

Committee: Community and Children's Services	Dated: 22/09/2022
Subject: Responding to poverty and cost of living pressures	Public
Which outcomes in the City Corporation's Corporate Plan does this proposal aim to impact directly?	2, 3, 4
Does this proposal require extra revenue and/or capital spending?	N
If so, how much?	£
What is the source of Funding?	
Has this Funding Source been agreed with the Chamberlain's Department?	Y/N
Report of: Andrew Carter, Director of Community and Children's Services	For Decision
Report author: Zoe Dhami, Strategy Officer, Community and Children's Services	

Summary

This report sets out the actions and proposed activity in response to cost of living pressures. It further seeks approval for an amendment to the Stronger Communities Grant programme to enable an element of this activity.

Recommendation

Members are asked to:

- Note the report and action plan
- Approve an amendment to the Stronger Communities Grant criteria to allow for six months a "warm space" criteria to fund activities and spaces over the winter period.

Main Report

Background

1. Current cost of living pressures will widen the number of households facing hardship and struggling with the cost of essentials such as food and fuel. The City Corporation has been delivering a range of responses across the many areas of poverty and hardship that residents are struggling with. It is working with partners to mitigate where it can the increased pressures that will occur this winter, focusing on advice, food, financial help, winter warmth, employment and wellbeing.
2. The actions developed and progressed deliver primarily to those who live in the Square Mile, but it should be noted that City Advice is available to those who

work in the Square Mile, and those who live on the City Corporation’s housing estates in other local authority areas. City Corporation tenants outside of the Square Mile are also supported and signposted to support by housing staff including the specialist tenancy sustainment team.

3. The picture of poverty is complex – relating to areas such as food and fuel poverty, digital exclusion, in-work poverty, and housing poverty. Therefore, there are a range of actions being delivered to mitigate the impact and risk of poverty, including targeted responses.

Current response

Household Support Fund

4. Government has provided local authorities with a Household Support Fund (HSF). The expectation is that it should primarily be used to support households in the most need particularly those including children and pensioners who would otherwise struggle with energy bills, food and water bills.
5. Government guidance required at least 50 per cent of funding in the first round of the HSF to be awarded to households with children.
6. The HSF is administered by the City Corporation’s Benefits Team in the Chamberlain’s Department. This enables it to be targeted in line with data and intelligence related to benefit categories known to that team.
7. In the first round of funding – for the period 1 October 2021 to 31 March 2022 – the City Corporation made 270 awards, distributing £45,207. The breakdown of awards is as follows:

Total Value of Awards Split by Category		
	Spend (£s)	Cases
a) Food	£10,071.71	224
b) Energy and Water	£9,963.74	13
c) Essentials linked to Energy and Water	£2,475.99	9
d) Wider Essentials	£14,432.77	21
e) Housing Costs	£8,262.73	3
e) Total	£45,206.94	270

8. A second round of HSF – for the period 1 April 2022 to 30 September 2022 - has provided the City Corporation £63,000 to allocate. Guidance sets out that at least one third of the funding must be allocated to families with children and at least one third to pensioner households, with local authority discretion on the remaining third.

9. Local authorities should ensure that the grant is primarily allocated to residents to meet their immediate needs i.e. to help those struggling with food, energy and water bills and with other essentials.

10. The City Corporation's approach and beneficiary areas are set out below:

TARGETED HELP	£	No assisted (estimated)	Delivered by
Families in receipt of Housing Benefit(HB)/Council Tax Reduction Scheme (CTRS)/Universal Credit (UC) £300 payment for utility bills	£14,700	49	Chamberlains
Pensioners in receipt of HB/CTRS £150 payment for utility bills	£16,500	110	Chamberlains
Others in receipt of HB/CTRS £100 payment for utility bills	£12,700	127	Chamberlains
TOTAL	£43,900	286	
APPLICATION / CRITERIA BASED HELP			
Food Vouchers to Support Groups and Frontline services operating in the City: Families and pensioners must be prioritised to ensure 1/3 allocation rule is met	£4,000		Partner agencies
City Advice to target utility debt Families and pensioners must be prioritised to ensure 1/3 allocation rule is met	£9,000		City Advice
Top Emergency Support Payment Scheme to deal with energy bills.	£1,000		Lambeth
OTHER			
6. Contingency to top up above schemes if required or support other individuals who need support	£3,000		
7. Administration	£2,100		
TOTAL	£63,000		

Energy Rebate

11. The City Corporation has administered the government's £150 energy rebate to households in England in council tax bands A-D. Where households pay by direct debit this has been credited directly. Those not paying by direct debit need to apply. In support of this the Benefits Team has written to and emailed every household concerned. If households still do not claim the rebate, it will be credited to their account to offset against the current council tax liability or create a credit on the account. This can then be claimed as a refund at a later date or offset against a future liability.

Emergency support scheme

12. The "emergency support scheme" aims to support and assist those experiencing a crisis or an emergency, including families and individuals under exceptional pressure.

13. Support includes high street vouchers, food vouchers and fuel payments.

14. Those supported must be 16 years of age or over and currently live in the City of London, or have recently been housed by the City of London on one of our estates. They must also be in receipt of certain benefits, such as Universal Credit, Housing Benefit, Pension Credits or Jobseekers Allowance.

15. More information is available here: [Emergency support scheme - City of London](#).

Council Tax Reduction Scheme

16. The City Corporation continues to award Council Tax Reduction Support (CTRS) up to 100% of a claimant's Council Tax liability. This differs from many local authorities that cap the level of the CTRS scheme. Entitlement to council tax reduction is means tested and worked out according to personal circumstances, household income and capital and other factors.

17. There are currently 98 pensioner households, and 154 working age households in receipt of this benefit in the Square Mile.

Discretionary Housing Payments

18. The government has made this funding available to local authorities in order to support households in receipt of Housing Benefit or the housing element of Universal Credit to meet shortfalls in their rent. Such shortfalls can be because of benefit caps, Local Housing Allowance restrictions or other pressures.

Holiday Activity and Food programme

19. The Holiday Activities and Food (HAF) Programme is a government initiative that aims to provide healthy food and enriching activities during the school holidays, primarily to children and young people aged 5 to 16 who are eligible for benefits related to free school meals. It is funded by the Department for Education.

20. In the Easter Holiday, the City Corporation's HAF programme funded access to the Aldgate School's 10 day play scheme. The school's scheme was open to all, but was fully funded by the HAF programme for those eligible for FSM. As the school offer did not include food, and in order not to identify those children funded by HAF, the Corporation used an element of the discretionary HAF funding to provide a universal food offer to all attendees. This ensured it also reached those children whose families may be on the cusp of eligibility for FSM.
21. The summer programme was hosted by the Golden Lane Leisure Centre and ran for four weeks in August. HAF funding provided free access to the "Fit for Sport summer camp" – which provided a range of activity and food – for those eligible for free school meals. A third of the participants were those supported by the HAF programme.
22. A further programme is planned for the Christmas holiday period.

Awareness raising

23. The City Corporation is implementing a communications plan to raise public awareness of existing benefits, services and programmes to alleviate poverty. A single web page – called "Getting Help with the Cost of Living" - provides information about advice, benefits, managing debt, employment and more. It is evolving and will be updated as plans and services develop. It can be accessed here [Getting help with the cost of living - City of London](#).
24. A press release, social media coverage, local communications channels and partner agencies have been used to promote the web page.
25. A range of communications are being developed to ensure we reach the widest audience. These include City Advice pop up events at the Golden Lane and Portsoken Community Centres. Both events are open to residents from across the City.

Tackling food poverty

26. The HSF has been deployed to provide direct help with food costs, and indirect support by providing support to other household costs such as utility bills. Further support has been provided through the HAF programme to deliver food and activity to children eligible from term time free school meals.
27. Emergency food bank support had been provided to City residents through the First Love Foundation. Take up in the City was limited, and the service closed to new referrals. Emergency support has been maintained through the provision of emergency food vouchers via City Advice and the Corporation's social care services. To broaden the reach of food voucher support it is proposed to utilise the HSF to provide food vouchers with a wider base of support agencies in the City, including Age UK, City Connections, the Children and Family Centre and Society Links.

28. St Luke's Community Centre – located just north of the City – provides a range of food support services. It operates a food hub and has just launched a food co-operative, and a food pantry is also proposed. The food hub provides food support to residents living in St Luke's area of benefit – which in the City includes Golden Lane estate - who are on a low income and in financial difficulty. There are currently no fees for the Food Hub, however, the proposed alternative Food Pantry model will be based on a weekly fee in order to meet anticipated greater needs. St Luke's accepts referral and individual referrals and supports those meeting its criteria.
29. The City Corporation is working with the London Borough of Tower Hamlets (LBTH) to secure access for residents in the east of the City to their Whitechapel "food store". The food stores are membership based, with members paying £3.50 weekly for food and essentials valuing £20-30. Beneficiaries are referred by advice and support agencies and given an initial three month membership. The City is negotiating access for 30 members in the immediate term, utilising funding from the City & Hackney Health and Care Board allocated to cost of living initiatives. Further consideration will be given to the viability of a City based food store, based in principal on funding an extension of the LBTH commissioned provision.

Winter warmth

30. As part of its wider action plan, the City Corporation is developing a "Warm winter welcome" campaign. This will provide a directory of warm spaces and events – such as libraires, community centres and activities in cultural and faith spaces in the Square Mile.
31. To encourage a range of opportunities, it is proposed that a temporary amendment is made to Stronger Communities Grant criteria, to make available "warm spaces small grants" to fund activity and access where people can come together and stay warm. The aim is to create friendly, welcoming and non-judgmental spaces in which everyone is welcome.
32. It is proposed that Small Grants are available to community organisations to fund activity and access where people can come together and stay warm. Grants of up to £2,000 are available and applications can be made on rolling basis. Funding is available to new organisations or those that already hold a Stronger Communities Grant'
33. Members are asked to approve this amendment to the Stronger communities Grant criteria for a period of six months.
34. Officers are looking at other initiatives including targeted use of the HSF and winter warmth packs.

Free access to computers at libraries

35. City Corporation lending libraries offer free access to computers, Wi-Fi, scanning and low cost printing/photocopying to make sure everyone has equal access to

the support that is available to them. Staff will also assist with creating email accounts and can provide assistance with form filling. Membership is not necessary.

Action plan

36. Appendix 1 presents the “Responding to poverty and cost of living pressures – action plan”. This is a high level summary, capturing a range of actions that aim to alleviate the impact of cost of living pressures. It is a developing plan that will change over time as proposals, funding and other opportunities arise.
37. A multi-agency steering group has been assembled with membership from across the voluntary and community sector, Guinness Trust, and City Corporation officers from across the Department of Community and Children’s Services (the department) and the Chamberlain’s Department.
38. The plan includes actions relating to employment support – led by the City Corporation’s Connecting Communities team. This provides support to those seeking work, and those seeking training and support whilst in work to help progress their career.
39. Other actions related to areas such promoting school uniform vouchers; affordable childcare support; staff training to signpost; and promoting resources that help with budgeting. The plan reflects a commitment to maximise every opportunity available through City Corporation and partner services to mitigate the impact of cost of living pressures.
40. While a steering group provides ideas and direction to shape delivery, the department has very limited capacity and resource to project manage and co-ordinate such delivery.
41. Additional services and initiatives are likely to require the identification of additional revenue budget. However, the City will benefit from a one-off allocation of circa £50,000 from the City and Hackney Health and Care Board to tackle cost of living pressures.

Corporate & Strategic Implications

Strategic implications

42. The poverty reduction action plan aligns to the commitments of the Corporate Plan, Joint Health and Wellbeing Strategy and Children and Young People’s Plan.

Corporate implications

43. This piece of work aligns with and will support the following outcomes of the Corporate Plan:

Contribute to a flourishing society

2. People enjoy good health and wellbeing

3. People have equal opportunities to enrich their lives and reach their full potential
4. Communities are cohesive and have the facilities they need

Financial implications

44. Current activity is being funded through resources made available from government and in principle funding from the City & Hackney Health and Care Board. Further initiatives may require additional funding to be identified, but given the pressures on departmental and corporate finances cannot be guaranteed.

Resource implications

45. Officers from the Chamberlains Department and Department of Community and Children's Services have absorbed this work within existing capacity. However, further growth in activity would require dedicated resource.

Legal implications

46. None

Risk implications

47. None

Equalities implications

48. Targeted action on reducing poverty in the City of London will work towards reducing health and wellbeing, and income inequality across the Square Mile. Poverty disproportionately impacts on those with protected characteristics.

Climate implications

49. None

Security implications

50. None

Conclusion

51. The City Corporation has taken action to support the residents impacted by the cost of living crisis. A multi-agency steering group has been set up to oversee the implementation of an action plan to progress further initiatives in order to maximise the impact that can be delivered through the services offered and funding available.

Appendices

- Appendix 1 – Responding to poverty and cost of living pressures: Action Plan

Zoe Dhami

Strategy and Projects Officer, Department of Community and Children's Services

E: Zoe.Dhami@cityoflondon.gov.uk