

LONDON BOROUGH OF CAMDEN	WARDS: All
REPORT TITLE Supporting our tenants during the Cost of Living crisis	
REPORT OF Director of Housing	
FOR SUBMISSION TO Housing Scrutiny Committee	DATE 23 January 2024
STRATEGIC CONTEXT <p>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.</p> <p>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 which was subsequently presented to Housing Scrutiny later that month.</p> <p>This report provides an update on the Council's efforts to support its tenants during the ongoing Cost of Living crisis.</p>	
SUMMARY OF REPORT <p>This report provides an update to Housing Scrutiny regarding the various initiatives that have been set up to support those living in the borough, with a particular focus on Camden tenants.</p> <p>Local Government Act 1972 – Access to Information</p> <p>No documents that require listing have been used in the preparation of this report.</p> <p>Contact Officer:</p> <p>Ododo Dafe Head of Innovation and Improvement (Housing) London Borough of Camden 5 Pancras Square, N1C 4AG</p>	

ododo.dafe@camden.gov.uk

RECOMMENDATIONS

The Housing Scrutiny Committee is asked to note the report.

Signed:

A handwritten signature in black ink, consisting of a stylized 'A' followed by a horizontal line.

Date: 11 January 2024

1 CONTEXT

- 1.1 In March 2022, the Council published We Make Camden – the Council's community vision for the future of the Borough that also set out the key issues and challenges facing our residents and the work the Council intend to do to make Camden a fairer and more equal place. In preparing We Make Camden in the aftermath of the pandemic, the Council 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.
- 1.2 By 'Cost of Living' crisis, the Council means the significant reduction in disposable incomes that individuals and families experience when buying essential goods (like food, heating, clothes, travel, etc). Whilst inflation has fallen to 3.9% from its November 2022 peak of 11%, there are still significant pressures for those in low-income households, particularly as food and drink inflation remains high (9.2% in November 2023). In addition, the Energy Price Cap will be raised by 5% in the first quarter of 2024 adding more pressure on households.

2 SUPPORTING OUR TENANTS

- 2.1 At November 2022 Cabinet, the Council set out its principles to inform its response to this crisis and how it would support households and communities in the borough:
- that it 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
 - the council should support resilience in its voluntary and community sectors and build their capacity for long-term crisis response
 - the council 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
 - 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.
- 2.2 Over the past twelve months, both new initiatives and ongoing programmes of support have been established to help tenants. A number of these and progress on delivery, are included within this report.
- 2.3 Direct Financial Support**
- 2.4 Camden's Cost of Living Crisis Fund offers residents and families a payment of up to £500 to help with soaring energy bills and essential everyday costs such as food or rent. The fund prioritises those in greatest need and

households are able to receive the maximum of two payments in a year. To date, there has been:

- 12,052 total applications received since 13 September 2022 with an 87% approval rate: 5,026 referrals since 1 April 2023.
- £3.6m has been awarded since 13 September 2022 and £362,115 awarded since 1 April 2023. This is expected to increase significantly as we approach autumn and winter, with up to £135k being awarded in a week.
- 8,200 applications received since 13 September 2022 from Council tenants (68% of all applications) with a 72% approval rate – this equates to over £2.4m, paid to tenants in total.
- Family food vouchers go out six times a year to 8,000 plus families, 15,000 children who are in receipt of free school meals, Housing Benefit or Council Tax support at a total value of £2.5m for 2023-24

2.5 Welcome spaces on our estates

2.6 Camden has a range of welcome spaces in libraries, children's centres and other community buildings, including tenant and resident association (TRA) halls. [A map](#) of all the welcome spaces is available on the council's website and many are located on or near Camden's housing estates. Two examples are:

- Allen Hall on the Bourne Estate which is open Monday – Friday from 9:30am – 2:00pm and offers residents wi-fi, television to watch movies, games, magazines and newspapers, kitchen facilities so tenants can prepare their own food, refreshments and someone from the TRA on site to talk to.
- Ark Youth Club on the Alexandra and Ainsworth estate - run by South Hampstead and Kilburn Partnership (SHAK). This welcome space is for young people aged 9-19 years old and offers an after-school club during term time and school holiday programmes with a free meal. Activities include music skills, arts & crafts, games, sports, cooking, video making, trips and events or just relaxing and chatting with friends.

2.7 Camden has also worked in partnership with Think and Do to create Sharing Spaces in three TRA halls in Camden, with plans for a further two this year. The existing three sharing spaces are at Templar House in Kilburn and Ampthill and Goldington estates in St Pancras and Somers Town. Sharing spaces run weekly and provide tenants with an opportunity to meet in a welcoming space, to meet other residents, share food, swap clothes and share ideas. Each sharing space is individual with activities to reflect tenants' interests, for example Ampthill sharing space is currently running 'Five Weeks of Fixing' providing residents with the tools to carry out some of their own household repairs.

2.8 Supporting council tenants in arrears

- 2.9 Two pilot teams were set up in September 2022, consisting of officers specifically focussing on supporting council tenants with their rent accounts. The existence of the teams means that every council tenant has an officer they can contact for advice and support around rent payments.
- 2.10 Each new council tenant is contacted by their rent officer within one week of their tenancy starting, providing an opportunity to ensure that tenants know about the different ways of paying rent, and to identify any guidance around benefits that may be required.
- 2.11 Rent accounts are constantly monitored and tenants who fall into arrears will be contacted by email, phone and letter. Rent statements are sent out every quarter.
- 2.12 Officers refer tenants requiring specialist benefit advice to the Welfare Rights Team. They also assist with discretionary housing payment (DHP) applications and signpost to the cost-of-living website. Officers can help with cost-of-living crisis fund loans and can issue food bank vouchers.
- 2.13 The number of council tenants claiming Universal Credit (UC) to help with housing costs continues to increase (6,867 as of December 2023). Every tenant moving onto UC is contacted by their rent officer to check they are aware of the process.
- 2.14 Housing Services has a specialist Welfare Rights Team that works with council tenants and hostel residents. Having our own in-house team working alongside our rent and neighbourhood teams, and Tenant Management Organisations (TMOs), helps us to understand the wider picture of tenants' needs and to work holistically.
- 2.15 Excluding debt reduction outcomes, the chart below shows the income generated by the team's work during 2022-23:

2.15.1 Welfare Rights Team data: 2022 – 2023 (figures rounded to nearest £)

Income generated by benefit type	Weekly/monthly	Lump sum and/or backdate	Income generated
Housing Benefit	313,807	95,329	409,136
Universal Credit Rent Element	215,930	14,526	230,456
Discretionary Housing Payments (DHP)	n/a	47,142	47,142
Council Tax Support	59,959	20,256	80,215
Benefits (incl. ESA, UC non rent elements, PIP, AA, DLA)	734,804	364,167	1,098,971
Number of benefit claims resolved	817	TOTAL INCOME	£1,865,920

- 2.16 Of the £1,865,920 income generated by the team £686,734 directly benefited the Housing Revenue Account (the total of the first three rows in the chart above).
- 2.17 So far in 2023-24 (up to 13 December 2023) the housing Welfare Rights Team has accepted 660 new referrals, generated income (for tenants and the HRA) of £1,404,698 and resolved 457 benefit claims.

Case study 1: A tenant was referred as their housing benefit (HB) had stopped, the team assisted with getting their HB and council tax support claim reopened. Their HB payment was put back into payment for £145 per week. They received £5,555 of backdated HB to help clear their rent arrears, and council tax support putting their account back into credit.

Case study 2: A tenant was refused PIP mobility component. The team helped them appeal and they won their case. They were awarded £65 per week and a backdated payment of £13,464.

2.18 Targeted retrofitting of fuel poor homes and a new Home Energy Advice Team for council tenants

- 2.19 The Council allocated £175,000 in funding to support residents struggling with their energy bills through retrofit works targeting those most vulnerable to the cost-of-living crisis. The project has since received further internal funding.
- 2.20 Data analysis was undertaken to identify households in the highest priority who were then sent a letter asking them to contact the team for support. The initial first two batches of letters were issued and the team received calls from 109 households in response, all of which received an initial home energy advice consultation from the Council's Home Energy Advice Team. Further batches of letters are being issued based on resourcing and funding availability.
- 2.21 The Home Energy Advice Team (Dec 2023) consists of three officers. The team provides home visits to council tenants at risk of fuel poverty to offer support on saving money on energy bills. A visit includes home energy advice, fuel debt support and the installation of some small energy efficiency measures such as draught proofing. The officer also surveys the property and takes photos of any damp and mould issues or disrepair, and discusses with relevant council teams to get the issues resolved. Initial surveys were also undertaken to assess which properties would be suitable for larger retrofit measures such as internal wall insulation. After 6 weeks, the Home Energy Advice Office calls the resident to check on progress.
- 2.22 The properties deemed suitable were then given full retrofit assessments with the aim of better insulating the homes and reducing the tenant's energy bills. So far, 21 properties have received retrofit assessments. Of those, two

properties have had the retrofit works completed and a further 5 are due for install in January. The remaining properties are at various stages of the pre installation surveys, once completed the retrofit works will go ahead at these homes too. In addition, there are still over 40 properties waiting for retrofit assessments and the first batch of 10 will receive those in January.

2.23 Cost of Living support and the Intensive Tenant Participation Programme

- 2.24 Camden's Intensive Tenant Participation and Engagement Programme launched in July 2023 and aims to visit every estate in the borough and approach all 22,000 tenanted households.
- 2.25 The first phase of the programme, which runs from July 2023 to February 2024 will involve door knocking over 8,000 households and holding Estate Action Days on our largest estates, or those where there is existing energy within the community. To date, officers have visited 20 estates and visited over 5,000 homes.
- 2.26 The programme has a team of core services that are represented at all Estate Action Days and able to hold follow-up conversations with tenants following door knocking. These include the Tackling Poverty Team who have attended all the events so far, often supported by representatives from Camden Citizens Advice Bureau (subject to their availability). The programme is enabling more residents to have conversations with staff from council services talking about their circumstances and signposting them to information, advice and guidance. The Tackling Poverty Team is also undertaking targeted work in partnership with services like Adult Social Care and Family Hubs to reach vulnerable people in their communities.

3. LEGAL IMPLICATIONS

- 3.1 The Borough Solicitor has been consulted and has no comments to add.

4. RESOURCE IMPLICATIONS

- 4.1 The direct support described in para 2.3 is available to all residents of the borough provided they meet the criteria, not just tenants. As such, it is funded from the General Fund. Dedicated General Fund Cost of Living support consists of:
- £2m Cost of Living fund – annual budget reviewed each year
 - £1.3m Family Crisis Fund – 2023/24 only
- 4.2 In addition there is a £4m Household Support Fund consisting of food vouchers and crisis payments. This is a government scheme administered by the Council and ends on 31 March 2024, unless there is an extension announcement.

5 ENVIRONMENTAL IMPLICATIONS

5.1 There are none.

REPORT ENDS