

Committee(s): Community & Children’s Services Committee – For Information	Dated: 11/11/2024
Subject: Cost of Living Response Update	Public
This proposal delivers Corporate Plan 2024-29 outcomes:	
<ul style="list-style-type: none"> • Providing Excellent Services • Diverse and engaged Communities 	
Does this proposal require extra revenue and/or capital spending?	N
If so, how much?	£
What is the source of Funding?	N/A
Has this Funding Source been agreed with the Chamberlain’s Department?	N/A
Report of: Judith Finlay, Executive Director Community & Children’s Services	For Information
Report author: Scott Myers, Strategy & Projects Officer, Department for Community & Children’s Services	

Summary

This report updates the Committee on the City of London Corporation’s (City Corporation) response to cost-of-living pressures experienced by City of London residents.

Recommendation

Members are asked to:

- Note the report.

Main Report

Background

1. This paper provides Members with an update on how the City Corporation continues to respond to the cost-of-living pressures on residents.
2. The report sets out an update on several priorities: targeting financial assistance, winter warmth, tackling food and fuel poverty and awareness raising.

3. These priorities seek to mitigate the pressures some households face, supplementing government support and utilising government funding provided to help households who may be struggling with the cost of living.

Current Position

Winter Fuel Payments

4. In September 2024, MPs voted to restrict Winter Fuel Payments from a universal benefit for all pensioners to being limited to pensioners receiving Pension Credit or other means-tested benefits. This change, worth up to £300 per household, is anticipated to affect millions of older people.
5. Research suggests that only 63 per cent of eligible pensioners claim Pension Credit, and therefore there could be many residents who are entitled to this benefit and a Winter Fuel Payment but would currently be illegible to receive it. In response to this, The City Corporation have launched an awareness campaign to increase pension credit uptake amongst those who are eligible.
6. Although the change has yet to be implemented, it is anticipated that it will start in the winter of 2024-25.

Household Support Fund

7. The Government have made funding available to local authorities through the Household Support Fund (HSF). The expectation was 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.
8. In September 2024, the Government issued new guidance for local authorities on who qualifies for the HSF and what schemes the money can be used for. The guidance document now includes the use of prevention schemes as a way of alleviating the effects of poverty.
9. The City Corporation has taken a view that individuals do not have to be in receipt of a means-tested benefit to get help from the HSF. Support can be accessed through City Advice as well as teams in the Department for Community and Children's Services (DCCS).
10. The HSF is administered by the City Corporation's Benefits Team in the Chamberlain's Department. The benefits team works in partnership with teams in the DCCS to proactively identify those most in need.
11. Assistance is provided in the following ways: giving food vouchers to organisations such as City Advice and Age UK City of London to distribute; directly paying utility bills for those who are struggling; and providing essential items to help people reduce their fuel costs.

12. Grant funding and vouchers have also been provided to the Forget Me Not Café on the Golden Lane Estate for those with dementia. Recently, grant funding has been awarded to Forget Me Not Café to run a service on the east side of the City of London to increase wellbeing and tackle social isolation.
13. Grant funding was also provided to the Food Pantry run by Family Action on Artizan Street in the East of the City of London. This funding was used to tackle period poverty and the purchasing of additional freezers so they could store more food. £100 food vouchers were also provided.
14. HSF funding is also being provided to supply vouchers to unpaid carers, and a new provider for this service has recently been mobilised.
15. On 2 September 2024, the Government announced that that the HSF would be extended until March 2025 at current funding levels. It is currently unknown whether the Government will extend the scheme beyond March 2025.
16. The City Corporation have been allocated £63,080 for the period 1 April 2024 until 30 September 2024. Additionally, the City Corporation have been allocated £63,080 for the period 1 October 2024 until 31 March 2025.

Emergency Support Scheme

17. The 'emergency support scheme' (ESS) which is run on our behalf by the London Borough of Lambeth, aims to support and assist those experiencing a crisis or an emergency, including families and individuals under exceptional pressure.
18. Those supported must be over the age of 16 and live in the City of London, or have recently been housed by the City Corporation in one of our out of boundary housing estates. They must also be in receipt of certain benefits such as Universal Credit, Housing Benefit, Pension Credits or Jobseekers Allowance.
19. The budget for ESS in 2024/25 is £25,000 including administrative costs as well as the awards. The majority of spend is on household goods, such as furniture and white goods.
20. The scheme regularly supports people are moving into a property from temporary accommodation.
21. Support also includes high street vouchers, food vouchers and fuel payments for those on pre-paid meters.
22. The City Corporation will be undertaking a review of its Emergency Support Scheme in 2025 to re-clarify the eligibility criteria and how much money people can claim.

Council Tax Reduction Scheme

23. The City Corporation administers a Council Tax Reduction Scheme (CTRS) up to 100% of a claimants Council Tax liability. Entitlement to council tax reduction is

means tested and worked out according to personal circumstances, household income and capital and other factors.

24. In October 2024, there were 103 pensioner households, and 160 working age households in receipt of Council Tax Reduction in the Square Mile.

Discretionary Housing Payments

25. The City Corporation receives money from central government to help residents who may have trouble paying their rent and may need further financial assistance.

26. The scheme is open to residents on housing benefit or universal credit (unless they receive the maximum amount of these benefits) and payments are made at the discretion of the City Corporation. Payments may be made weekly or in a lump sum.

School clothing grant

27. The City Corporation provides a grant for parents to help towards the cost of school clothing and footwear for families on low income living in the City of London.

28. The amount of grant available to parents is £160 per secondary pupil and £60 per primary pupil. This is a total contribution toward the total cost of a school uniform and will not necessarily cover the whole cost.

29. Over the course of the 2023/24 academic year, 17 people applied for a school clothing grant, of which 14 were successful.

Holiday Activities and food programme

30. The Holiday Activities and Food (HAF) programme is a Department for Education (DfE) funded 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.

31. So far this financial year, 170 individual children and young people were engaged during the 22 days of the HAF programme. 73 of these were primary ages and eligible for free school meals, and 37 were secondary aged and eligible for free school meals. All the children participating enjoyed access to activities and lunch and the programme has received positive feedback from parents. We will also be running four sessions over the Christmas period, each with a provision for up to 32 children and young people.

Cold weather packs

32. The City Corporation's Adult Social Care Team will be supporting adults with cold weather packs to help keep them warm during the winter. Packs will include a thermal blanket, thermal socks and hat, hand warmers, and a wall thermometer.

Tackling food poverty

33. The City Corporation, since August 2023, grant fund Family Action to provide a Food Pantry at Artizan Street Library, providing £15 worth of food for £4. The Food Pantry is currently providing good quality, healthy food supporting 120 members in the local area, who live or work 15 minutes from the site. As part of the ambition to support people to get out of food poverty whilst also supporting their health and wellbeing needs, there are ambitions to expand the role of the food pantry through funding from the Community Infrastructure Levy Neighbourhood Fund. This ambition will provide additional out of hours food club sessions to reach people who cannot attend during working hours, the recruitment of a community outreach and volunteer lead embedded within the community and the addition of wrap around support services such as promoting healthy eating, school holiday activities and providing warm spaces for the community during winter.

34. St Luke's Community Centre – located just north of the City of London – provides a range of food support services. It operates a food hub and a food co-operative. The food hub provides food support to residents living in St Luke's area of benefit – which in the City of London includes the Golden Lane estate - who are on a low income and in financial difficulty. The food hub does not have a subscription cost; however, an individual must be awaiting payment of benefits or have no recourse to public funds. A member of the household will be able to pick up food at an allocated time slot once a week.

35. City residents who receive benefits and who are pregnant or have children under the age of four can apply for a Healthy Start Digital Card for free milk, fresh or frozen vegetables and fruit from any shop or supermarket that is registered to take part in the scheme. The scheme is run by the NHS.

36. Shoreditch Trust (based in Haggerston) provide a range of health and wellbeing programmes to support residents with the cost of living. These programmes are open to City of London residents. Shoreditch Trust have an ambition to deliver their food programme twice a week at the Aldgate Centre, a new community centre attached to St Botolph's Church in the East of the City of London.

Warm spaces

37. The City Corporation's Community Lending Libraries at the Barbican, Artizan Street and Shoe Lane Library offer a warm and friendly space for City residents to help them escape the cold weather. Residents can use the free WiFi, and the libraries are offering educational activities, such as free computer workshops, and advice on the cost of living, and reducing energy bills.

38. The City Corporation also utilises the Warm Spaces map, hosted by the Good Faith Foundation, which lists all the local warm spaces that are open to residents in their local area.

Access to computers at our libraries

39. City Corporation lending libraries offer free use of 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 help with form filling. Membership is not necessary.

Seasonal Health Intervention Network (SHINE)

40. The City Corporation commissions SHINE as a one-stop referral system to affordable warmth and season health interventions for residents in the City of London. The service is run by the London Borough of Islington

41. The scheme is open to any residents in the City of London, however some of the services have a stricter eligibility criterion, such as being in receipt of benefits. Services open to residents include:

- Advice on saving energy and grants for heating and insulation
- Support with bills and energy debt
- 'Energy Doctor in the Home' home visiting service
- Fire safety checks by the London Fire Brigade
- Air quality alerts for people with respiratory diseases by airTEXT
- Handyperson service

Money and Pension Service (MaPS)

42. MPAS is a government funded service who provide free money and pensions guidance, debt advice and consumer protection services via a telephone consultation.

43. The City Corporation have engaged with MPAS so City residents can benefit from the services they provide. Links to their offer will be included on the City of London cost of living webpage and promoted to residents.

Universal Support Programme

44. The Department for Work and Pensions are commencing the Universal Support Programme in April 2025, and local authorities can apply for grant funding to run and manage the scheme in their area. The programme aims to support economically inactive disabled people, people with health issues and people with additional barriers to employment into work, whilst providing wrap around support to ensure they remain long term employed.

45. The City Corporation are current undertaking a feasibility study into the benefit this programme will have on City residents.

Corporate & Strategic Implications – [*Please state ‘none’ if not applicable instead of deleting any of the sub-headings below*]

Strategic implications – The City Corporation’s Cost of Living response work aligns to the commitments of the Corporate Plan, Joint Local Health and Wellbeing Strategy, and Children and Young People’s Plan.

Financial implications - Current activity is being funded through resources made available from government. Further initiatives may require additional funding to be identified but given the pressures on departmental and corporate finances cannot be guaranteed.

Resource implications - Officers from the Chamberlains Department and DCCS have absorbed this work within existing capacity. It may be that further growth in activity would require dedicated resource.

Legal implications – None

Risk implications - None

Equalities implications – 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 those with protected characteristics.

Climate implications - None

Security implications - None

Conclusion

46. The City Corporation has continued to take action to support residents with the cost of living. Although inflationary pressures have eased since the last report to Members, the City Corporation continues to support the most vulnerable in our community. Our plans will remain reactive to any additional pressures that may occur during the winter of 2024-25.

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