

## THE LOCAL WELFARE FUND CAMDEN: Summary of the report

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### **1. Purpose of this Report**

This report outlines research carried out by Citizens Advice Camden on the Local Welfare Fund and its future. Camden Council will be reviewing the future of their Local Welfare Fund in 2017. This report seeks to inform that process and to support increased collaboration between advice providers, the Council and the charities which also provide individual grants to Camden residents. It uses the National Audit Office guidance on how Councils should review their local schemes.

In April 2013 the Government localised the national 'social fund' which had provided crisis loans and community support grants. Local authorities were given transitional support (£141m plus £30m to administer the schemes) to set up local welfare funds. The dedicated funding stream for local welfare funds was abolished in April 2016. Some funding (not ring-fenced) was continued in the Central Government revenue support grant but this has to be seen in the context that, by 2017, Camden's funding from central government will have been halved.

### **2. The Effectiveness of Camden's Local Welfare Scheme**

The Local Welfare Fund in Camden is administered and delivered by Northgate Public Services, a private company with whom Camden Council has contracted and they report regularly on performance. The company runs a telephone and online application process and awards community support grants and crisis grants. Expenditure on grants is around £300k. Approximately 50% of applicants are for crisis payments who are awarded up to £100 over two weeks, while community support awards average around £1000 (43% on bedding and furniture and 37% on white goods). Crisis grants are approximately 8.5% of the expenditure on the scheme. Northgate deliver a cost effective service in relation to their contract.

In 2015/16, out of 4,450 telephone calls and 1,632 applications for grants that Northgate dealt with, only 773 applicants met the criteria that the Council has specified and so were awarded grants. Most of the time is therefore spent on unsuccessful telephone calls and failed applications. Furthermore, Northgate is unable to offer an advice service to support both failed and successful applicants missing an opportunity to improve the outcome of the contact. Schemes that link into advice and referral agencies that are able to respond to the need articulated by the client by understanding the cause of their need and then helping the client address these, are more effective.

Whilst Camden Council has sought to involve Camden advice agencies to provide referrals as 'approved partners', better partnership working could provide a more holistic support process.

### **3. Is the Scheme Correctly Targeted?**

It is difficult to assess fully if Camden's fund is appropriately targeted as applications reflect the criteria of the scheme. The aims and objectives of the fund have never been fully reviewed by the Council which has more or less continued the national scheme. While this may be completely appropriate, it makes it difficult to evaluate the fund's outcomes. The report highlights the need for the proposed review to spell out the outcomes and to continue to be very clear on criteria to minimise failed applications. While the current criteria are set out on the website, some additional training for advice workers would be helpful so that they fully understand the eligibility criteria.

The report highlights the value of doing an application through an agency like CAC so that the underlying issues that make the client apply for grants and charitable funds can be addressed. It reveals a postcode lottery in applications to charities, a lack of awareness of many charities and some gaps where needs are not currently met. The key conclusion is that there is not enough money in local charitable funds to fully meet local needs.

#### **4. Understanding Costs and Benefits to Make Decisions on Funding**

It is clear from the evidence presented in the report that low value cash grants, coupled with appropriate support, enable transformational steps for recipients. The grant has more impact as part of a longer term process, rather than a stand-alone event. It is important to avoid false economies made on account of budget cuts and to see the Local Welfare Fund as integrated into advice and support service.

The report presents a range of good practice case studies.

#### **5. Is There Enough Capacity to Meet any Increase in Demand Caused by Welfare Cuts?**

The charities that support residents in Camden allocate more grants than those that are given out by the Council. There has been a lack of communication and an integrated approach both among the charities and between the charities and the Council. The charities are now starting to work together and are looking for closer co-operation with the council.

The report highlights the growing needs in the Borough. It suggests capacity could be increased by:

- Greater awareness among referral agencies on the range of charities that can support Camden residents and better use of Turn2Us, which provides an online directory of charities.
- Improved partnership working to provide timely support particularly for crisis grants. Such partnerships need trained staff and volunteers and co-ordination support.
- The application processes could be better co-ordinated and streamlined across the charities. We have discussed with Voluntary Action Camden the need for more co-ordination. We are also aware that a new Living Centre being planned at the Francis Crick Institute whose mission joining things up and making the best use of existing resources within the community.
- Our research revealed that many housing associations are not pulling their weight in resettling their tenants into new homes or helping their tenants in crisis. Such a policy would reduce neighbour disputes from noise and help to secure stable tenancies and rental income.

#### **6. Conclusion and Recommendations**

This report highlights the benefits of a local welfare fund. All studies of such grant schemes show that on cost benefit analysis the schemes are very valuable. They have a significant impact on reducing stress, enabling people to stay in their homes, helping vulnerable people settle into new homes, dealing with disasters, easing transition and reducing mental health problems. We therefore recommend that Camden should continue to put funding into a Local Welfare Fund.

In addition we recommend:

- That Camden clarify the objectives of their Local Welfare Fund and aim to develop a more holistic process where grant funding is linked to support to address the causes of the need for a grant.
- That a stronger partnership is developed between the Council, charitable grant providers in Camden and referral agencies to ensure comprehensive advice and support can be provided. This will involve action on increasing capacity as outlined in Section 5 above, so requires:
  - The development of a directory/portal /or better use of Turn2Us
  - Training for all involved, including Camden Council staff
  - Discussion with Housing Associations in Camden to ensure they contribute for their tenants
  - Support for an accessible referral partnership within the voluntary and community sector to deal with crisis grants.
- That local grant giving charities are consulted on the policy in this area and on the specifications for any future commissioning to run a future scheme.

***Gina Cutner and Ines Newman, Citizens Advice Camden, March 2017***

### 1. Introduction to this report

This report outlines research carried out by Citizens Advice Camden on the Local Welfare Fund and its future. It should be seen as a work in progress rather than a final report with recommendations. Camden Council will be reviewing the future of their Local Welfare Fund in 2017. This paper seeks to inform that process and to support increased collaboration between charities who also provide individual grants to Camden residents and the advice providers in the Borough.

### 2. National Context

In 2009/10 DWP ran what was then called 'the social fund' to provide crisis loans and community care grants and spent £291m on the scheme. This spending was gradually reduced during the next few years and in April 2013, crisis loans and community care grants were abolished. DWP provided transitional support (£141m plus £30m to administer the schemes) until March 2015 on a non-ring-fenced basis to upper tier local authorities in England and to the Welsh and Scottish governments to deliver new support to vulnerable people, commonly called local welfare funds. The rationale was that crisis loans and community care grants often failed to reach the people most in need and were open to abuse. Local authorities were arguably better placed to know the needs of their local communities and help people in crisis or to establish themselves in the community.

However, nine months after local councils began operating the schemes for these funds, the Government revealed in the 2013 Autumn Statement that the dedicated funding stream for local welfare funds would be abolished from 2015-16. This decision was challenged and the Government ultimately agreed to provide £74 million to upper-tier authorities in 2015/16, recognising that councils had asked for additional support to help them respond to local welfare needs and to improve social care provision. £14 m of this came to London Boroughs. This money was only for one year. Some funding (not ring-fenced) was continued in the revenue support grant but this has to be seen in the context of the fact that by 2017 Camden's funding from central government will have been cut in half.

From April 2016 there was therefore no dedicated national funding for local welfare schemes. The National Audit Office published a report on Local Welfare Funds in January 2016<sup>1</sup> calling on local councils to:

- a) review the effectiveness of the support they provide to meet local welfare needs
- b) find out who is seeking help and why in order to target support where it is most needed
- c) understand costs to the public sector which local welfare provision helps to avoid and use this information to make decisions on funding
- d) consider whether locally there is enough capacity to meet any increase in demand caused by reductions in local welfare funds.

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<sup>1</sup> <https://www.nao.org.uk/wp-content/uploads/2016/01/Local-welfare-provision.pdf>

In this context Citizens Advice Camden (CAC) approached Camden Council to ask if they would support the agency carrying out some research to help determine the future of the fund locally. This paper reports on the results of that research. It considers the four points identified above and includes an extra section on good practice and suggests some principles to underpin Camden Council's strategic review of its fund. We would hope to make some concrete proposals at a later stage once we have involved local grant-making organisations.

### **3. The Camden Council Scheme**

Camden like many other councils acted cautiously when the social fund was devolved, by replicating the DWP scheme and limiting who they helped and how much was given, as they were concerned about high demand and uncertain about funding after 2014-15. Seventy-eight per cent of councils did not spend all the funding they were given on local welfare provision in 2013-14. Camden, like many other councils, was using underspends to help fund provision in 2015-16 when a reduced amount of funding was included in councils' revenue support grant. At the current rate of expenditure (and without any further injection of cash from the Council) the Camden Local Welfare Fund will run out of money in April 2018.

There are two elements to the Camden's Local Welfare Fund:

- Crisis awards - to help with essential costs after an emergency or disaster
- Community support awards – to help people return to the community after being in care, remain in community rather than go into care etc.

In order to be eligible for a community support award applicants must be in receipt of one of the following qualifying benefits:

- Income Support:
- Income based Jobseekers Allowance:
- Income Related Employment Support Allowance:
- Any type of Pension Credit;
- Universal credit if not in employment.

Also, one of the following must apply, the applicant:

- is leaving residential or institutional care - e.g. a care home or prison
- is being resettled into a new home by the council or a voluntary organisation following an unsettled period in their life
- is looking after someone who is ill, disabled or just out of prison
- needs help to stay in their home and not go into residential care or hospital
- needs help with expenses to go to a relative's funeral or visit someone who is ill
- needs help because they or their family face exceptional pressure - e.g. because of a family breakdown or illness.

These criteria are operated strictly so, for example, a tenant on benefit in private rented accommodation who moves from furnished to unfurnished accommodation cannot receive any support unless one of these criteria apply.

An applicant can get a crisis award after an emergency or disaster like a flood or fire and they do not need to be on benefits to be eligible but must show that they do not have enough money for their immediate needs and there is no other help available. There is a maximum of two crisis awards per applicant in a year. Following lobbying from the local advice agencies, small crisis grants have also been given to those affected by benefit failures in exceptional circumstances but this is not promoted on the Council website.

The local welfare fund is administered and delivered by Northgate Public Services, a private company with whom Camden Council has contracted and they report regularly on performance. Camden did consider a partnership with a credit union but this was significantly more expensive and would have restricted those eligible for help. The evidence shows that requests for support have been declining. In 2013/14, 6,933 telephone calls were received, in 2015/16 this had dropped to 4,655. Successful applications have dropped from 1,027 in 2013/14 to 773 in 2015/16. Most applications come from single households (56%) and lone parents (26%) and most are between 25-65 (85%) with the largest group being between 46-65 (35%). In 2015/16 the total spend was just under £300k, with additional expenditure going to Northgate to respond to phone calls; run the online platform; arrange delivery of goods grant aided through the community awards; and organise payment of the This was around £1000, while crisis payments are not more than £100 over two weeks. Camden Council has advised us that approximately 50% of applicants are for crisis payments, and these relate to approximately 8.5% of the expenditure on the scheme.

#### **4. Reviewing the Effectiveness of Camden's scheme**

The Council have not yet undertaken a full review of its local welfare fund. Northgate's monitoring information does not include information on outcomes, nor are Northgate contracted to offer follow up and wrap around support for those receiving grants. Few councils offer follow-up support for failed applicants due to the costs associated with it.

The contract with Northgate is cost-effective in relation to the number of calls answered and payments made/equipment provided. But in 2015/16, out of 4,450 telephone calls and 1,632 applications for grants that Northgate dealt with only 773 grants were awarded. Most of the time is therefore spent on unsuccessful telephone calls and failed applications. Furthermore, Northgate is unable to offer an advice service to support both failed and successful applicants missing an opportunity to improve the outcome of the contact. Schemes that link into advice and referral agencies that are able to respond to the need articulated by the client by understanding the cause of their need and then helping the client address these, are more effective<sup>2</sup>.

Whilst Camden Council has sought to involve Camden advice agencies to provide referrals as 'approved partners' there has been some reluctance among these agencies as they have not wanted to be gatekeepers of a scheme over which they have no control. So at this stage, Age UK Camden and The Irish Centre are the only approved external partners on the scheme, all the other partners are internal council teams. If however the status of approved partner is changed so it is clear this denotes agencies who are approved to submit applications under the scheme and have no other role in relation to scheme, this would facilitate co-operation. Better training of partner applications

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<sup>2</sup> See for example the case studies from the Trafford and Liverpool schemes discussed on page 10 below.

would also reduce unsuccessful applications. This theme will be developed as we move through the review of the Local Welfare Fund.

The Council have advised us that they value being able to offer a telephone service as a means for making applications as applicants often do not have access to computers, or do not have the requisite skills. There is a specific local number for the local welfare fund operated by Northgate on the Council's website (0203 324 0383 Monday to Friday 9:30am to 5:30pm). The Council suggest that for immediate needs, such as a crisis payment, a judgement can often more easily be made over the phone. They have also explained that the Paypoint system (used by Northgate) for applicants to be able to immediately obtain cash payments is a very effective mechanism for them.

Several local authorities, however, refuse to deal with grant applications on the telephone and only deal with applications received through partner organisations. Such a policy ensures grants are supported with wider advice services and reduces unsuccessful applications and phone calls. However this approach can lead to delays in people receiving support if the advice services do not have the capacity to meet people in crisis quickly.

## **5. Find out who is seeking help and why in order to target support where it is most needed**

Citizens Advice Camden (CAC) assists clients in making applications to Camden's Local Welfare Fund but only a handful of clients a year are successful since they did not meet the criteria of the Local Welfare Fund. Most are looking for replacement goods or are moving between unfurnished and furnished private rented accommodation but do not have additional specific needs such as coming out of care or prison. In 2015/16 Citizens Advice Camden saw 368 clients most of whom were not successful in accessing the local welfare fund and who were assisted in making a charitable application. These 368 clients were also assisted with 2,317 other non-charity issues: 54% with benefit and tax credits advice; 21% with debt and 8% with housing advice. The value of doing an application through an agency like CAC is that the underlying issues that make the client apply for grants and charitable funds are addressed.

While the profile of these CAC clients is similar to those seeking assistance from the local welfare fund, even more are in the 45-64 age group (53%), 62% were disabled or had long-term health conditions and 39% were single while 30% were lone parents. We have so far looked in detail at 103 clients who were seen at Kentish Town or Holborn offices between January 2015 and June 2016 as this is a time intensive research process. Some examples of the cases we have dealt with are given in Appendix 2. For **both** Camden Council and CAC, the majority of clients are single, on benefit and have a disability or mental health issue; over a quarter are single parents.

Camden Council has done an analysis of money spent in 2014/15, which by value was around £300k. Beds are the main item and 42.6% of the expenditure goes on beds, bedding, furniture, clothing, curtains and cutlery and crockery. White goods provision and installation come next highest, taking 37% of expenditure. Floor covering absorbs 10% of the expenditure. Emergency payments covering cash, food and fuel are only around 8.6%. In addition, 0.1% is spent on moving costs and less than £100 in the year on emergency travel outside London.

The Council is therefore spending most of the welfare fund in settling people in new homes, with a significant but small element going into emergency payments. The fund will not pay for replacement items. In terms of the number of people helped, about half get community grants and half get crisis awards. While JobCentre Plus does have a hardship fund and can pay 60% of benefit a week to those whose benefits are cut for two weeks (or more if the claimant is 'vulnerable'), emergency payments are not available from other Charitable Trusts and are likely to be particularly important to Camden residents. Camden Council's local welfare fund is not available to those sanctioned by JCP unless there are appeal grounds or special circumstances. Help is needed in particular those who were on Employment and Support Allowance (ESA) and who are moved onto Jobseekers Allowance (JSA) after a Work Capability Assessment pending their appeal or those who face a particular financial crisis. With the soft transfer onto JSA/UC this shouldn't be occurring as benefits won't be stopped. The key message here has to be to turn up to the first meeting at the Job Centre even if you are appealing as if you don't, your benefits will be stopped.

It is difficult to assess fully if Camden's scheme is appropriately targeted as applications reflect the criteria of the scheme. With limited funds, we believe the Council should be very clear about who will be assisted so that resources are not wasted on applications that do not meet the criteria. While the current criteria are set out on the website, some additional training for advice workers would be helpful so that they fully understand the eligibility criteria.

As outlined in the section below there are other charitable funds that can meet some of the gaps that Camden Council is currently not addressing. However, CAC's own case work and our discussions with charities revealed some gaps across the borough in current Local Welfare Fund and Charity provision, particularly as while some local charities cover some gaps, others do not and the local charities are place restricted leading to a bit of a post code lottery. The list below outlines where support is difficult to source. We are not proposing that the Local Welfare Fund cover these gaps or that all charities review their criteria. But the list provides some areas that both Camden Council and charities might wish to consider if they are reviewing how they target funding.

- a) Those on low wages, rather than benefits, can struggle to get funds for small items like removal costs.
- b) None of the charities (except Family Action) seem to fund redecoration.
- c) Those who are on disability benefits rather than income related benefits are refused Local Welfare Fund support because they are not on income related benefits.
- d) CAC struggled to find funding for new carpets although a few charities make this provision. Flooring and curtains are not easy to fund and often needed because of children's asthma.
- e) People who move from furnished accommodation into unfurnished council flats are not usually eligible for the Local Welfare Fund unless they meet the specified additional criteria.
- f) Few charities helped with laptops for school aged and higher education children and school trips can be difficult to fund. Hampstead and Wells Charitable Trust and St Andrew Holborn Charity (but both of these charities are geographically restricted), and Stafford Charity & Bromfield Educational Foundation will fund educational laptops/computers.
- g) Many charities are reluctant to fund TVs



- h) The start-up costs of getting to work, travel and clothes can be difficult to fund although some funding is available from Tomorrow's People but only for those who go through their programmes.
- i) The gap in funding caused by monthly universal credit payments - we expect this to grow.
- j) Orthopaedic mattresses which are more expensive.
- k) We had a family who wanted to bury their father in Ethiopia – the cost of transferring the body was £3,000. Funeral expenses are often sought and although some charities do give grants, these are small.
- l) Rent deposits. Camden do provide a rent guarantee scheme and discretionary housing payments and a tenant can apply for a DWP budgeting loan if they have been getting income-related benefits for at least 26 weeks. This may eliminate the demand for rent deposits for which there is no scheme in the borough.

The main problem we see is that grants awarded are not sufficient for the expenditure incurred. The Local Welfare Fund does award around £1,000 to start up a new home but even this is not enough for all white goods and furniture. The charities mostly award £250-£500 for each household.

#### **6. Understand costs to the public sector which local welfare provision helps to avoid and use this information to make decisions on funding.**

We are not aware of any analysis on this in Camden.

#### **NAO report**

There are examples of other Councils carrying out this type of analysis, however, the NAO report<sup>3</sup> highlighted that there was generally a lack of analysis on cost effectiveness and insufficient monitoring of the impact of schemes. An exception was Milton Keynes Council which examined the fiscal, economic and social value derived from a sample of 592 local welfare provision awards it made from January to July 2015. It used New Economy's Unit Cost Database<sup>4</sup>, to quantify the value of public services avoided as a result of awards. It estimated that, over a full year, the authority would avoid spending £4.8 million on services by making awards totalling £0.5 million. The total estimated saving for central and local government combined was £9.7 million.

#### **London Councils**

In their response to the 2015/16 Local Government Settlement, London Councils made the case for more government funding for the schemes<sup>5</sup>. They argued that Boroughs have linked local welfare assistance with their wider services and interventions to create a more holistic support offer to local residents. Local authorities have developed positive arrangements delivering services in partnership with the voluntary and community sectors. The use of pre-paid cards, vouchers and payments-in-

<sup>3</sup> **National Audit Office Local Welfare Provision** <https://www.nao.org.uk/report/local-welfare-provision/>

<sup>4</sup> The New Economy Unit Cost Database is available at: <http://neweconomymanchester.com/our-work/researchevaluation-cost-benefit-analysis/cost-benefit-analysis/unit-cost-database>

<sup>5</sup> c) **London Councils: Local Government Finance Settlement 2015-16 Consultation Response Annex A - Detailed response on funding of local welfare provision** <http://www.londoncouncils.gov.uk/our-key-themes/local-government-finance/government-spending-plans/local-government-finance>

kind have contributed to increased levels of effectiveness and greater value-for-money with wider savings accruing to central government. In Annex A, some good practice case studies were provided:

*Freeing up beds and relieving pressure on the NHS*

A patient undergoing cancer treatment in hospital was awarded an emergency package of food and fuel vouchers through the local welfare scheme which meant she was able to be discharged within two days of applying. The alternative route of applying for a Short Term Benefit Advance could have taken up to two weeks. A modest payment of £75 from the local scheme saved the NHS the £273 per day cost of occupying a bed; potentially £3276 in this case. [Lambeth]

*Hostel accommodation*

A night shelter hosted by the Salvation Army was furnished with vital equipment including camp beds, sleeping bags, blankets, cooking utensils and fridges thanks to funding from the local welfare scheme. In winter 2013/14, 61 individuals attended the night shelter [Redbridge]

*Preventing demand on police and criminal justice system*

A claimant from a traveller background fled her husband due to domestic violence, leaving her clothing and possessions behind. She was offered a permanent home in a new area meaning that she is far away from the abuse she suffered and at less risk of domestic violence. Local welfare provision enabled her new home to be furnished with essential appliances and a basic wardrobe to be bought. Claimant is now settled in her new home and not constantly making anxious calls to law enforcement agencies. [Lambeth]

*Adding to support for homeless households*

For many boroughs, Local Welfare Fund teams will work with homeless families, but in a different way to their housing teams. In one case, a young mother was served with an eviction notice by landlord and given a week to move her belongings out. She was offered emergency accommodation by the borough (so not in receipt of benefit). Claimant was unable to afford a removal van and family and friends could not help with large items such as bed and sofa so faced these items being thrown away. The Local Welfare Fund was able to pay removal fees, for which no budget would otherwise exist. Meant that claimant did not need to seek budgeting loan from DWP. [Enfield]

All these examples show the benefit of flexible grant funding. We also found two charities that had analysed the impact of their grants.

**Family Action: Open Doors Programme**

The Open Doors Programme is administered by Family Action and funded by Lankelly Chase. It provides cash grants alongside intensive support delivered to recipients by a range of partner organisations. From the launch of the Open Doors Programme in August 2013 to the end of the programme in February 2016 there have been 1,093 grants made to a total value of £350,400. The average grant was £321.

The report *Opening Doors, Changing Lives: Measuring the impact of cash grants on disadvantaged individuals and families* (March 2016) focuses on outcomes. The research concludes:

“It is clear from the evidence in this report that **low value cash grants, coupled with appropriate support, enable transformational steps for recipients.** The grant has more impact as part of a longer term process, rather than a stand-alone event. Regardless of the type of support provided, **a small cash investment has a large impact on the recipient’s progress - the whole becomes more than the sum of its parts.** Therefore, it is important that politicians, policy makers and commissioners note the learning from this report, otherwise false economies may be made during welfare reforms and budget cuts.

We also **call on other grant providers to use the learning from this report** to ensure that other schemes are designed creatively, using an holistic approach, in order to ensure they have maximum impact for recipients and they support and sustain the progress of other support services.”

The report found:

1. All recipients felt they were helped by the grant - with two thirds crediting the grant as helping ‘enormously’.
2. After receiving a grant, 73% of recipients felt in control of their lives
3. Grants enhance the services of partner organisations, regardless of what type of support this is.

### ***Glasspool***

In 2013 Glasspool agreed a five-year development strategy, one of the aims of which was to enhance the impact of their work. This involved developing better intelligence and a more outcome centred approach to grants. The charity commissioned a consultant to deliver an impact assessment research framework.

Glasspool’s previous surveys of grant referral agencies had shown the grants allowed tenancies to be maintained, provided more stability and independence, helped families cope with debt and enabled better employment chances for prisoners and ex-offenders. The charity decided to introduce a new grants management scheme and outcome-focused application form to capture and report on quantitative and qualitative data; to carry out pilot studies to test each of the outcomes; and to engage with stakeholders and key agencies to build partnership learning. They have identified eleven key outcomes (maintain stable life/prevent hardship; maintain independence; improve mental well-being; maintain tenancy; manage debts; improve physical health; maintain children in school/improve children’s educational achievement; increase household income; family engagement in society; better employment chances; recovery from addiction). All of these have indicators and data collection sources attached and regular monitoring will improve learning and lead to the framework being adapted.

## 7. Learning from good practice

In addition to the good practice referred to earlier in the London Councils' report<sup>6</sup> the following are relevant.

- a) **National Audit Office Local Welfare Provision** <https://www.nao.org.uk/report/local-welfare-provision/>

The NAO found that councils worked with partners, such as local advice providers and re-use charities, to design schemes. Most councils administer their local welfare fund alongside other forms of support they provide, such as discretionary housing payments. This enables them to minimise administration costs and coordinate different forms of support. They highlighted the following good practice on sourcing products:

Lambeth has contracted Emmaus, supporting a local charity that houses and employs formerly homeless people, to supply second-hand furniture and white goods. Swindon Council sources second-hand furniture through the British Heart Foundation and white goods through a local supplier. The council has negotiated free delivery and fitting with these suppliers, which has saved money. Bradford Council directs applicants seeking household items to Smarterbuys, a retailer that works with credit unions to provide finance for purchases. Individuals who do not qualify may get an interest-free loan from the council to purchase second-hand items through a community project called CHAS or through the British Heart Foundation. Coventry Council has negotiated a 4% corporate discount from Argos.

Camden used to have a furniture project in Kings Cross but this was moved to Tottenham and has now closed. The Council and local charities could consider opening discussions with Emmaus, British Heart Foundation or a specialised supplier to ensure value for money. It is worth noting however that Enfield initially used a charity furniture recycler but customers were unhappy at the lack of choice/availability of some products.

- b) **DWP: Local Welfare Provision Review Nov 2014**  
<https://www.gov.uk/government/publications/local-welfare-provision-review>

This was a review carried out by the DWP at the end of the first year of the scheme being handed over to local authorities. The review highlighted varied and innovative approaches to the use of the funding; much of which was being done through delivery partners, such as Credit Unions and Money Advice services. Working with partners ensured that those seeking financial support also received money advice and budget training. Some councils used the funds to provide interest free loans through the credit union to help people returning to work or starting a new job. Others used the fund for rent in advance; this helped reduce the number of families that presented themselves as homeless. A number of respondents have formed partnerships to bulk buy items, negotiate discounts with large retailers or provide a full installation service of white goods.

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<sup>6</sup> cLondon Councils: Local Government Finance Settlement 2015-16 Consultation Response Annex A -Detailed response on funding of local welfare provision <http://www.londoncouncils.gov.uk/our-key-themes/local-government-finance/government-spending-plans/local-government-finance>

While some authorities chose their partners through a tendering process, other wished to save money and set up the scheme quickly and so decided to look to existing experience and services within the area and made direct approaches.

c) ***Citizens Advice: Making Welfare Work Locally***

<https://www.citizensadvice.org.uk/about-us/policy/policy-research-topics/welfare-policy-research-surveys-and-consultation-responses/welfare-surveys-and-consultation-responses/making-welfare-work-locally/mwwl-case-study-showcase/mwwl-case-study-showcase-round-2-b/>

Making welfare work locally was a best practice showcasing project run by Citizens Advice head office in 2014. It highlighted five aspects of good practice:

- getting the message out to the right people at the right time;
- inventive responses;
- helping people take control and move forward;
- use of data from monitoring to inform policy
- local collaboration helping to deliver effective, efficient services.

The project looked at local welfare schemes. It highlighted 3 schemes

*Trafford Assist*

The scheme covers food parcels, fuel vouchers and furniture/white goods and other discretionary help as appropriate. Applications are made through Trafford CAB's dedicated helpline and can also be made online. Furniture and white goods to 576 applicants were provided by Rainbow Recycling Centre. In 2013/14, 3036 applications were made and 81 per cent were successful. The CAB makes claims for residents and assesses their wider advice needs at the same time. The council department that processes the claims also deals with discretionary housing payments and can make awards from whichever pot is most appropriate.

*Liverpool Citizens Support Scheme*

Applications were made by phone to Liverpool Direct contact centre via a freephone number or landline or online through approved partner organisations. An online application was started in 2015 for approved partners. There are two types of award; Home Needs awards - mainly for furniture, white goods and household items and these are usually provided by Liverpool Furniture Resource Centre; Urgent Needs awards – mainly for food, fuel or clothing. Vouchers normally sent by email and SMS to be exchanged for cash at PayPoint outlets. The scheme is integrated into benefits service allowing holistic service including reviewing local authority benefit entitlements, accessing discretionary housing payments (DHPs) and specialist benefits advice and advocacy. In 2013/14, 16,218 applications and 8,992 awards were made. One of the reasons the scheme stood out was that lessons were learnt. Following feedback Liverpool made the scheme more flexible to help those in need including people with benefit sanctions and moving into work or moving house.

### *Local Assistance Scheme- Surrey County Council*

As early as 2011 the council set up a planning group made up of representatives of different council departments, housing associations, CAB and the Furniture reuse network. They pooled their understanding of their residents and used insight from research commissioned by the wider council welfare reform strategy group to understand the needs of the potential service users. Monetary support was provided via pre-paid cards with spending limited to particular categories of shop. Furniture, white goods and household items were sourced via the Surrey Furniture Reuse network. They decided to use the CAB and other advice agencies as application routes. This enables identification of the claimants' wider needs and referrals to relevant support services, in 2013/14 there were 3349 applications in total and an 89 per cent acceptance rate.

#### **d) *Cripplegate, Islington***

Cripplegate supports the Council-run Islington Residents Scheme (which incorporates Islington Council's local welfare fund, discretionary housing payments, £55,000 from Cripplegate's grants to residents scheme, council tax relief fund and the St Selpuchre (Finsbury) United Charities former Grants to Residents scheme). The scheme includes around £1m a year for social welfare grants and Islington Council reaffirmed its commitment to the scheme in December 2016. The scheme is run in association with some 50 partners in Islington and applications for grants are only accepted if they come through one of these partners. There is no telephone application process.

Cripplegate's role is to co-ordinate these partners, ensure those making the applications are trained and to complete or check the application forms which are forwarded to the Council for payment. An online platform devised by RBP is used for the applications. There are three officers in the council's Financial Operations service who organise payment. There are no cash payments; vouchers are used and Argos and Bright Sparks (part of the re-use network), a local company that repairs small electrical items and furniture and resells them. There is a move to replace Argos with local suppliers.

Cripplegate employ a half-time worker (funded by the council) to co-ordinate the scheme and train partners. Around 3,000 grants are given a year and around a quarter of these are crisis grants. Those on tax credits are eligible for support. In addition to providing grants, the scheme will also offer residents other forms of support to help improve their circumstances such as automatic benefits checks, specialist help with fuel debts, employment support if relevant. Support is also provided to help reduce social isolation, enable community involvement, and build residents' capabilities. Applicants are encouraged to apply to DWP Budgeting Loans (two year loans at no interest) and Budgeting Advances and JCP hardship payments before applying to the Resident Scheme.

#### **e) *Other London Borough Schemes***

We have looked online at other schemes. **Hackney Council** run a discretionary crisis support scheme. All applications have to come through partner organisations - there is no direct phone application system. Citizens Advice in Mare Street and Hackney Marsh Partnership provide drop in services and a number of organisations (such as Mind, Family Action and Housing Associations) are able to submit applications on behalf of their clients, but this is a smaller partnership than Islington. **Haringey**

**Council** closed its social welfare scheme in April 2016. On their website they have a directory of agencies and charities who provide support and signpost DWP budgeting loans. Citizens Advice Haringey has recently stated up a new scheme to provide support for residents in crisis. It is funded by the National Lottery. **Tower Hamlets** run an online application form only. Applicants can apply direct or through a partner organisation. They do not support those on benefit sanctions. **Lambeth** run an online application form and aim to make a decision about an application within 24 hours for crisis support and 72 hours for community care support. They advertise what they call Digi-buddies sessions for people who need support with making an application on their website. These are held every day, at one location around the borough, mainly libraries and the council's own customer centre. **Westminster City Council** only provide support if a budgeting loan is refused. The council's Local Support Payments scheme is a non-cash scheme providing refurbished goods and gift cards in emergencies. **Southwark** Emergency Support Scheme (SESS) does still offer a telephone number as well as an online application process and appears to be the most like the current Camden scheme. From this quick survey it appears that most inner London Boroughs have retained a grant support scheme but most only accept applications online or through partner organisations. Lambeth's Digi-buddies scheme is interesting and could help clients with universal credit applications as well.

#### 8. Consider whether locally there is enough capacity to meet any increase in demand caused by reductions in local welfare provision.

There is no doubt that coping is becoming harder for Camden's poorer residents and it will get harder still as inflation increases and benefits are frozen and as universal credit is introduced with monthly payments and a greater obligation on those who receive housing benefit to budget and manage their money well. In April 2017 new applicants on ESA in the work-related activity group will only receive the JSA rate, and other benefit cuts around PiP threaten the client group that are already applying for grants. On the other hand, the number of poor residents is falling in Camden and the implications of the Housing and Planning Act 2016 is that this trend will continue. So there are opposing trends in relation to the need for local welfare fund support.

As part of this research we did a survey of most of the significant charities awarding grants to Camden residents following applications made by Citizens Advice Camden, ignoring those that concentrate on educational grants and medical related grants (The medical grants include the Macmillan Cancer Support grants scheme, the British Kidney Patient Association, Supporting Children with Diabetes and other specialist medical charities to whom we help our clients make grant applications through our outreach work at GP surgeries and hospitals.). We wanted to map the charities which focused on those who were suffering from poverty and clarify who was eligible under their criteria. The initial results are set out in Appendix 1. We plan to present this in a more accessible form and will be drawing a map showing each organisation's geographic boundaries. Of the 105 clients helped at Kentish Town and Holborn, the charities involved are listed below:

Charitable trust	Number of clients of CAC Kentish Town and Holborn awarded grants Jan 2015- June

	2016
St Pancras Welfare Trust	19
Glasspool	14
St Pancras WT and Glasspool	11
Hampstead and Wells Charitable Trust	10
Thames Water	6
Various Utility companies- e.g British Gas Energy Trust	15
St Andrews Holborn	4
Prisoners of Conscience, Medical Foundation for the victims of Torture	2
Others (Talisman, Buttle, Mercers etc)	5

We have identified some issues in the way that the voluntary sector is operating. These issues could be discussed by the Camden advice providers' strategic and operational group.

- We are aware that Citizens Advice Camden (and some other referral agencies) could increase the range of charities it makes applications to in order to assist its clients; this would maximise the pool of money available to Camden residents. We have held a meeting with Turn2Us (<https://www.turn2us.org.uk/Find-Benefits-Grants>), which provides an online directory of charities. This has made us clearer about the benefits of registering as an intermediary on the site (and this has now been done) and ensuring that local advice workers and referral agencies are registered on the site and receive Turn2Us training, and that all local charities are also registered.
- If crisis grants are to be moved to an online service more referral agencies and people who can help immediately with filling out an application form are needed. Cripplegate partnership operates with 60 partners, the Hackney scheme with 11 partners and Lambeth Digi-buddies ensure that someone is able to help complete an application form six days a week. Such partnerships need trained staff and volunteers and co-ordination support.
- The application processes could be better co-ordinated and streamlined across the charities. There is considerable overlap between the charities and CAC often seeks funds from more than one charity because the amount offered by each is not sufficient. Each charity has its own application form. Most of the charities do not receive direct applications (the exception is St Andrew Holborn which receives most of its applications direct from applicants), so most of the applications come through a social worker or referral agency. Yet there is no co-ordinated training of such agencies to make the process better and more efficient. We have discussed with Voluntary Action Camden the need for more co-ordination in the charitable sector. There is a Camden Community Platform which brings the charities together to look at common issues and co-ordination and meets once a quarter. There was also some evidence of charities working together such as St Giles-in-the-Fields and Bloomsbury United Charity giving its grant giving functions in Holborn to St Andrews Holborn via a block grant.

The clerks/officers in many of the Camden charities have recently changed, several Camden charities are in the process of a review of grant giving and now would seem a perfect time to consider the findings of this report and see if fragmentation can be reduced. We are also aware that a new Living Centre being planned at the Francis Crick Institute whose mission is to bring



partners together and pool resources, joining things up and making the best use of existing resources within the community.

- Our research revealed that many housing associations are not pulling their weight in resettling their tenants into new homes or helping their tenants in crisis. Such a policy would reduce neighbour disputes from noise and help to secure stable tenancies and rental income.

## **9. Principles for grant funding within Camden**

This report has emphasised the benefits of a local welfare fund. All studies of such grant schemes show that on cost benefit analysis the schemes are very valuable. They have a significant impact on reducing stress, enabling people to stay in their homes, helping vulnerable people settle into new homes, dealing with disasters, easing transition and reducing mental health problems. We therefore believe that Camden should continue to put funding into a local welfare scheme.

From the research we have carried out we believe there are a number of principles that Camden should consider in reviewing its fund. We would welcome the opportunity to provide some more specific recommendations once we have had an opportunity to discuss further with grant-making and advice agencies operating within the borough.

### *1. Increasing the impact of any grant-giving*

There is insufficient evidence on how the current scheme is linked to more holistic support to residents and on the scheme's impact. Most of the successful applications to the local welfare scheme come with support from council staff. The scheme is thus linked to wider internal council support but there is no clear partnership working with wider advice agencies across the borough except Age UK Camden. Improved partnership working could provide better support for those who are not eligible for the Local Welfare Scheme and for those who would benefit from on-referrals. Furthermore, partnership work could improve the understanding of the underlying cause behind the request for a grant, thereby providing longer term solutions.

Any future scheme could be enhanced by working more closely with a wider group of approved referral agencies and ensuring that advisers in these agencies understood the scheme through some training sessions. Local charities using the same referral agencies could be confident that statutory funding had been explored before applications were submitted without the client having to go through the process of making an application which the agency knows will be rejected.

### *2. Improving co-ordination across the sector*

Voluntary Action Camden (VAC) are already helping to bring charities together through The Camden Giving Scheme which has a development worker funded by City Bridge Trust. As referenced above, a new Living Centre being planned at the Francis Crick Institute whose mission is to bring partners together and pool resources, join things up and make the best use of existing resources within the community. We have also spoken to Turn2Us who are prepared to run free training for Camden referral agencies on finding the appropriate grant for a household in need.

There is interest among the charities in Camden in moving to the Cripplegate model and working in closer partnership. There may be some resources with the Living Centre or VAC to facilitate this.

Camden Council could explore this and whether a small additional amount of funding could facilitate part of a post to build a stronger partnership for grant giving. Such a post could ensure all referral agencies and Camden Council staff and all the charities that support Camden residents were fully trained to understand the offers that are available and the advice and support that can be wrapped around such offers. The funds for a part time post could be found by stopping telephone applications.

### *3. Focusing on outcomes*

2017/18 is the last year of the current scheme. It is clear more work needs to be done on outcomes. Learning is available both from Glasspool and Milton Keynes. The current scheme does help to deal with crisis and helps Camden tenants settle into new homes. Both of these are valuable outcomes. But there are other possible outcomes – reducing homelessness, helping those starting work, assisting with the initial problems under universal credit. If any of these or other outcomes are priorities, the scheme would need to be adapted to join up more effectively with other initiatives.

Local grant giving charities have requested that they are involved in any consideration of the future criteria of the fund so complementarity can be maximised.

### *4. Widening the availability of grants*

The Council should use its influence to see that all housing associations have a small fund to help new tenants settle in their property and provide emergency support. We are only suggesting limited resources which some of the housing associations already provide and which it is in their interest to do so.

### *5. Considering a range of models for the future of the local welfare scheme*

We asked the charities if they would be interested in administering the council scheme. Several of the local grant-giving charities are currently undertaking strategic reviews and said they might be interested for 2018/19. None of the charities wanted to take on a telephone run scheme for crisis grants *at this point*. Since all these charities are currently running schemes which are very similar to the community grants there must be cost savings in amalgamating the administrative costs of the Council and a local charity.

The DWP survey of local schemes made it clear that a tender process was not always necessary and a contract could be negotiated with trusted partners. So one option might be to negotiate a contract with a charity to run the scheme for 2018/19.

It is also possible that no contractor would be needed for the community grants as most are going to council tenants and the grant process could be handled in-house through the housing department if applications were restricted. If, however a wider scheme is required this may not be the best solution and it might still be better to use a charity that is used to dealing with delivery and installation of goods. Several such charities are listed in Appendix 1. Furthermore, internalising community grants does not provide a solution for the crisis grants where an in-house scheme might be expensive to administer. However, if just the crisis grants are to be administered externally, the current contract would start to look expensive for some 3-400 grants and unsatisfactory as it does

not provide linked advice support. If the criteria of crisis grants are very clear a local charity may be prepared to take this on for April 2018.

VAC has offered to start the process of improving co-ordination between the Council scheme, charities that give individual grants and advice providers by organising a meeting of all the charities involved early in 2017 with the Council officers.

## Appendix 1

Charities who award welfare grants to Camden residents (excluding national medical charities {we regularly apply to Macmillan Cancer Support grants scheme, the British Kidney Patient Association, Supporting Children with Diabetes} or those related to specific professions). N.B. Some charities are not on this list but on the Turn2Us intermediary site: **The Society for the Relief of Distress, Saint George Dragon Trust** Heinz, Anna and Carol Kroch Foundation

Name	Grants given	Information
<b>Hampstead and Wells</b> <a href="http://www.hwct.org.uk/">http://www.hwct.org.uk/</a> <b>Telephone:</b> <b>020 7435 1570</b> <b>62 Rossllyn Hill London NW3 1ND</b> <b>(office hours 9.30-1.30 Mon and Fri, 9.30-3.30 Tues, Wed, Thurs)</b>	In 2014/15 the trust spent some £201,000 on individual grants to 3233 individuals. It also provides £212,772 in grants to 42 organisations and pensions of £18 a week to 125 pensioners	The trust's grants are to address need through preventing or relieving poverty, supporting people who are sick/ill or disabled, working with disadvantaged communities or special needs groups. Some assistance is given in terms of hampers- 1200 Christmas hampers and various starter packs covering kitchen equipment, new baby essentials, hygiene packs, crockery and cutlery etc. Pensioners who are supported with weekly pensions have additional needs- homes that are expensive to heat or illness and disability. They receive a birthday card with a voucher as well. Individual grant awards can be up to £1000 and are agreed every 3-4 weeks. Applications are submitted through partner agencies and are awarded in cash. Partner agencies monitor and there is ad hoc monitoring by HWCT.
<b>St Pancras Welfare Trust</b> <a href="http://www.spwt.org.uk/">http://www.spwt.org.uk/</a> <b>07398 760028</b> <b>(Eleanor Sturdy, Sec to the Trustees)</b> <b>St Pancras Welfare, PO Box 51764,</b>	During the year ending March 2015 the Trust received 120 eligible applications of which 113 were supported. A further 123 grants in the form of vouchers were made as part of our special Christmas/winter allocation to reach the neediest families when the pressure on budgets is most severe. Two applications for school journeys were supported with grants from the Camelot Trust, a separate charity managed by the Trustees. Two more applications from projects	The purpose of the Trust is to help residents living in the former Metropolitan Borough of St Pancras when faced with need or sickness and who have nowhere else to turn. The most common request is to help people being re-housed - perhaps after years of living rough, living in a hostel or after leaving an institution. They have no resources or possessions and their new homes are usually cold and bare. SPWT help by making small grants in cash or vouchers to buy furniture, bedding and clothes through partner organisations. The trust is considering using CSL to source all its supplies <a href="https://shop.csl.direct/about-us">https://shop.csl.direct/about-us</a> SPWT also receive requests to help young mums and their children, the frail and elderly and those in need of respite. A separate trust, the Camelot Trust, supports holidays for disadvantaged young children.

NW1 1EA	whose work complements the aims of the Trust were also supported. The total value of grants and awards was <b>£33,052</b> and overall we helped 316 children and 264 adults.	
<b>Glasspool</b> <a href="http://www.glasspool.org.uk">http://www.glasspool.org.uk</a> Tel: 020 3141 3161 Chief Exec Julie Gilson Saxon House (2nd Floor) 182 Hoe Street, Walthamstow, London, E17 4QH	<p>Charitable spending March 2016 £1,457,000 of grants expenditure. National 5,916 grants. Glasspool is the second biggest grant donor to residents in Camden despite being a national charity. It has recently taken on some grant giving funding from three livery companies (Mercers, Goldsmiths and Drapers), meeting its first 5 year target to disperse more than £1.5m and developing innovative ways of delivering greater impact.</p> <p>..</p>	<p>The Glasspool Trust is one of the few national charities making small grants to individuals in need, which has no restrictions on the type of beneficiary. The usual aim of the grant is to help the beneficiary over a short term crisis. Main categories: domestic violence, mental health issues, ex-offenders. Applications are made through organisations that meet their criteria and are now done online. The Trust does not normally make more than one grant to any one individual/family within a three year period. But a grant may contain more than one item. It has just introduced a new computerised system for all its grants. Some 15% of grant applicants suffer from mental health, 14% require post-domestic violence support, 87% of applicants are on subsistence benefits and probation/prisoner support is a significant category. Glasspool are able to consider requests for the following:</p> <ul style="list-style-type: none"> <li>• White goods</li> <li>• Beds &amp; bedding</li> <li>• Essential household items and other household goods</li> <li>• Clothing, including school uniforms</li> <li>• Baby needs</li> <li>• Travel expenses for hospital visits etc.</li> <li>• Contribution towards equipment and adaptations for people with disabilities where there has been an occupational health therapist recommendation.</li> <li>• Vocational materials and training where there is clear evidence of an employment offer</li> <li>• Driving lessons/tests where there is clear evidence of an employment offer</li> <li>• Flooring where there is an exceptional circumstance for people with disabilities</li> <li>• Educational computer equipment/television where there is a permanent or substantial disability/illness.</li> <li>• Housing deposits, debts, revenue costs and loans do not fall into the Trust's criteria.</li> </ul> <p>The Trust does not award crisis grants.</p>
<b>St Andrews Holborn</b> <a href="mailto:charities@st">charities@st</a>	In 2015 St Andrew Holborn Charity awarded Grants totalling £284, 229. This	St Andrew Holborn is the administrative base for 3 relief in need charities that provide funds to both organisations and individuals. People eligible for grants

<a href="mailto:andrewholborn.org.uk">andrewholborn.org.uk</a> <b>Anna Paterson,</b> 020 7583 7394 St Andrew Holborn Church 5 St Andrew St, London EC4A 3AB	consisted of £109,150 of annual awards, <b>£66,885</b> individual grants and £108,194 to organisations.	are those living in the area of benefit who can prove that the items provided will improve the quality of their lives. All applicants are assessed by the Grants Officer who carries out a home visit. Proof of income is required and those with a low income are eligible for a grant. For education grants proof that a person is a bona fide student is required. There is no age limit for a grant and these are provided to students on low income. Grants are awarded for books, laptops and subsistence. Annual awards are awarded to the long term sick or those with a chronic illness who are on a low weekly income i.e. of less than £75 (for a single person) or £120 (for a couple). In 2015 the beneficiaries received £350 in May and £350 in November. At the 31st December there were 159 Annual Awardees.
<b>Irish Centre</b> <a href="mailto:info@londonirishcentre.org">info@londonirishcentre.org</a> Jim Fearnley The London Irish Centre 50-52 Camden Square London NW1 9XB Tel 0207 916 2222	<b>£20-£30K</b> fund – grants usually around £250 but the Centre has discretion to go up to £500.	The London Irish Centre runs the largest welfare service for Irish people outside of Ireland. Individual grants are available for residents in Greater London who have an Irish connection. The centre also provide assistance through a <a href="#">drop-in advice clinic</a> , <a href="#">online support</a> , <a href="#">outreach</a> and <a href="#">befriending</a> visits, our <a href="#">day centre</a> and <a href="#">wellbeing services</a> , including <b>clubs</b> and <b>social groups</b> across London. Grants are for funeral costs, new accommodation, convalescence, special educational needs support, short term emergency accommodation (up to 3 nights), interim payments to compensate for benefit errors, costs of returning to Ireland, cost for medical reports for appeals, exceptional circumstances.
<b>Age UK</b> <a href="http://www.ageuk.org.uk">www.ageuk.org.uk</a> <b>For information and advice, call 0800 169 2081</b> <a href="#">For all other enquiries, call 0800 169 8787</a>	It appears as though grants given for 2015 were £1,969 and £2,567 for 2014 (not entirely clear from accounts).	Age UK Camden distributes grants of up to £350 to older people in financial need. It also offers small grants of up to £180 to older people's clubs, which are advertised each year and applicants awarded a grant if they meet the criteria previously set.  The small grants scheme is administered on behalf of London Borough of Camden. It provides single grants to alleviate hardship in circumstances where statutory funds are not applicable or accessible. It is a flexible and responsive scheme for the benefit of older residents.
<b>Talisman</b> <a href="http://www.talismancharity.org/">http://www.talismancharity.org/</a>  Talisman Charitable Trust, Basement	Grants given per annum total approximately £250,000.	They assist individuals of small means who the trustees consider to be deserving and may be described as “going short”. From time to time, they also assist other charities with similar objectives to their own. In general, the relief of poverty includes grants for education, health, housing, disablement or disability and they are prepared to take a reasonably broad approach to this. The average grant tends to be £400-500 and could range from school uniform, to furniture

<p>Office, 354 Kennington Road, London SE11 4LD</p>		<p>to a stairlift. They operate in England and to an extent in Scotland. They prefer referrals from agencies and tend to pay the grant to the agency for them to pass on to the client; they then expect to receive a receipt for purchase of the item(s).</p> <p>Apply by writing to postal address. They like to know full name and address of beneficiary, an idea of their financial circumstances, a brief history of the cse, an explanation of what is needed and the extent to which 'poverty' is involved, other supporting information (eg medical documentation for medical issues) an estimate of funds required, a list of other charities approached (if any).</p>
<p><b>Buttle UK</b> <a href="http://www.buttleuk.org">http://www.buttleuk.org</a> Buttle UK 15 Greycoat Place London SW1P 1SB T: 020 7828 7311</p>	<p>Buttle UK aims to meet the needs of families and young people in crisis. As the largest grant awarding charity in the UK that focuses solely on children and young people in need</p> <p>Last year Buttle UK gave out nearly 8,000 grants in England to children, young people and their families.</p>	<p>Buttle UK hear about children and young people in circumstances that most people are unaware of. They come to us because they are not having their needs met through statutory or other traditional routes of support. When we spot the same issues reoccurring and feel they are not being adequately addressed by other organisations we take a particular interest.</p> <p>The majority of the grants are for <u>emergency essentials</u>, worth around £300, to help a family or young person in a time of crisis. Most commonly they are for white goods, such as a cooker, washing machine or fridge freezer, or for a child's bed. Many are delivered through our long standing partnership with BBC Children in Need.</p> <p>We offer a contribution towards <u>boarding school</u> fees where there is a strong reason that a child cannot remain in the family home and are otherwise at risk of being taken into care.</p> <p>We are also able to offer packages of support to young people living without the support of their family through the <u>Graphite Capital Bursary Fund</u>. These packages of up to £2,000 are built round the young person's education, training or employment goals but also offer support towards setting up a home and their social wellbeing, which are vital factors in helping them to succeed in the future.</p> <p>Through the <u>Anchor Project</u> we support children who have been subjected to, or impacted by, domestic abuse. Here we focus our support on the young person specifically, and not just the parent who has been abused. Packages of up to £2,000 are available for families in the London area.</p>

<p><b>Salvation Army</b>  <a href="http://www.salvationarmy.org.uk/c-halk-farm">http://www.salvationarmy.org.uk/c-halk-farm</a></p> <p>10 - 16  Haverstock Hill Chalk Farm NW3 2BL</p> <p>Email address: <a href="mailto:chalk.farm.corps@salvationarmy.org.uk">chalk.farm.corps@salvationarmy.org.uk</a>  Phone: 020 7485 1605</p>	<p>Help in kind rather than cash except for single men living in Cambria House, 37 Hunter St, WC1N 1BJ</p>	<p>As well as helping people who are experiencing homelessness, we support families who have hit hard times, people who have been made redundant, become ill or are experiencing benefit delay. Your nearest church or centre might provide:</p> <ul style="list-style-type: none"> <li>▪ Clothes</li> <li>▪ Lunch clubs</li> <li>▪ Food parcels</li> <li>▪ Utility top-ups</li> <li>▪ Showers</li> <li>▪ Homeless drop-in days</li> <li>▪ Disaster/emergency response</li> <li>▪ Street pastors</li> <li>▪ Bottles of water</li> <li>▪ Baby supplies</li> <li>▪ Meal vouchers</li> <li>▪ Debt and budgeting advice</li> </ul>
<p><b>Mercers</b>  <a href="http://www.mercers.co.uk/grants-elderly-individuals">http://www.mercers.co.uk/grants-elderly-individuals</a></p> <p>Mercers' Company  Mercers' Hall  Ironmonger Lane London EC2V 8HE</p> <p>Tel: 020 7726 4991</p>	<p>Over £2m given out to around 200 people with 30-50 new people supported each year plus the £50,000 administered by Glasspool</p>	<p>Funding is available for those living in London, aged over 60, on limited incomes (generally measured as those receipt of state benefits). Funding is currently given at £1,140 per annum, paid in quarterly instalments, with applications made on behalf of the individual by a referral agency (such as social services or a UK registered charity). Grants are a mixture of ongoing support or time limited for a number of years, dependent upon the circumstances. Glasspool receives £50,000 per annum to administer social welfare grants on the company's behalf.</p>
<p><b>Foodbank Dorathea Hackman</b>  <a href="mailto:info@camden.foodbank.org.uk">info@camden.foodbank.org.uk</a></p>	<p>3 in Camden – 1 in Chalk Farm-Chalk Farm Baptist Church, Berkley Road, Eglon Mews, London NW1 8YS, United Kingdom , 1 in Camden Town 14 Pratt Mews London NW1 OAD (under Trussell Trust); other at Maiden Lane Community Centre.  Amanda on 0207 267 9586, open Wed 2-4, Sat 1:30-3:30pm.</p>	
<b>Thames</b>		Our Customer Assistance Fund can help if you are

<p><b>Water</b>  <a href="mailto:contact@twcaf.org.uk">contact@twcaf.org.uk</a></p> <p>Call us</p> <p>Please call us on 0800 111 4680. Our lines are open from 9am to 5pm,</p>		<p>struggling to pay us and owe money on past bills.</p> <p>You just need to fill in the application form and send it to the address below:</p> <p><a href="#">Thames Water customer assistance fund application form (0.26Mb)</a></p> <p>Thames Water Customer Assistance Fund  FREEPOST RSAJ-BXEA-LKLT  Sutton Coldfield  B72 1TJ</p> <p>You can also apply for a grant from the independent <b>Thames Water Trust Fund</b>, to help towards the cost of an essential household item or other needs, by filling in the section on the same application form</p>
<p><b>EDF/British Gas/Npower / Scottish Power</b>  <a href="http://www.britishgasenergytrust.org.uk/">http://www.britishgasenergytrust.org.uk/</a></p> <p><a href="https://www.scottishpower.co.uk/customer-services/bills-payments/helping-you-pay-your-bill/help-and-advice/hardship-fund">https://www.scottishpower.co.uk/customer-services/bills-payments/helping-you-pay-your-bill/help-and-advice/hardship-fund</a>  <a href="http://www.edfenergytrust.org.uk/">http://www.edfenergytrust.org.uk/</a></p> <p><a href="http://www">http://www</a></p>	<p>British Gas Energy Trust</p> <p>Scottish Power Hardship Fund</p> <p>EDF Energy Trust</p> <p>Npower energy fund</p>	<p>The British Gas Energy Trust, which incorporates the Scottish Gas Energy Trust, is an independent Charitable Trust established in 2004.</p> <p>The Trust awards grants:</p> <ul style="list-style-type: none"> <li>To clear domestic gas and electricity debts owed to British Gas and other suppliers</li> <li>To purchase essential energy efficient white goods and cookers (Further Assistance Payment)</li> <li>For Bankruptcy and Debt Relief Order fees, Minimal Asset Process and Sequestration</li> <li>For boiler repairs/replacements</li> <li>To contribute towards funeral arrears</li> </ul> <p>We recommend you seek money / debt advice before applying to the Trust to increase your chance of a successful application.</p> <p>The Trust awards grants to individuals and families to:</p> <ul style="list-style-type: none"> <li>Clear domestic gas and electricity debts owed to EDF Energy and to other suppliers.</li> <li>Purchase essential energy efficient household items, e.g. washing machines, cookers.</li> <li>Bankruptcy/DRO, Sequestration and Minimal Asset Process fees</li> </ul>



<a href="http://npowerenergyfund.com/index.php">.npowerenergyfund.com/index.php</a>		
<b>Housing Associations</b>	<p>Peabody</p> <p>Octavia</p> <p>Origin</p> <p>Circle</p> <p>Genesis</p> <p>One Housing Group</p> <p>Odu-Dua Housing Association</p> <p>Soho housing</p> <p>Innisfree</p> <p>Sapphire Independent Housing</p>	<p>No settling in fund but hardship fund for white goods For Octavia residents only, up to £400</p> <p>'SPH Friends' Fund. Up to £600 over two years (total fund around £14k a year)</p> <p>No fund but welfare advisor for Camden Sandra Williams</p> <p>No settling in fund but piloting hardship fund for white goods (total fund around £12k)</p> <p>No fund</p> <p>No fund- small housing association</p> <p>No fund</p> <p>Friends of Innisfree (total fund £5k a year)</p>
<p><b>Skinner's Benevolent Trust</b></p> <p><a href="http://www.theskinnerscompany.org.uk/grants-and-trusts/skinners-benevolent-trust/">http://www.theskinnerscompany.org.uk/grants-and-trusts/skinners-benevolent-trust/</a></p> <p><a href="mailto:charitiesadmin@skinners.org.uk">charitiesadmin@skinners.org.uk</a></p> <p>Telephone: 020 7213 0562</p> <p>Post: The Skinner's Benevolent Trust, Skinner's Hall, 8 Dowgate Hill, London EC4R 2SP</p>	<p>There were 144: enquiries made to the Trust during the year, compared to 188 in 2013/14 year and of these 112 (78%) were rejected straightaway, compared to 79% in 2013/14, as they did not meet the Trust's criteria. The majority of rejections continue to be made up of enquires from outside of the Skinner's Areas. The Trust considered 55 applications (compared to 83 in 2013/14) submitted by sponsoring agencies on behalf of individuals in need. These were often people dealing with harrowing personal circumstances. Of these, 46 people received a grant for an essential household item (compared to 71 in 2013/14), while 21 beneficiaries continued to receive regular payments (this is a pension scheme - now closed to new applicants). Grants and pensions awarded totalled £22,893 (2013/14:</p>	<p>The Skinner's Benevolent Trust provides immediate needs crisis grants of up to £250 for individuals and families to assist towards purchasing essential household items.</p> <p>We do not accept applications from individuals directly.</p> <p>We only accept applications via referral from support agencies such as social and support services, housing associations, refuge and rehabilitation organisations, and local charities. The referral agency has to know the client- referrals are not usually through advice agencies. Grants are considered monthly but urgent cases can be dealt with.</p> <p>Our current priority areas are:</p> <ul style="list-style-type: none"> <li>• those living with mental health issues</li> <li>• those in recovery from substance/alcohol use</li> <li>• victims of domestic violence</li> <li>• those in receipt of a state retirement pension</li> <li>• those who have some kind of disability or chronic illness</li> <li>• families on a very low income</li> </ul> <p>We can consider grants for essential household items such as</p> <ul style="list-style-type: none"> <li>• white goods – cookers/ovens (electric only), washing machines, dryers, fridges, freezers</li> <li>• general furniture – beds, tables, chairs, sofas, bedding, curtains, floor covering, carpets</li> <li>• children's items – clothing, cots etc</li> </ul> <p>They do not consider:</p>

	635,034) out of a total expenditure of £62,800.	<ul style="list-style-type: none"> <li>• applications made directly by individuals</li> <li>• applications from organisations providing 'one-off' or 'drop-in' support or advice</li> <li>• requests for items that fall outside our criteria – e.g. computer or mobility equipment, debts, payment of utility bills, building works/modifications</li> <li>• items that have already been purchased</li> <li>• requests from people who have received a grant in the previous two years.</li> </ul> <p>Camden is one of the priority areas for the fund</p>
<b>St Giles-in-the-Fields and Bloomsbury United Charity</b> <a href="https://stgilescharities.org.uk/contact-us/">https://stgilescharities.org.uk/contact-us/</a>  Clerk to the Trustees, St Giles-in-the-Fields Parochial Charities, St Giles-in-the-Fields, 60 St Giles High Street, LONDON, WC2H 8LG <a href="mailto:clerk@stgilescharities.org.uk">clerk@stgilescharities.org.uk</a>	During 2015 individual grants were suspended. In 2014 only <b>£765</b> was allocated to individuals and in 2015 there were no individual grants. Grant making is resuming in 2016. Some money is given to partner organisations to distribute as individual grants In 2015 <b>£5000</b> was given to St Andrews Holborn (see above ) and from December 2015 a further £3000 will be paid out in this way	The Charity runs Almshouses, an education charity (St Giles-in-the-Field and William Shelton Educational charity) in South Westminster, an organisational grant programme and an individual grant programme for the people within its catchment area of Bloomsbury and Covent Garden.
<b>Lady Gould's Charity (Highgate)</b> <a href="mailto:clarehext@bdb-law.co.uk">clarehext@bdb-law.co.uk</a> Clerk to the Trustees, Lady Gould's Charity, c/o Bircham Dyson Bell LLP, 50 Broadway,	Grants in 2014 were <b>£24,408.70</b> out of a total expenditure of £47,967.36 (not including £30,000 purchase of unit trusts). 48 grants were given giving an average of £508 per grant.	<p>It is a charitable trust which distributes grants to any individual who lives in the Highgate area of London (covering parts of Camden, Haringey and Barnet) and who is, for whatever reason, in need of financial assistance, for example through mental or physical disability or through other family or household circumstances that result in the lack of some basic necessity.</p> <p>Grants are usually in the region of £350-£600 per application. Typically grants cover household items such as baby necessities, furniture, carpets, washing machines, cookers or clothing.</p>

<p>London SW1H 0BL</p> <p>Telephone 020 7783 3627</p>		
<p><b>Newby Trust Limited</b> <a href="http://www.newby-trust.org.uk/">http://www.newby-trust.org.uk/</a> Company Secretary: Annabel Grout Email: <a href="mailto:info@newby-trust.org.uk">info@newby-trust.org.uk</a> Address: Hill Farm, Froxfield, Petersfield GU32 1BQ</p>	<p>In 2014/5, the directors approved a sum of up to £50,000 to be distributed as small grants for the benefit of individuals for essential home equipment, clothing, school uniforms, course fees and other items. 296 grants totalling £45,278 were made to support individuals</p>	<p>The Trust makes small grants of up to £250 to assist individuals and families in crisis. The Trust only accepts applications on behalf of individuals from statutory agencies and voluntary organisations which are capable of assessing the needs of the applicant and administering payment of the grant. The Trust accepts applications only where there is a proven need as demonstrated by a financial statement. The maximum grant is £250 and only one grant will be made to an individual or family.</p> <p>Recipients include:</p> <ul style="list-style-type: none"> <li>• vulnerable young people aged 25 and under living independently who are estranged from their families, orphaned or who have spent time being looked after by the local authority</li> <li>• victims of domestic abuse</li> <li>• single older people</li> <li>• young families or single parents</li> <li>• people who are working</li> <li>• people suffering from physical or learning disabilities</li> <li>• people suffering from physical or mental ill health</li> </ul> <p>Clients with a drug or alcohol dependency must usually be in recovery to be eligible for a grant.</p> <p>Clients without indefinite leave to remain are unlikely to receive a grant but small grants of £50 may be made to assist those who are destitute.</p> <p>Grants are made to ensure that an individual's basic needs are met, such as</p> <ul style="list-style-type: none"> <li>• bed, sofa, table and chairs</li> <li>• cooker, fridge/freezer or washing machine</li> <li>• kitchen equipment and other essential household items</li> <li>• emergency clothing, school uniforms</li> <li>• baby equipment.</li> </ul> <p>Occasionally grants are made to assist with</p> <ul style="list-style-type: none"> <li>• Rent deposits</li> </ul>

		<ul style="list-style-type: none"> <li>Household repairs or adaptations particularly for older or disabled people</li> <li>Travel costs</li> <li>Course fees or training equipment</li> <li>Respite breaks in the UK</li> <li>Mobility equipment</li> </ul> <p>Grants are not normally made for:</p> <ul style="list-style-type: none"> <li>Televisions or computers</li> <li>Tumble dryers or dishwashers</li> <li>Carpets unless the individual has a medical need or there is a baby/toddler in the household</li> <li>Curtains</li> </ul> <p>Grants are not made for:</p> <ul style="list-style-type: none"> <li>Rent or council tax arrears</li> <li>Debts</li> <li>Bankruptcy or DRO fees</li> <li>Overseas respite breaks</li> <li>Driving lessons</li> </ul>
<p><b>Professional Aid Council</b>  <a href="http://pcac.org.uk">http://pcac.org.uk</a></p> <p>Professional s Aid Council  10 St  Christopher'  s Place  London,  W1U 1HZ</p> <p>Telephone  020 7935  0641</p> <p><a href="mailto:admin@professionalsaid.org.uk">admin@professionalsaid.org.uk</a></p>	<p>During the year PAC received 1731 (2014: 746) enquiries for financial help for general assistance and for costs towards education. There were 87 new beneficiaries, the charity continued to assist 99 existing beneficiaries, total beneficiaries 186 (2014: 228). The total amount awarded during the year was £101,588 (General assistance £82,018, Education £19,570) The Case Committee gave weekly grants to 95 beneficiaries. Other beneficiaries received help towards TV licences, household insurance, road tax and car insurance, and one-off grants, which included help towards the purchase of clothing, beds, cookers, household items,</p>	<p>The Professionals Aid Council is a leading occupational fund, providing grants to professionals below the UK poverty line, who have a strong educational background (degree level or equivalent) or who are part of a profession that requires these academic qualifications.</p> <p>The policy of the Professionals Aid Council is to support residents of the United Kingdom from a professional background who are in genuine need, irrespective of age. Where appropriate, applicants are referred to other occupational funds. Benefits are in the form of regular monthly grants, and/or gifts towards day-to-day living expenses, and/or single grants for specific immediate needs.</p> <p>Our grants for children's education are very modest. We advise that you also seek additional funding.</p> <ul style="list-style-type: none"> <li>We can assist with uniform costs</li> <li>We can assist with school travel expenses in some circumstances</li> <li>We can consider other related school expenses (e.g. stationery, text books)</li> <li>We cannot help with school fees</li> <li>We cannot help with extra tutorial fees</li> </ul> <p>University is an expensive time for students and we recognise that these aspiring professionals sometimes need some extra support. We may be able to help you</p>

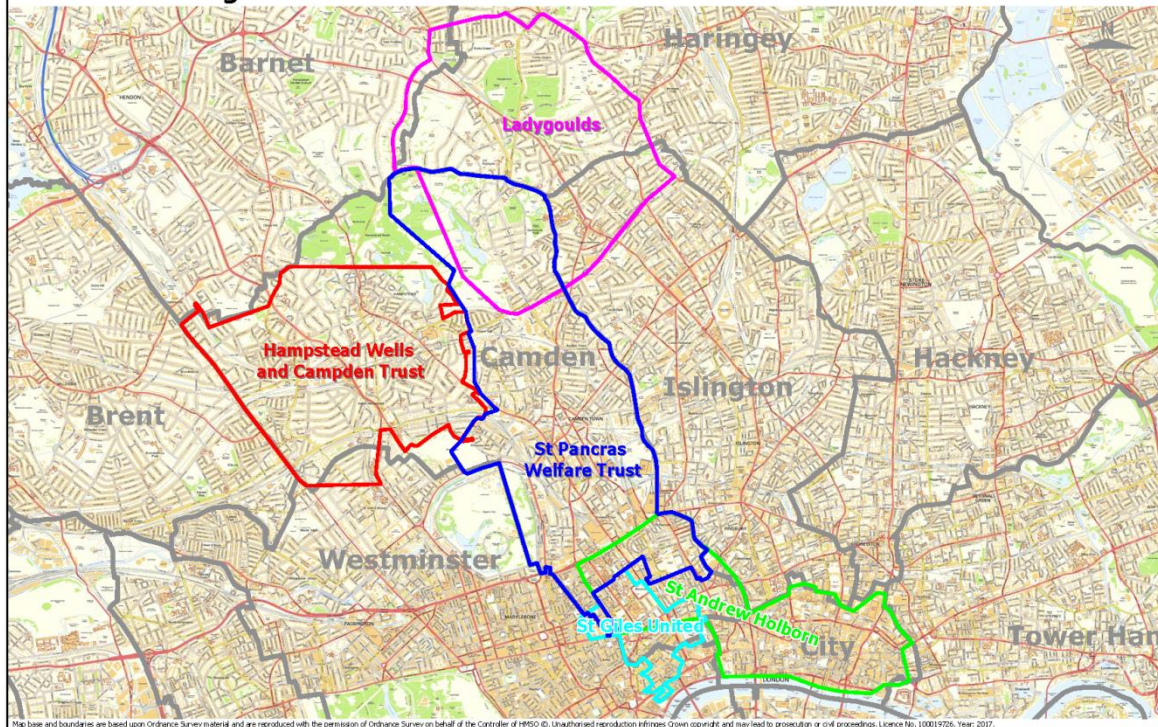
	<p>travel and central heating. These grants significantly improved the quality of life for PAC's beneficiaries. The Education Committee awarded grants and gifts towards children's education to 16 families and one-off grants to 37 Higher/Further Education students</p>	<p>If your planned funding has broken down due to circumstances beyond your control after your course has started. For you to be eligible for help, your parents must hold a university degree or equivalent and/or be part of a profession that requires this level of education. Alternatively, if you have a first degree yourself then you meet our criteria.</p> <p>Our grants for students are usually in the region of £300 – £500. We advise students to seek additional funding.</p> <p>Our grants for general assistance are very modest. We always advise that you also seek additional funding.</p> <p>Our grants for specific needs are very modest. We always advise that you also seek additional funding.</p> <ul style="list-style-type: none"> <li>▪ We can contribute towards essential household furniture, including white goods</li> <li>▪ We can only help with essential repairs that relate to safety, security and/or independent living in your home</li> <li>▪ We can help with the purchase of essential clothing</li> <li>▪ We can assist with costs for respite care</li> <li>▪ We can assist with residential and nursing home fees in certain circumstances</li> <li>▪ We cannot cover private medical fees, including prescription charges</li> <li>▪ We cannot cover vet bills or pet insurance</li> <li>▪ We cannot clear debts, including mortgage repayments and/or utility bills</li> <li>▪ We cannot help towards purchase of electronic equipment, including personal computers, laptops or stereos</li> </ul>
<p><b>Family Action</b>  <a href="#">Fiona MacGillivray</a>  Head of Grants and Deputy Services</p> <p><a href="#">Family Action</a>  24 Angel Gate  City Road  London</p>	<p>Most of the grants programme is national although there is a London Fund and a small fund for St Pancras (WC1 and NW1)</p>	<p>Our welfare grants programme provides grants for essential personal and household needs to assist families and individuals with low incomes, particularly those living on benefits. They are given mostly through social workers or health workers who have an in-depth relationship with the client. Most grants are small £200-£300 and most are for basic household goods although they will fund paint pots for redecoration. Funding is given through BACs or Argos vouchers</p> <p>In addition to living on a low income welfare grant applicants must fall into one or more of the following “priority areas” listed below to be eligible to apply for a grant.</p> <p>Grants available nationally:</p> <p>Older People: Support to promote independence;</p>

<p>EC1V 2PT Tel: 020 7254 6251</p> <p><a href="http://www.family-action.org.uk/">http://www.family-action.org.uk/</a></p>		<p>improve the quality of life and isolation for those aged 60 and over.</p> <p>Sickness/disability: Support to pay for disability aids that will benefit the applicant in their home. Funds are also available for medical treatment or to defray the expenses of convalescence and recuperation.</p> <p>Mental Health: Support for adults (over the age of 18) with a clinical diagnosis of a mental health problem.</p> <p>Domestic Abuse: Support for families or individuals who have recently experienced domestic abuse.</p> <p>Grants available for residents of Greater London <u>only</u></p> <p>Young people (aged 19 to 25): Support for young people living alone (i.e. not living with friends, family, others, including children</p> <p>Holidays for Women living in Greater London: Support to provide recuperative holidays for women who are resident in greater London.</p> <p>Local Funds: Support for any welfare needs for those living in the following locations:</p> <p><b>St Pancras: support for single parents with children under four years of age resident in the following district postcode areas: WC1 and NW1.</b></p>
<p><b>Richard Reeve's Foundation</b></p> <p><a href="http://www.richardreevesfoundation.org.uk/">http://www.richardreevesfoundation.org.uk/</a></p> <p>Richard Reeve's Foundation 13 Elliott's Place, London, N1 8HX <a href="mailto:enquiries@richardreevesfoundation.org.uk">enquiries@richardreevesfoundation.org.uk</a> 020 7726 4230 9.30am – 5.30pm every Tuesday, Wednesday, and Thursday.</p>	<p>£348.891 charitable expenditure of which £278,051 were grants. £67,546 went to individuals at Christ Hospital or attending further and higher education and a small amount is redistributed to individuals through the school home support welfare fund</p>	<p>Our area of benefit covers the London Boroughs of Camden, City of London and Islington and our upper age limit is usually 25.</p> <p>The Foundation seeks to fulfil its charitable objects by making grants to a small number of partner organisations to deliver benefits to people in our area of benefit through projects that maximise value for our beneficiaries through education and training. Projects are usually funded for up to three years so as to increase their effectiveness and impact.</p> <p>The Foundation's focus will be to bring about a step-change in the following areas:</p> <ul style="list-style-type: none"> <li>• Raising Literacy and Numeracy among early years and primary school students</li> <li>• Aiding progression into work for 16 - 21 year olds and others attending schools and higher and further education institutions.</li> </ul> <p>Partners include City University, City and Islington College and Westminster Kingsway, school home support <a href="http://www.schoolhomesupport.org.uk/">http://www.schoolhomesupport.org.uk/</a> which has a SHS Welfare fund- last year distributed over £57,000 between 415 families, SHINE <a href="https://www.shinetrust.org.uk/">https://www.shinetrust.org.uk/</a></p>
<p><b>The South</b></p>	<p><a href="http://www.marywardc">http://www.marywardc</a></p>	<p>helps mothers with infants and young children who</p>

<b>Islington's Mothers' and Babies' Fund at the Mary Ward Settlement</b>	<a href="http://entre.ac.uk/about/south-islington-mothers-and-babies-fund/">entre.ac.uk/about/south-islington-mothers-and-babies-fund/</a> Applications should be sent to: The Fund Coordinator, SIMBF, c/o The Mary Ward Centre, 42 Queen Square, London WC1N 3AQ	live in the South Islington area or the Kings Cross and High Holborn areas of Camden The fund is small, and individual grants are for no more than £250
<b>The Italian Medical Charity – See -</b> <a href="http://www.italianmedicalcharity.co.uk/">http://www.italianmedicalcharity.co.uk/</a>		can provide financial assistance to Italian nationals who are sick or disabled
<b>Little Village</b> Triton Square Mall, Longford St NW1 <a href="https://littlevillagehq.org/little-village-goes-camden/">https://littlevillagehq.org/little-village-goes-camden/</a>	Free clothes, toys and equipment for babies and young children. Every Wednesday during term-time 9:30- 12pm or the first Monday of each month 7:45-9:00pm	This is a small charity, first established in Wandsworth and now in Camden. “A gift from one family to another”, clothes, toys and equipment for babies and pre-schoolers, gifted by local families to give out to other local families experiencing hardship. We offer a weekly drop-in service for families who need our support, a delivery service and we also provide a referrals-based service for our partners such as health visitors, Children’s Centres, midwives and the local foodbanks.
<b>Bright Sparks - Repair and Reuse Shop</b>  176 Seven Sisters Road London <a href="http://www.islington.gov.uk/services/rubbish-recycling/recycle/recycle-on-go/recycling-electricals/Pages/Bright-Sparks.aspx">www.islington.gov.uk/services/rubbish-recycling/recycle/recycle-on-go/recycling-electricals/Pages/Bright-Sparks.aspx</a>	Discounted recycled goods	Bright Sparks is Islington's Reuse and Repair Shop that brings small electrical items back to life. The shop is run by the social enterprise DigiBridge and sells and repairs small electrical items.  The project now collects unwanted household furniture, bric-a-brac and white goods, refurbishes, cleans and sell them at discounted prices to local residents.



### Charities Coverage in Camden



## Appendix 2

### Case studies from Citizens Advice Camden, Kentish Town and Holburn Offices Jan 2015- June 2016

No	Description	Amount received	Charity
1	Client has one child and is pregnant. Husband working 20 hours a week. Restore has provided cheap furniture but asked Local Welfare Fund to cover delivery charge- refused	250	SPWT
2	Client struggling on ESA/DLA. Applied for furniture	500	HWCT
3	Client is married with 3 children He has an Individual Voluntary Arrangement (IVA) and has to pay £170 a month and receives IS and Carers Allowance plus CB, CTC, HB and CTR. The family was living with relatives but were rehoused. They have no furniture or wherewithal to cook, eat etc. Client applied to the Local Welfare Fund and was rejected.	£400.00	St Pancras Trust SPWT
4	Client on benefits and has health problems. Daughter victim of serious street crime and moved by police for their protection. Needed an oven and bed for her son. Applied SPWT and Glasspool.	£195 bed/wardrobe £200 for oven and connection	SPWT Glasspool
5	Schizophrenic. Did a swap on council house. Refused Local Welfare Fund because on ICB	200 for bed	SPWT



	rather than income related benefits. Refused PIP. needs carpet, washing machine, bed	Washing machine from Co-op Electricals and £50	Glasspool
6	Client living in temporary accommodation (unfurnished let by Origin who offered no help) with daughter aged 3- needs bed, sofa, chairs and clothes for interviews. Local welfare fund and Discretionary Housing Payment refused.	£250  £100 for bedding	SPWT  Glasspool
7	Client has lived in flat or about 15 years and had mental health issues. A number of items in the flat are worn out/broken and cl has no savings to replace them. Their condition has deteriorated further due to the building works for which compensation is being sought. Client's application to Camden's Local Welfare Fund has been rejected because items were replacements.	£250.  offer of cooker. Coop Electricals will contact cl to arrange delivery/installation,	St Pancras Welfare Trust  Glasspool.
8	Lives in council accommodation with wife and 4 children. Multiple debts.	400 for beds	SPWT
9	Client's wife works £1822 a month, 14 year old son, he had a stroke in 2011 and not worked since- rent arrears etc.	Application for bed and travel costs to his daughter's boarding school in Horsham	St Andrews Holborn Looked in Grants handbook and couldn't find a charity that would help with computer
10	ESA support group and DLA- but alcoholic and smokes- wanted cooker, bedding, curtains and TV	350	HWCT
11	Cl was a prisoner of conscience. He obtained refugee status and citizenship in France. He is studying accountancy here but cannot afford the exam fees.	Letter from POC they will provide tuition fees of £2133.00 on receipt of invoice from college.	Prisoners of Conscience
12	Debt result of husband losing job. She is applying for PIP. Moved needed cooker Can't apply for LWF because not on benefit	250	SPWT
13	Heroin user for 20 years. Had counselling for father's death helped and 12 weeks rehab. Needs bedding and clothes	£200	SPWT
14	The client's application to the Local Welfare Fund for new bed has been turned down. Pensioner with health problems	New mattress for double bed	friends of the elderly turned down by The Charity of Sir Richard Whittington (Mercer's Company)

15	Client moved by LBC to 2 bed flat. Autistic son, husband on ESA and CA. Got nearly £1000 from Local Welfare Fund but still things missing. Applied to SPWT and then wanted more – won't reimburse flooring but tried Glasspool for son's wardrobe, curtains and gate to stop son running in the road- Glasspool said couldn't help with gate.	250  ?	SPWT  Glasspool Also Tried Rowland Hill Fund – person who worked at the post office
16	Single, eating disorder ESA, British Gas Debt. Wants anew fridge/freezer- told to apply to Local Welfare Fund	£28 for electricity £214 for gas	BGET
17	Client single parent of 12 year old but working so couldn't get Local Welfare Fund. Brother on ESA and DLA – got mental health issue and lives with her- he can apply	£305 bedding and flooring £320 for 2 more beds and under bed storage	Local Welfare Fund
18	Moved into new LA property and got Local Welfare Fund funding for cooker, fridge and beds – needs more- washing machine, bedroom furniture, table, chairs, sofa	Washing machine £300	Glasspool SPWT
19	Client gets DLA, Partner self-employed gets £100 a week plus WTC. And then moved to JSA. Debts. No Local Welfare Fund – not eligible for the scheme. Moved no cooker and washing machine broken down	£250 for cooker	SPWT
20	Client pregnant and has 5 year old- been moved – was claiming JSA but changed to IS when 29 weeks pregnant- no money for 4 weeks- local welfare funds doesn't regard pregnancy as a crisis. Nothing for baby	Fridge/freezer plus £200 for baby	Glasspool
21	Came to UK with wife- tortured in Iraq, wife went back he hasn't worked. Fridge and cooker broken and bed uncomfortable. Won ESA appeal.	Xmas Hamper	HWCT
22	Client lives in HA flat with wife and 4 children and he and wife on ESA- Debt at bank and with utilities. Washing machine, gas cooker and freezer all broken, carpets and 3 wardrobes	New Washing machine  £1030 gas debt	St Andrews Holburn Charity  EDF Energy Trust
23	ESA worked till mid 2012. Debts	£727 for electricity £386 for gas	EDF
24	CI has 5 children in full time education, in receipt of IB ESA, DLA, CB, CTC, HB, CTR. Husband receives CA of £98.65. CI came to ask for help with applying for a charity trust fund. CI suffers from a re-occurring brain tumour, suffers from loss of frontal memory and affects her emotions.	£1,000 towards beds and mattresses.	Hampstead Wells Charitable Trust HW&CT
25	Actor and freelance administrator till 2009. Depression and anxiety. On JSA and sanctioned, appealing but got into debt – Needs fridge, TV and shower curtain. Eventually got a job at	TV and shower curtain £220  Fridge	SPWT  Glasspool

	Waitrose	Rent and electricity	Applied to Professional Aid Council <a href="http://www.pcac.org.uk">www.pcac.org.uk</a> Sawyers Trust Society for the assistance of Ladies in reduced Circumstances <a href="http://www.salrc.org.uk">www.salrc.org.uk</a>
26	Client on JSA, pipe layer- and lived in a 4 bed flat with mother but she died- applied for sheltered housing. Wanted grant for travel expenses to find work.	250	SPWT
27	Lives with 2 sons one of whom autistic and gets DLA. Applied in 2013 for Local Welfare Fund and got beds for her sons. Wants bed for her, wardrobe, washing machine	£300	SPWT
28	Client rehoused by LBC with 91 year old mother and he is carer. Asked for LWF but refused said he should have got furniture from his old flat, but this belonged to his sister. Wanted a sofa, wardrobe and dining table and chairs	£250	SPWT
29	Has indefinite leave to remain and housed in HA flat. No furniture. Needs bed, cooker, washing machine. Got some help through Local Welfare Fund but refused cooker, washing machine and saucepans and also needs table chair and cupboards	£250 for washing machine and vacuum cleaner- - Cooker	SPWT  Glasspool
30	Client has a 2 year old daughter, is on Income Support, and recently has got her own council flat. For the last 2 years they have slept on the floor in relations' flats. Turned down by Local Welfare Fund. Application for a SPWT grant prepared for a wardrobe, curtains, a rug and a table and chairs totalling £449.95. Also application for a Glasspool grant for white goods of fridge, cooker, and washing machine applied for	£250.00	from SPWT
31	Cl in rent arrears. Wages are his sole income. After utilities and travel to work expenses he is left with £62.60 pw. Problems compounded by fact that he needed new clothes and shoes for work, and now has credit card debt of £539.87.	£250 for start up costs og going to work	St Pancras Trust SPWT
32	Client moved into new council flat and told she had to carpet it within 6 weeks- not good for children's asthma and no money. Told her she could apply to SPWT for anti allergic carpet		
33	The fire at cl's flat. Not insured. cl needs a	£500 in Argos	Local Welfare

	better bed as she has osteoporosis and hip problems which make it difficult to find comfortable bed. Therefore asked for £500 for new bed in SPWT application, a sum for clothes, and a TV as her son's TV was destroyed in the fire	vouchers, bedding, flooring £250  Replaced all aids but not bed  basic supplies such as chair and cheap bed	Fund  St Pancras Trust SPWT  Occupational Therapy  charity for victims of fire
34	Client waiting for appeal result re IS- Should be entitled to Maternity Grant and IS as an EU citizen. aged 19 with one year old- no money	Grant for baby	Local Welfare Fund
35	Client on ESA. Needed a washing machine	£350 and hamper	HWCT
36	Client on JSA as lost her job. 17 year old. Needs new cooker and fridge. Rent arrears	500	HWCT
37	ESA and DLA. Husband cares for her. Two children at school and one (17) starting college. Schools help with uniform but application made to SPWT	£300 for winter clothing	Buttle Trust but says financial hardship not enough SPWT
38	Lives with 20 year old daughter who receives ESA and DLA and 14 year old son. On IS- rejected by local Welfare Fund and needs bedding, furniture and white goods.	washing machine  £300 for furnishings	Glasspool  SPWT
39	CI lives in Housing Association flat with 2 children, 1 in f/time education (age 19), 1 on apprenticeship. CI receives CA (caring for 80-year old family 'auntie'), CTC, CB, HB, CTR but has rent arrears, and DWP budgeting loan repayments. CI cannot obtain further budgeting loan until current loan repaid but needs to buy orthopaedic mattress to help with her ongoing back issue	CI has identified 4 suitable mattresses from 3 competing suppliers, prices range from £524 to £2239) no outcome recorded.	Glasspool
40	Client lives with her 3 children aged in council accommodation. She receives JSA, child tax credit, CB, HB, and council tax. She also receives carers allowance for caring for her dad. She said her cooker is broken, she has no mattress for her children to sleep on, and cannot make hot meals for her family. She applied for furniture grant in Camden Council but her application was rejected. CI already uses St Andrews Holborn for educational and household awards, but has been told she cannot ask them for help with household awards more than once a year	Double Oven Electric Cooker  Single Bed Frame & Mattress supplied by Dreams (Funded by BBC Children in Need)	Glasspool  Buttle UK
41	Client pregnant on ESA (deaf) and DLA and living with Latin American immigrant with no recourse to public funds. Daughter aged 9. Needs washing machine	Washer/dryer	Glasspool
42	Single woman in receipt of JSA needs washing	£250	Watersure plus as

	machine- paying off budgeting loan for cooker		water bill more than 3% of income HWCT
43	Client late eighties, Gets pension plus pension credit- needs sofa. Been send in \$500 to her 18 year old nephew in Lebanon so can't apply for budgeting loan	£250	SPWT
44	Husband of 47 years died. Family want him buried in Ethiopia- used £3000 savings cost of transferring body, plus flight, plus burial but over 3 months ago.	£500	HWCT
45	Got autistic son attending Swiss Cottage Special School and wanted help to home tutor	Successful	Caudwell Children
46	Does not work (ESA+ DLA) and has had 2 heart attacks- son died. Ex partner paid some funeral costs but not all.Looks after 2 other children	£370 for car from Levertons.	HWCT
47	Single mother 2 sons and 37 weeks pregnant- just moved to permanent housing- awarded £85 crisis loan- can claim a community support grant when IS comes through		Local Welfare Fund
48	Moved into new flat but needs cooker, washing machine and beds. Working earnings 16 hours £6.85 per hour. 10 year old son. Request cooker £129 and washer dryer £299	£150	SPWT
49	Both her and partner on ESA. Turned down by Local Welfare Fund- need new bed, sofa and cooker	Gas oven £125	Glasspool SPWT
50	Came here in 1990s and UK national in 2012. Part time job. Had been paying off old debts slowly	£2169	EDF
51	Client in twenties, single with 2 year old – moved into One Housing flat- ESA support group- needs carpet. One Housing won't pay. Also washing machine and cooker. Turned down by local welfare fund because made application when she was in private accommodation.  IT course	Asked SPWT for £832 got £150 and then an additional £200 Gas Cooker  Washing machine	SPWT  Glasspool  Skills Funding Agency
52	Schizophrenic, Lives in Housing Association flat- arrears with rent and water rates- needs a sofa, mattress, cooker and flooring	£350 for mattress and sofa  Electric cooker	HWCT  Glasspool
53	Single mum on income support and HB does not cover rent because of benefit cap. 2 children in private rented accommodation. Wanted £200 for mattress, £100 for school uniforms, £100 for pram , £100 for kids clothes	£200	SPWT Also applied to St Andrew's Holburn
54	Made application in 2015 to purchase mattress.	£400	Glasspool

	Second application for cooker ten months later- suggested Family Action or Buttle UK for fridge/freezer	Cooker	Glasspool
55	3 daughters on ESA, one at University. Tried SPWT- won't do laptop. Eldest daughter at Westminster University		Westminster University Discretionary Learner support
56	Divorced from wife, getting council 1 bed flat. ESA, DLA high care, lower rate mobility. Turned down by Local welfare fund because client moving out of previous residence because of divorce- divorce not an emergency or crisis covered by the scheme- appealed but unsuccessful	Washing machine  £240	Glasspool  SPWT
57	Client lives with disabled brother and her son. Brother on ESA and DLA. She works part time on WTC. Needs a new washing machine. Paying of budgeting loan and had applied to SPWT last year.	Washing machine	Glasspool
58	ESA, daughter nursing assistant. Advised apply for lower tariff and warm home discount	£950	Npower
59	Moved from temporary to permanent accommodation. No help from Camden because in part time work. Needed beds and bedding for 3 children, all sharing one bed. Had to pay for special flooring as 4 year old has asthma	£525- for beds and bedding	Glasspool
60	In HA property for 30 years (3 bedroom) on ESA WRAG group. Gas Bill £5763. Applied for PiP	Electric cooker  £5614	Thames Water  BGET
61	Had a fire in his social housing flat – moved heater near bed- where lived for 16 years- disabled with spondylosis.	£779.99 for bed	Glasspool
62	JSA from Eritrea, needs to replace furniture as well as bed. Moved by Genesis due to damp in previous flat	£50	Hampstead and Wells
63	Certified accountant, stroke only on PIP – had to go to Uganda on Work Capability Assessment day		The Chartered Certificate Accountants Benevolent Fund
64	Borderline personality disorder ESA and DLA. Needs food mixer for Chappati (Diabetic), lap top, printer and clothes for job interview	£500	HWCT
65	School trip to Wales for son (£200) and uniform (£290). 3 children, youngest development problems	200	Glasspool

