed the report, and his comments have been incorporated.

## **9 ENVIRONMENTAL IMPLICATIONS**

9.1 The cost of living crisis is strongly linked to the wider climate emergency, with strong drivers for increasing energy costs rooted in our continuing reliance on carbon-based fuels for our gas and electricity supply. The report outlines how we are seeking, as part of emergency response, to make homes more sustainable this winter by providing support for responsive insulation and support. Reducing heat loss and improving the thermal efficiency of homes both benefit households by keeping them warm and well and saving them money, and contributes to a reduction of CO2 emissions associated with heating. Alongside this and as part of our commitment to climate mitigation and a just transition to a net zero economy, we are working longer-term to improve the thermal efficiency and sustainability of our housing stock, our commercial property and our Council buildings.

## **REPORT ENDS**

---

<sup>14</sup> [https://www.jrf.org.uk/press/rising-energy-prices-"national-emergency"-and-more-support-needed-tackle-gravest-issue-UK](https://www.jrf.org.uk/press/rising-energy-prices-)