


Decision Maker	Leadership Team	 THE ROYAL BOROUGH OF KENSINGTON AND CHELSEA
Date of Report	20 March 2024	
Forward Plan ref:	KD1009061	
Report title	HOUSEHOLD SUPPORT FUND UPDATE AND MITIGATIONS KD1009061	
Reporting officer	Mike Curtis	
Key decision	Yes	
Access to information classification	Public	
Wards	All	

1. EXECUTIVE SUMMARY

- 1.1 The Council has since October 2021 received £6million through four tranches of the Household Support Fund (HSF) from government to support low-income residents, including those impacted by the Cost of Living crisis.
- 1.2 The Chancellor announced as part of the Budget on 6 March 2024 the continuation of the Household Support Fund for 6 months at current funding levels. This report is being brought to Leadership Team to update them on the funding and to agree the initiatives which the Council will continue to fund. It is anticipated that the Council will receive approximately £1.16 million if funding continues at current levels, although neither the final allocation amount for RBKC or any criteria for the funding, has yet been confirmed by government as at the date of publication of this report.
- 1.3 The report recommends using HSF funding for 2024/25 to support Free School Meals in School holidays for eligible children, the K&C Foundation Cash First scheme, Emergency Food provision and the Kensington and Chelsea Social Council Community Resilience support programme.

2. RECOMMENDATIONS

Leadership Team is recommended to:

- 2.1 Agree the 2024/25 6 month allocation of Household Support Fund to the following initiatives:-

Recommendation 1: Transfer funding to schools to support families eligible for Free School Meals with a meal offer for the remaining academic year (April 2024- 31 August 2024) at the current rate of £4 - £680,800.

Recommendation 2: Fund an Emergency food fund and support for vulnerable individuals and families whose needs are not met through the Council's existing Housing Management Financial Resilience Fund for 2024/25 - £45,000.

Recommendation 3: Fund the continuation of the Cash First Scheme run by the Kensington and Chelsea Foundation to support food insecurity and financial resilience in the Borough for 2024/25- £175,000.

Recommendation 4: Fund the Kensington and Chelsea Social Council Community Resilience Support Programme to further develop food insecurity support infrastructure in the borough for 2024/25 - £91,153.

- 2.2 Agree that where there is a shortfall in the final HSF funding allocation, the final decision on funding allocations (e.g. utilising the Cost of Living Reserve Fund) will be delegated to the Executive Director of Resources, following consultation with the Lead Member for Finance, Customer Services and Net Zero.

3. REASONS FOR DECISION

- 3.1 This report is being brought to Leadership Team as the Government announced a six-month extension to the Household Support Fund from April to September 2024 as part of its Budget on 6 March 2024.
- 3.2 Leadership Team are therefore being asked to consider the continued funding of a number of Council initiatives that have previously received funding through the Household Support Fund for 2024/25.

4. BACKGROUND

The Council's response to the Cost of Living crisis

- 4.1 The cost of living crisis has been a critical issue for both central and local government since the UK emerged from the Covid-19 pandemic in 2022. As such, the Council has provided residents impacted with a range of support, including direct financial assistance as well as additional services and support to help minimise the worst effects of the crisis. This has included:

- Repurposing the £8million of Covid Recovery Reserve to support Cost of Living projects and programmes.
- £100 Council Tax rebate for all properties in bands A-D for the 2023-24 tax year.
- A Low Income Support Payment for 2024-25 to be launched in May this year to help support more than 16,000 low income households in the borough through a £100 support payment.
- Food Support Payments of up to £250 per household to help those residents on the lowest incomes pay for the rising cost of their groceries.
- Money Café's run by Housing Management: Income and Financial Inclusion team to help our tenants maximise their income and provide financial resilience training and skills.

Household Support Fund Background and Overview

4.2 The UK Government's Household Support Fund (HSF), launched in October 2021, has provided over £2.5 billion to local authorities to assist vulnerable households with rising living costs, particularly food and energy, and has also been a critical part of the Council's Cost of Living response. To date, the Council has received £6m from this fund. The HSF has targeted low-income individuals and families unable to afford essentials, with local authorities having discretion in fund distribution. Initially a one-off winter support measure, the fund has seen three additional tranches of funding, extending its duration and expanding the scope of services that could be funded. The fourth tranche of funding which ran from April 2023-March 2024, allowed for even greater flexibility in funding types of services previously inaccessible, such as Information, Advice and Guidance (IAG) services.

4.3 The Council has received the following HSF funding:

Table 1 – RBKC HSF funding by year

Financial Year	2021/22 Q3 & 4 (Tranche 1)	2022/23 Q1 & 2 (Tranche 2)	2022/23 Q3 & 4 (Tranche 3)	2023/24 (Tranche 4)
Amount (millions)	£1.02	£1.16	£1.50	£2.32

4.4 HSF funding at RBKC has provided support for the following initiatives and support schemes:

- Targeted support to those Housing Benefit/Council Tax Reduction Scheme households not receiving a Cost-of-Living Payment (COLP) (£1.35million, Tranches 3 & 4)
- Households receiving qualifying DWP benefits and have not received a Cost of Living Payment (COLP) (£183k, Tranches 3 & 4)
- Free Schools Meals extension of provision (£2.67m, Tranches 1-4)
- Food support for those being supported by Housing and Employment Service (£50k, Tranche 4)
- Partnership with The Kensington and Chelsea Foundation to provide emergency winter fuel support and cash first scheme (£365k, Tranches 1 & 4)

2023/24 Current spend against HSF Tranche 4

- 4.5 Appendix 1 details the funding the Council has received for each tranche of the Household Support Fund including the full financial settlement for HSF for 2023/24. RBKC has received in excess of £2.3m for the period April 2023 to the end of March 2024. The table below (Table 2) shows how the funding was allocated and how much has been spent against each initiative to date:

Table 2 – HSF4 allocation and spend to date

Project/programme	Total award £	Total spent to date at Q3 2023/24 £	Service Area
HB/CTRS households not entitled to Cost of Living Payment	720,000	687,600	Assessments Division
DWP benefit households not entitled to Cost of Living Payment	48,000	44,700	Assessments Division
Partnership with Kensington & Chelsea foundation	200,000	200,000	Communities
Housing and Employment food support	50,000	21,995.20	Housing and Employment
Money wise training	10,000	10,000	Housing and Employment
Food Pantry	10,000	15,000	Housing Management Income & Financial Inclusion
Money café	2,000	2,000	Housing Management Income & Financial Inclusion
Families with No Recourse to Public Funds	5,000	5,000	Housing
Food support in holidays for eligible Free School Meal pupils	1,189,854	939,555	Children's
Food support for vulnerable families that Children's Services work with directly	102,500	102,500	Children's
Total	Add total	2,028,350 (304,004)	

Current position – Government HSF funding Budget announcement

- 4.6 As part of the 6th March 2024 Budget, the Chancellor announced the continuation of the Household Support Fund at current funding levels for the first 6 months of 2024/25.
- 4.7 The full details of the extended scheme have not been outlined prior to the publishing of the Leadership Team paper and therefore it is not known if there

are any conditions and guidelines around how the Council may administer the funds. It is anticipated, based on the Chancellors announcement that the Council will receive approximately £1.16million for 6 months, however final allocations will need to be confirmed by government.

- 4.8 Given the funding announcement was for the extension of the fund for the next 6 months, rather than the full financial year, the Council will need to consider how any on-going future provision is supported and any mitigating action required.

5. OPTIONS, ANALYSIS AND PROPOSALS

HSF Tranche 4 initiatives – impacts and options for future funding

- 5.1 There are five services that are in receipt of HSF in the current 2023/24 tranche. They are:

- Housing and Employment Service – Food Support Payments and Money Wise courses
- Assessments Division – supporting those that weren't eligible for Government Cost of Living payments but in receipt of DWP/HMRC benefits or pensions
- Children's Services – extension and uprating of Free School Meals provision for eligible children
- Housing Management Income and Financial Inclusion – Money Café's and a new food pantry in the north of the borough
- K&C Foundation (via Communities) - Cash First payments

- 5.2 Services who have received HSF funding through the 2023/24 tranche have outlined the impacts of not receiving ongoing funding for HSF and any future options.

- 5.3 A number of services have confirmed that future funding is not required for a number of reasons including:
- The funding was utilised to supplement other government-funded initiatives which are no longer in place. (e.g. supporting those that weren't eligible for Government Cost of Living payments but in receipt of DWP/HMRC benefits or pensions)
 - The service or support has been absorbed in BAU service activity and so no further funding is required (e.g. Money Café).
 - The service can fund the initiative through alternative funding sources (e.g. Money Wise Training – through Adult Learning funding).

Recommended initiatives to be supported through 2024/25 HSF funding for 2024/25

- 5.4 Three service areas have come forward to outline a need for continued funding to support ongoing activity. These have been identified as there is currently no other provision in place that delivers this support or supports these groups. These are:

Table 4 – Services/initiatives requesting funding from the Household Support Fund and estimated costs to continue Household Support Fund initiatives

Services/initiative requesting funding	Cost of service recommended option
1. Transfer funding to schools to support pupils who are eligible for Free School Meals (FSM) with a meal offer in school holidays for the remaining academic year (April 2024- 31 August 2024) at the current rate of £4 (Children’s Services)	£680,800
2. Emergency food fund and support for vulnerable individuals and families whose needs are not met through the Council’s existing Housing Management Financial Resilience Fund for 2024/25 (Housing and Employment)	£45,000
3. Continuation of K&C Foundation Cash First Scheme for 2024/25 (Communities)	£175,000
Total	£900,800

5.5 In addition to this provision, a further bid has been made to the Household Support Fund, outlined below:

Table 5 – Services/initiatives requesting funding from the Household Support Fund and estimated costs

Services/initiative requesting funding	Cost of service recommended option
3. Provide additional funding to Kensington and Chelsea Social Council (KCSC) to continue their work on food insecurity and financial resilience in the borough for 2024/25 (Communities)	£91,153

5.6 The remaining Section 5 below sets out the detailed rationale for the funding of these initiatives for 2024/25 from the 2024/25 Household Support Fund allocation.

5.7 If all four bids are agreed, this would total approximately £992k to be drawn from the 2024/25 HSF allocation. Following the final confirmation of the HSF 2024/25 allocation and criteria it is anticipated that the majority of initiatives

will be funded utilising the HSF allocation, however, if this is not possible (due to government allocation criteria for example), any outstanding funds will be drawn from other sources e.g. the Council's Cost of Living Reserve. Currently there is approximately £2.078 million remaining in the Cost of Living Reserve Fund. It is recommended that the decision on the final allocation is delegated to the Executive Director for Resources, following consultation with the Lead Member for Finance, Customer Services and Net Zero.

Context, Rational and Options for ongoing funding of HSF initiatives from HSF Tranche 5

Children's Services – Funding for free school meals in school holidays for eligible children (approximately £680,800)

Context

- 5.8 In response to the cost-of-living crisis and its impact on children's well-being the Mayor of London launched a £130million initiative in September 2023 to support universal free school meals for all primary school students in the city during term time. The initial scheme provided £2.65 per pupil for all primary school students. As part of the Council's HSF Key Decision for HSF Tranche 3 and accounting for the impact of the cost of living crisis over holiday, it was agreed that RBKC would provide funding for families at £3.50 per pupil per day during the Summer holidays and £4 per pupil per day during Autumn/Winter holidays in colder months when fuel costs are higher. The Mayor of London announced on 9th January 2024 that the term time Universal Free School Meals offer would continue through the 2024-25 academic year and that there would be an uplift from £2.65 to £3 per pupil for this coming academic year.

Impact to date

- 5.9 Children and young people from families experiencing financial hardship are more likely to experience food poverty during the school holidays. Since April 2023, 4,600 eligible children and young people have received a meal offer during all school holidays. The borough's most vulnerable children have been receiving £20 per week during the holidays, to ensure they have access to sufficient food.
- 5.10 If the funding does not continue, qualifying families will have a direct reduction to their food budget of £272 per year, per child, which will likely result in children not having access to sufficient food during the school holidays. Holiday hunger means children are less nourished when they return to school, more likely to experience social isolation and can result in educational loss and low attainment. As the borough's schools directly support eligible FSM pupils, they will face a significant challenge as they will experience frustration and disappointment directly from parents and carers who rely on this support during the holidays.

Options

5.11 There are a number of options for consideration with regard to extending Free School Meals in school holidays these include:

- Not extending the funding
- Continue to fund Free School Meals in school holidays at a reduced rate or current rate for the remaining school year.
- Continue to fund Free School Meals in school holidays at a reduced rate or current rate for the full academic year 2024/25.
- Continue to fund Free School Meals in school holidays at a reduced rate or current rate for the full fiscal year 2024/25.
- Partial mitigation through the Holiday Activity and Food Programme which provides c2500 of 4474 FSM eligible children an enriching activity and a meal offer over Easter, Summer and Christmas.

5.12 Two main options for consideration have been developed, these are to:

5.13 **Option 1:** Continue to fund schools to provide a meal offer for the next financial year (until April 25) based on the current commitment of £4 per pupil per day for eligible students. Total cost: £1,251,200.

5.14 **Option 2 (Recommended):** Continue to fund schools to offer a meal during the holiday for the rest of the academic year (until 31 August 24) at £4 per pupil per day for eligible students. Total cost: £680,800.

Recommendation

5.15 The recommended option is Option 2, funding schools to provide meals to FSM eligible pupils during holidays for the remaining academic year (April 2024 – 31 August 2024) at the current daily rate of £4 per pupil. This will provide support to the most vulnerable families until the end of the academic year and provide sufficient notice to families of this step down in support.

Housing and Employment - Emergency food fund for vulnerable individuals and families whose needs are not met through the Council's existing Housing Management Financial Resilience Fund (approximate £45,000)

Context

5.16 The emergency food support has assisted residents that do not have access to other emergency food assistance or that are paying more for food compared to others, for instance those in temporary accommodation in commercial hotels or placed outside of the borough.

5.17 The HSF Emergency Food Costs payment is the only financial support for food available via the Council which is open to all residents including those households placed in temporary accommodation outside of the borough or in commercial hotels where such support is not accessible for many. Funds for those in temporary accommodation placed outside of the borough is sparse

and for some this is the only cash fund to help alleviate the impact of the cost-of-living. Particularly for those in commercial hotels, this is a payment not accessible through other means and such households spend significantly more on food compared to those in accommodation with cooking facilities. Providing cash enables residents to choose where to buy food that suits them, whereas vouchers are only for specific supermarkets reducing choice of where to shop and get the best value.

Impact to date

- 5.18 Through the current Household Support Fund funding, 198 payments have been issued to 149 households. Of those, 66 were households with children aged 0-17 (128 children supported). 58 recipients were disabled. This fund has helped residents when they had no money for food, either when they moved property, were facing deductions from their benefits which left them with little money for essentials, or when they were awaiting their first Universal Credit payment.

Options

- 5.19 The proposal would be to extend this scheme for a further 12 months to provide support to those who are not able to access alternative provision (approximately £25,000). It would be open to all tenures excluding Council tenants who can access food vouchers through Housing Management's tenancy sustainment fund. This will help a minimum of 100 residents with a maximum payment of £250 depending on their household composition. With this being the only Council fund to assist all tenures with food costs, removing it will leave no other similar provision available and will have a significant impact on households on low incomes being able to afford food and having the choice of where they can purchase food as cash is administered through this scheme rather than supermarket vouchers.
- 5.20 An additional £20,000 is also being to work with a London wide food provider to deliver fresh and healthy food to families living in temporary accommodation in commercial hotels.
- 5.21 In 2022, 150 families had stays in commercial hotels as temporary accommodation for over 2 months. Over 2023, these figures have increased, with 44 families in January alone having been in hotels for over 2 months. Hotel bookings tend to be made in Travelodge hotels in neighbouring boroughs and across London, with families with children all in the same room with no cooking facilities.
- 5.22 Learning from Grenfell, and the experience of children living in hotels for prolonged periods, points to the significant impact on diet this can have, with people having to rely on cheap fast food for children's meals. The additional funds would enable the Council to work with a healthy fresh food supplier, like the Felix project or equivalent, to deliver a focused fresh food offer for 100-150 families living through prolonged hotel stays due to the housing crisis.

- 5.23 Alternative options would be to reduce the amount of funding available for these support initiatives.

Recommendation

- 5.24 Extend the Emergency food fund and support offer for vulnerable individuals and families whose needs are not met through the Council's existing Housing Management Financial Resilience Fund at a cost of £45,000.

Continuation of K&C Foundation's (KCF) Cash First Scheme (approximately £175,000)

Context

- 5.25 Building on existing Winter Fuel support service that The Kensington and Chelsea Foundation had been delivering for over 65s, in early 2022, the Foundation expanded its cash first scheme. The scheme is run in partnership with charities and advice agencies and gives cash payments to those struggling with the cost of living crisis. It aims to give community members the breathing space to pay their immediate bills and access more sustainable support. Residents also receive tailored information and support on issues including housing, employment and mental health.

- 5.26 The funds have been used in the following ways:

- To support residents experiencing fuel poverty by paying fuel bills (directly to suppliers).
- To support residents in need of essential items with a Cash First payment, using a system linked to a network of ATMs.

- 5.27 Applicants must meet the scheme criteria including:

- Be a resident of the Royal Borough of Kensington and Chelsea (this includes residents of K+C who have temporarily been housed outside of the borough by RBKC)
- Have limited or no savings (less than £10,000 for a single person or couple over state pension age, or less than £8,000 for a single person or a couple under state pension age)

- 5.28 Payments are administered by Independent Advisory Groups: Age UK K+C, Citizens Advice K+C, Nucleus Legal Advice and Nova New Opportunities. They also offer wraparound support to help with, for example, income maximisation and debt management to make a more sustainable, longer-term change to their circumstances. A 10% administration fee is payable to the IAGs to cover their costs of delivering this service. Cash payments are also facilitated by two RBKC Council departments: Income and Financial Inclusion and Housing and Employment.

Impact to date

- 5.29 In 2023/24 over 1200 K+C households have received support. Recipients of Cash First payments are sent a survey to help understand the reasons for needing help and the impact it has had. For example, 47% of people said, 'My money doesn't stretch far enough.' Without help, 62% said they would have incurred additional debt and 33% would have gone without food or other essentials. 80% said the advice they received was extremely or very useful.
- 5.30 Advice agencies say that being able to offer immediate cash help is a vital tool to building trust with their clients and allows them to offer long term solutions to help people make permanent improvements to their situation.
- 5.31 Of the £277,595 spend on Cash First this financial year:
- 5% was spent on households with pensioners
 - 28% was spent on households with children
 - 67% was spent on other households who were struggling financially
 - Between 1st April 2023 and December 2023 an average of £17k per month was spent on Winter Warmth fuel payments and £12,350 per month spent on Cash First payments (£29,350 total per month)
 - K&C Foundation do not take an administration fee. This means that 100% of the funding provided goes directly towards supporting residents

Options

- 5.32 The below options have been put forward by the K&C Foundation:
- 5.33 **Option 1 (recommended)**- a further £175,000 from RBKC to enable K&C Foundation to continue running the Cash First and Winter Warmth schemes at the current rate until approximately December 2024(@ £29,350 p/m total). KCF will raise money to maintain current levels. KCF do not take any administrative fee for running these schemes for residents.
- 5.34 **Option 2** – £120,000 from RBKC for use the first three months of the financial year while communicating to residents that the scheme is winding down. This would be split 25% Cash First, 75% fuel payments. K&C Foundation are currently spending £10k p/m on Cash First and £30k p/m on fuel bills. It's therefore not possible to take a smaller amount of funding and spread it across the year, as it means some clients will get help instantly, while others will be told to return in 2 weeks which undermines the 'emergency support' element of the support scheme.
- 5.35 **Option 3** – Explore external funding sources to continue the Cash First scheme although these are yet to be determined.

Recommendation

- 5.36 It is recommended that the Council make a contribution to K&C Foundation's Cash First scheme of £175,000.

Additional Requests to HSF: Kensington and Chelsea Social Council – Community Resilience Support Programme (Approximately £91,153)

Context

- 5.37 The focus of this bid is a 12 month programme to undertake work to further develop food insecurity support infrastructure in the borough.

Impact to date

- 5.38 Over 40 hard to reach residents a month have been referred into advice and support from the following agencies CAB, Nucleus, ADKC, RBKC Housing Management, The Space Baby Bank, Campden Charities, Community Living Well
- 5.39 The scheme has also supported the food network between 6 of the largest community food hubs covering North Kensington, Earls Court and Chelsea promoting collaboration, sharing resources, best practice and joint funding applications.
- 5.40 The scheme has also supported the setup of Plinth (Time to Spare) referral network with 4 advice agencies (CAB, Nucleus, NK Law Centre, Age UK).
- 5.41 In addition, working collaboratively with voluntary and community sector organisations the programme has provided training and advice on the rolling out the Money Worries programme to an initial cohort of 80 people across the borough, some of whom work in the targeted food hubs as well as other community settings. This has assisted in facilitating collaborative approaches to bring advice and support services to residents in a wide variety of community settings.

Options:

- 5.42 Without investment in the support programme via the contract proposed, the Council will not have any direct means of supporting the VCS to continue developing the infrastructure that is needed to understand and work to reduce the need for emergency food provision and other impacts of the cost-of-living crisis. The funding will be in place for 12 months with an agreement that the partnership becomes self-funding from the conclusion of this support.

Recommendation

- 5.43 Fund the Kensington and Chelsea Social Council Community Resilience Support Programme for 12 months at a cost of £91,153 to undertake work to further develop food insecurity support infrastructure in the borough and to ensure this initiative is self-funding following the conclusion of this funding.
- 5.44 A review of the progress and impact of the recommended initiatives will be undertaken after 6 months (from October 2024) to measure the impact of the funding investment and consider future funding priorities and investment.

6. CONSULTATION AND COMMUNITY ENGAGEMENT

- 6.1 The Council has engaged with residents through numerous platforms on the impact of the Cost of Living and the types of support the Council could provide. This has included engagement on the Council Plan, the development of the Fairer action plan and the recent Low Income Support Payment consultation.
- 6.2 Through this engagement residents have highlighted the need for ongoing Cost of Living support, the benefits of direct payments, and the challenges that some residents face with accessing affordable food provision. The outlined proposals seek to address all these areas.
- 6.3 A number of the initiatives proposed also track the impact that support has had for residents and this has been utilised to develop the proposals for ongoing support as outlined above.

7. LEGAL IMPLICATIONS

- 7.1 Section 31 of the Local Government Act 2003 provides that the government can provide a grant to the Council and in so doing may provide conditions under which the grant is to be used.
- 7.2 On 6 March 2024, the government announced a six-month household support fund to run from April – September 2024. The amount has not yet been confirmed though it is said to be within the previous funding limits. The terms of use of the fund were not provided as at the date of publication of this report. It is expected some form of guidance from the government will follow shortly.
- 7.3 In administering the fund the Council will need to ensure adoption of any principles set out in any guidance and compliance with any government allocation criteria.
- 7.4 If approved, the administration of the funding, should be in line with Council policies with appropriate contract management arrangements in place for any support services which would be delivered by voluntary and community sector partner organisations.

8. FINANCIAL, PROPERTY, IT AND ANY OTHER RESOURCES IMPLICATIONS

- 8.1 The Government's Spring Budget announcement on 6th March 2024 confirmed the extension of the Household Support Fund for 6 months for 2024/25 at current funding levels. Based on the Council's 2023/24 HSF allocation, it is therefore estimated that the funding for the Council for 2024/25 will be approximately £1.16m, although at the time of publishing the Leadership Team report, the final level of funding for the Council has not been confirmed and criteria for administration outlined.

- 8.2 It is expected that combined funding from the 2024/25 Household Support Fund and the Cost of Living Reserve will be sufficient to deliver the proposed initiatives detailed in this report without budgetary pressures arising, and that initiatives will be funded through the Council's Household Support Fund allocation.
- 8.3 The report recommends the delegation of the final decision on the allocation of overall funding across the initiatives to the Executive Director of Resources following consultation with the Lead Member for Finance, Customer Services and Net Zero.

9. HUMAN RESOURCES IMPLICATIONS

- 9.1 No human resources implications have been identified as part of this report.

10. EQUALITIES IMPLICATIONS

- 10.1 The recommendations in the report seek to provide additional support to those in the borough on low incomes and those facing challenges accessing food. Analysis has shown that those from Black, Asian and mixed ethnic backgrounds, disabled residents and those residents living in the most deprived areas of the borough, are likely to be disproportionately represented in the groups receiving this support.

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