

Meeting of the Health Select Committee - 25th April, 2024

Report of the Director of Public Health and Wellbeing

Update on the Household Support Fund

Purpose of report

1.
 - To provide a comprehensive update of the Household Support Fund (HSF) and how funds have been used to date.
 - To share case studies from residents and reflections and learning from partners to inform use of the HSF5 grant.
 - To provide early sight of the proposals for a Financial Wellbeing Strategy which will focus on prevention and early intervention, as well as crisis response and to seek the Committee's early views on this and HSF5.

Background

2. In response to the Cost-of-Living Crisis the Government made an extra £842 million available to help the most vulnerable people across England. Between 1st October 2021 and 31st March 2024, Dudley MBC were allocated £13,127,595.21.
3. The HSF is to provide support to households, who would otherwise struggle to buy food or pay essential utility bills or meet other essential living costs or housing costs (in exceptional cases of genuine emergency).
4. Dudley has received four tranches of the Household Support Fund. Fund allocations for each round were as follows:
 - HSF1 £2,625,519 (six months) 01.10.2021 to 31.03.2022
 - HSF2 £2,625,519 (six months) 01.04.2022 to 30.09.2022
 - HSF3 £2,625,519 (six months) 01.10.2022 to 31.03.2023

- HSF4 £5,251,038 (01.04.2023 to 31.03.2024)

The government has just announced that we will receive HSF5 for 01.03.24 to 31.09.2024. The exact amount has not been verified, but based on past figures, we anticipate it to be around £2,625,519.

5. The HSF4 grant conditions detail that local authorities should consider prioritising the allocation of funds to three key priority groups:
 1. Disabled people.
 2. People with caring responsibilities.
 3. A small amount of funding can be used for provision of advice services, directly related to dispersal of funds.
6. From 1st October 2021 to 31st December 2023, funds in Dudley have been issued a total of 250,866 times through the HSF. This includes:
 - 182,523 households with children and families
 - 68,343 households with pensioners, disabilities and ‘other.’
7. While we have assisted many residents, we acknowledge that there are still others that require support. The council and the community partners distributing HSF have received a high volume of applications and requests for assistance, and some routes for funding have encountered overwhelming demand at times.

Distribution of Funding HSF4 Grant Profile 23/24

8. The table below shows the breakdown of how the Household Support Fund has been allocated in 2023 -2024 (1st April 2023 – 31st December 2024). The allocations were agreed across different council teams and with the community and voluntary sector based on the levels of demand that they were experiencing and learning from HSF 1-3. Funding has been reallocated based on demand during the year, with additional funding going to cost-of-living hubs, the revenues and benefits application process and schools in the most deprived areas.
9. Allocation 01 Apr 23 - 31 Mar 24 Total £5,251,038

Estimated Spend Profile

Spend area:	£	%
Applications through Revenues and Benefits	800,000	
	35,000	

Total applications	835,000	15.90%
Adult Social Care:		
Adult Social Care	320,000	
Welfare support	55,000	
Total Adult Social Care	375,000	7.14%
Children and Families:		
FSM eligible pupils' payment	1,905,000	
Schools' hardship fund*	637,000	
Family Hubs	50,000	
Care leavers	180,500	
Total Children and Families	2,772,500	52.80%
Working Age Adults:		
Winter warmth team	335,000	
DCVS	100,000	
Homelessness Team	200,000	
Emergency assistance scheme - cost of living hubs (CAB)	470,000	
Total Working Age Adults	1,105,000	21.04%
Administration and Management	163,538	
Total Administration and Management	163,538	3.11%
Total	5,251,038	100.00%

*Schools were given any outstanding funding in the last quarter because some were reporting high demand for coats, shoes, and travel costs to get to school and were able to distribute funds within a short timescale.

Accessing HSF

10. To increase accessibility to all residents in need, Dudley Council applied a holistic approach to directing funding to households via several routes. This included working with community and voluntary sector partners to ensure that those who are not usually in contact with the council could also access funding.
11. Funds were allocated in different ways depending on the application route, the applicant's situation, and the level of urgency. This included:
 - Emergency cash payments

- Purchase of essential items such as furniture and white goods
 - Direct support such as food and energy vouchers
12. Alongside this, we aimed to give wider advice and referrals to other services to help with household finances, health, housing, and welfare.
13. This is a summary of what was available:
- Applications (through Revenue and Benefits)** - there is a requirement for this fund that the public can apply directly to the council for hardship payments. This was done via the Dudley Council website and via assisted telephone applications for residents who experienced difficulties in applying online.
14. It was agreed that, to ensure fairness to all residents, the funding be split into two schemes: -
- A Summer Scheme (April – September)
 - A Winter Scheme (October – March)
15. Residents were permitted to receive one payment from each of the Summer and Winter schemes. The total payment each resident could receive for the financial year was £250 or £300 (for claimants with a disabled person within the household).
16. Each quarter the scheme opened; it was proven that demand would be extremely high. To manage the available budget accordingly, the scheme was paused when the number of applications had reached the appropriate level of funding. It is important to note, the scheme was not closed and would re-open again at the next quarter.
17. Each quarter, the time in which the scheme was opened was reviewed, reflecting on feedback received, to ensure availability was accessible to residents who may be working, or unable to claim at the time the scheme opened. The below table demonstrates the times the scheme was opened between April 2023 and January 2024 the number of applications received, and the time in which we had to pause the scheme: -

18.

	Time Opened	Time Closed	Applications Rec'd
Quarter 1	24/4/23 09:00	24/4/23 11:00	1044
Quarter 2	05/07/23 12:00	05/07/23 15:00	889
Quarter 3	04/10/23 17:00 05/10/23 12:00	04/10/23 19:30 05/10/23 13:00	1891
Quarter 4	17/01/24 12:00	17/01/24 12:54	1161

NB Times are approximate.

NB Further applications were received after the closing date, as these were assisted applications.

Note that Dudley Council has endeavoured to make the online application accessible to the maximum amount of people by releasing funds in four tranches at different times of the day to fit around different personal circumstances.

19. **Cost-of-Living Hubs** - delivered by Citizens Advice Bureau with operational costs funded from the Public Health grant and the Integrated Care Board. These hubs have offered support and information on how to save money and make money stretch further. They also provide practical help relating to food, fuel and access to available grants and funds based on qualifying criteria.
20. This service has been available 9.30am to 3.30pm Tuesday, Wednesday, Thursday, and Friday at five different locations based in the most deprived areas of the borough.
 - Dudley – Provision House
 - Lye - Christchurch
 - Halesowen - Library
 - Brierley Hill – B Hill Methodist Church
 - Pensnett & Brockmoor – Grace Community Church
21. These hubs are accessed via pre-booked appointments that are made via Eventbrite and that are accessed on the Cost-of-Living Website (details below).
22. Households can book appointments via Eventbrite and if eligible can attend up to a maximum of three times to be issued with an HSF voucher.

23. This criterion was implemented for HSF4, and the cost-of-living hubs reopened access to all households again to be able to reapply for up to three more vouchers per household from 20th November 2023 providing households across the Dudley borough with up to £300 in HSF vouchers.
24. Due to the opening of the Lye sessions during the afternoon, once a week on a Thursday for the Roma community the hubs have opened it up so each eligible household who attends the dedicated afternoon sessions when translators are present, can receive up to the six appointments to mirror what all other households have been able to apply for to remain consistent and fair across the community.
25. **Dudley Schools' and Education Outcomes** runs two initiatives as part of the HSF, these are holiday free school meals and a hardship fund.
- Holiday free school meals were provided for means tested eligible pupils. For HSF4 this is £10 per eligible pupil per week. This supports around 13,000 children and is proactively provided to those eligible via the schools they attend.
 - The Hardship Fund is an allocation given to each school to be used at their discretion to support families experiencing financial hardship and assisted families in need (e.g., purchasing winter coats and shoes). Schools received differing amounts depending on their size and levels of demand. An additional £14,000 was held centrally for mainstream schools to use in connection with children with disabilities.
26. **Family Hubs** are accessible to families of children from pregnancy to 19 years of age and 25 if SEND. The hubs provide guidance and support to families on a range of topics. They have been able to support families in need by issuing HSF vouchers for essentials such as food and clothing and purchase essential items such as white goods.
27. **Care Leavers Service** supports young individuals leaving care at the age of 16 are assigned a Young Person's Advisor (YPA) to guarantee they receive necessary support until they reach 25 years old. Care leavers have been offered supplementary support for essentials through the HSF. This has been instrumental in providing additional assistance to some of our most vulnerable young people.

28. **Winter Warmth Support Scheme** from Dudley Energy Advice Line aimed to help keep vulnerable people warm and well during the winter months. Anyone struggling to afford their energy bills or concerned about getting cold themselves, or worried about a friend, relative or neighbour can call and request assistance. This included access to HSF vouchers for fuel.
29. **Adult Social Care** services encompass a range of support and assistance provided to adults who may require help due to age, disability, illness, or other challenges. These services aim to enhance individuals' wellbeing, independence, and quality of life. This service has distributed HSF support to some of our most vulnerable residents, including older adults and disabled people. They have also supported residents with welfare rights.
30. **Homelessness Team** actively strives to avert homelessness whenever feasible. They provide advice and support regarding housing options to individuals facing homelessness, those at risk of losing their homes, those with urgent housing needs, or anyone seeking information about available options. The HSF has been utilised in various ways, such as covering housing arrears, to prevent residents from becoming homeless.
31. **Dudley CVS** has coordinated the allocation of HSF funds across the voluntary sector. HSF funds have been disseminated throughout the borough to various voluntary community groups actively working on the ground in our most deprived areas. This includes funding for soup kitchens over the winter period, vouchers for those in need, and buying essential goods for residents.
32. For more details please visit this link to the [Dudley Cost of Living Webpage](#).

Case Studies and Resident Views

33. During the year, teams have been collecting case studies and stories from residents in relation to what they have received from the HSF grant. Here are some examples:

Cost Of Living Hubs

Background

34. A resident accessed the hub because she had no money for food, she had lived the last week on a single loaf of bread without even the money for butter. The resident was elderly and had no access to the internet, she

did not know whether she was receiving all the benefit money she was entitled to.

Intervention

35. The resident was very upset and so was taken to a quiet area by one of the hub workers. She was invited to attend financial support workshop, but could not attend the group presentation because of her emotional state therefore she was given individual help on a 1:1 basis.
36. She was given a Water Assure tariff application form to fill out and was told how to do use the Turn2us Benefit Calculator instructions which she said she would ask a family member to help her so she can make sure she is on the correct benefits. She was given a £50.00 ASDA voucher which they were extremely grateful for and a fuel voucher for £30.00 towards her gas and electric.

Outcome

37. The resident was able to buy food to put in her cupboards which she said is a very rare occasion. The fuel voucher meant she could cook a warm meal for the first time in weeks. She also said they would fill out the Water Assure Tariff to get a 60% discount off her water bill in the first year and 40% in the second.

Family Hub

Background

38. Father and son were homeless and sofa surfing, mainly staying with family. The family experienced a sudden bereavement. Father shared he needed help with budgeting and had been prescribed medication for Anxiety. The family were allocated to Early Help (EH) Housing team following Stourbridge Multiagency action meeting (MAAM). An intensive FSW has supported the family via EH to bring support services together to meet the needs of the family. Father has one child living with him, and he is struggling financially. The family have secured a tenancy through Midland Heart, but the son aged 11 years old needed a carpet for his bedroom.

Intervention

39.
 - Vouchers to support with gas, electric and water costs.
 - Signposted to HAF (free school holiday activities and food for children aged 5-16 who are eligible for benefits-related free school meals)

- £192 purchase card payment to Carpet Right to purchase carpet and fitting.
- Costs linked to energy and water or example heaters, thermal curtains, carpets, warm clothing or bedding, white goods, and insulation.
- Referral made to winter warmth.

Outcome

40. The family have their basic needs met and the HSF made a real difference to enable this. Other local support services explored by the support worker this time, as their funding bids were closed. We were fortunate that HSF was available for the family. The residents voice *"the support has helped me out a lot financially and my son can actually walk in his room, it is now safe as before the flooring had pins sticking out and was a very dirty floor"*.

Quotes from residents accessing Household Support Funding

41. *"The household support grant has helped me fund a bus pass towards getting back and forth to work, it has also helped me pay for essentials such as gas and electric. If I couldn't get this grant, it would have been difficult for me to get back and forth to work, and I might have lost my job"*.
42. *"Since losing my job, it has really helped. I have been struggling financially and this has been a real help as I don't have financial support of family members This has enabled me to eat the food I need to with my IBS and diabetes. Food bank do not cater for my needs. Also helped with rising cost of utility bills to prevent me from getting into debt"*.

Reflections and learning on HSF4.

43. We have undertaken a rapid reflection and learning exercise with partners involved in the distribution of the HSF funds to inform what we could do differently with the six-month HSF5 and to inform our wider approach to financial wellbeing.
44. In summary:
- The HSF has provided an essential lifeline for our most vulnerable residents experiencing hardship and unexpected costs as cost-of-living has been high.

- This discretionary crisis support has been a vital part of the welfare safety net and has been helping people with cost-of-living pressures since Autumn 2021.
- It has acted as a gateway to a range of other advice and support for families and as strengthened partnerships between the Dudley Council, voluntary and community organisations in the area. However, a greater focus on prevention and earlier intervention is needed to improve residents' financial resilience and life chances, alongside a safety net to support those in crisis.
- Without HSF funding we would struggle to give adequate support for people in desperate situations as there is no alternative, local funding. Given the higher current costs of living, we would anticipate seeing more pressure will be put on the local community and voluntary sector and with impacts on statutory services.

45. With the announcement of HSF5 in the Spring Budget we will be looking at:

- Re-thinking some of the delivery of the scheme with, and where grant conditions allow, an increased emphasis on building/increasing financial wellbeing and supporting people to be more financially sustainable. For example, there have been numerous examples of where residents in crisis have not been fully aware of all of support they could have been receiving (e.g., reductions on water bills). We may also be able do more work to look at specific opportunities to increase employment and skills.
- Minimise the administration burden and establish a centralised single administration team required to solely administer HSF payments. The administration of lots of small payments has been time-consuming for teams and could be done more efficiently while still supporting a wide range of residents through multiple channels.

Developing a Financial Wellbeing Strategy for Dudley

46. To enable a greater shift to prevention and early intervention we will be developing a Financial Wellbeing Strategy for Dudley. This is currently all in development, including wider discussions with partners, so the details are subject to change.

47. The aim of the strategy will be:

“To build on Dudley’s strong thriving communities, where people can reach their full potential and lead good quality and fulfilled lives”.

48. Dudley should be a place where everyone can experience a decent quality of life, including access to good healthcare, clean and safe housing, healthy food, and a job that pays a living wage. Instead, too many people are struggling financially making it difficult to meet their needs.
49. Public Health and Wellbeing is currently collaborating with partners from across the sector to develop a Financial Wellbeing Strategy, with a primary focus on mitigating poverty. Instead of terming it a Mitigating Poverty Strategy, we have opted for the name Financial Wellbeing Strategy. This choice reflects a comprehensive approach, considering not only income but also aspects like mental health, money management, and overall quality of life. It is also less stigmatising.
50. The strategy adopts a whole-system, strength-based approach to prevent poverty and encompass systemic changes aimed at enhancing financial resilience and safeguarding the financial health and wellbeing of residents.

Our Proposed Goals – still being discussed

51. 1. Increase access to healthy and affordable food for all ages.
2. Create well insulated homes, strengthening support for people in fuel poverty and for people without household and/or furniture items.
3. Expand resident awareness about support services in Dudley, widening knowledge about financial support and education.
4. Maximise work and education skills for residents aged 16+.
5. Promote healthy workplaces across the Borough, working across sectors.
6. Increase support for Dudley families, expanding opportunities to give children and young people the best start in life.
52. Overseeing and managing the strategy is the Strategic Financial Wellbeing Group, led by Public Health and Wellbeing and reporting to the Health and Wellbeing Board.

53. The development and implementation of this strategy is pivotal to achieving all of our health and wellbeing goals in Dudley, given the generally far poorer outcomes for those who are living in the most deprived areas of the borough.

Finance

54. Finances are outlined in the body of the paper.

Law

55. The Council is required to spend against the terms of the grant allocation and report back spend to DWP.

Risk Management

56. All HSF4 funds must be spent by 31st March 2024. Any remaining funds will need to be returned to central government. We are on track to spend all funds by the end of the year.

Equality Impact

57. Funds have been prioritised to those with the lowest incomes, living in areas of deprivation. There has been a specific focus on the priority groups as outlined in the grant allocation agreement from DWP. We deliberately set up multiple channels to access the funds to help support residents from different communities, including those who are not normally engaged with the council, to gain access to support.

Human Resources/Organisational Development

58. This is managed within existing resources assigned to HSF with administration of both referrals and applications for the scheme.

Commercial/Procurement

59. There are signed agreements between all partners and Public Health and Wellbeing for the delivery of HSF4.

A contract is already held between Dudley Council and BlackHawk for the provision of vouchers.

Environment/Climate Change

60. HSF is designed to support households with the cost of living. Support with insulation and energy saving also has a beneficial effect on the environment, contributing to a positive impact on climate change.

Council Priorities

61. This report supports the council's priorities by ensuring:
1. Our climate commitment is creating a sustainable borough on its way to net zero carbon emissions, improved air quality, reduced fuel poverty and outstanding waste and recycling services.
 2. People have a safe and welcoming indoor and outdoor environment which promotes healthy, physical and active lifestyles.
 3. Residents live in safe communities where safeguarding of vulnerable people of all ages protect them from harm and supports the prevention of crime and exploitation.
 4. Poverty is reducing as we address all forms of inequalities, improve social, emotional, and mental health and wellbeing.

It also works towards our Children and young people benefiting from the best possible start in life in our Child Friendly borough.



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