

To demonstrate that your business was adversely effected by the pandemic and unable to adapt adequately to its impact, Camden's scheme requires businesses to be able to evidence income losses exceeding 10% against pre Covid-19 income levels.

To evidence losses, applicants will be required to submit the following, with a covering letter detailing your position: -

- Formal accounts for 2019/20 (pre pandemic)
- Formal accounts for 2020/21
- Formal accounts for 2021/22
- 2021/22 Business bank statements for all business-related bank accounts for the applicant (including separate holding, saving and trading accounts where applicable) for the period October 2021 to the end of January 2022
- 2020/21 Business bank statements for all business-related bank accounts for the applicant (including separate holding, saving and trading accounts where applicable) for the period October 2020 to the end of January 2021
- 2019/20 Business bank statements for all business-related bank accounts for the applicant (including separate holding, saving and trading accounts where applicable) for the period October 2019 to the end of January 2020

Businesses will be required to provide evidence of actual occupation during this period (2021/22), and demonstrate they were operating from the premises they are seeking relief against. Failure to provide suitable evidence, will mean the applicant is ineligible for relief. You will need to provide evidence from at least two of the following categories:

- Utility bills for the Camden premise(s) you are claiming relief for along with corresponding bank statement evidence to show them being paid.
- Public Liabilities Insurance for the premise(s) you are claiming relief for where members of the public can freely enter the premises (buildings insurance will only be accepted as evidence of occupation where the insurance requires actual occupation for the policy to be eligible) along with the corresponding bank statement(s) to show any one off or monthly instalments being paid.
- Evidence of any direct trade, services or sales to the public from the premise(s) you are seeking relief for (PDQ machine evidence, bookings evidence, etc.)
- Proof of payment of any rental amounts to your landlord (with a copy of the lease / tenancy agreement and bank statement evidence to show the payments)

If an application is successful - the maximum relief eligible businesses/individuals can receive under the CARF scheme is 50% of the 2021/22 charge, after all other eligible reliefs have been considered / applied to the account.

In addition, relief for a business entity or individual is capped at £110,000 for all Camden properties combined, irrespective of the number of properties the applicant is liable for.

The following types of business properties are excluded from receiving CARF, even if the business owner can evidence a loss of 10% or more:

- Advertising Rights
- Air Quality Monitoring Stations and Traffic Monitoring Stations
- Ambulance stations
- Army or any other Defence related premises
- Any hereditaments relating to gambling or betting related activities.
- Bicycle racks and bike storage
- Ancillary areas in shops, gyms, shared offices, shared workspaces or any other hereditaments. This includes, but is not exclusive to:
 - Conference or lecture rooms (large or small)
 - IT and server rooms
 - Lounge areas
 - Communications rooms
 - Breakout areas or brainstorming rooms
 - Locker rooms/areas
 - Medical rooms
 - Meeting rooms
 - Mess rooms
 - Phone booths
 - Mail rooms, Post rooms and post sorting areas
 - Reception areas/rooms
 - Rest rooms
 - Tea points
- Car parks, parking spaces, etc. including motorcycle parking spaces and electric vehicle charging points.
- Communication stations or communications equipment (of any kind).
- Broadband/Wireless/Wi-Fi communication, electricity related hereditaments, Independent Distribution Network Operators, Fibre Optic related hereditaments
- Garages, lockup's, store(s), storage facilities and land used for storage.
- Any hereditaments relating to Sexual Entertainment Venues
- Petrol Stations
- Telephone booths and other types of public phones
- Show flats.
- ATM's / sites of ATM's
- Delivery lockers / Electronic delivery lockers