

Policy and Oversight Board Agenda

Wednesday 16 July 2025 at 7.00 pm

145 King Street (Ground Floor), Hammersmith, W6 9XY

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MEMBERSHIP

Administration	Opposition
Councillor Lisa Homan (Chair) Councillor Jacolyn Daly Councillor Natalia Perez Councillor Helen Rowbottom Councillor Nicole Trehay Councillor Rory Vaughan Councillor Stala Antoniadou	Councillor Jose Afonso

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Members of the public are welcome to attend but spaces are limited. To register for a place please contact David.Abbott@lbhf.gov.uk. The building has disabled access.

Date Issued: 08 July 2025

Policy and Oversight Board Agenda

If you would like to ask a question about any of the items on the agenda please email David.Abbott@lbhf.gov.uk by: 15 July 2025

<u>Item</u>	<u>Pages</u>
1. APOLOGIES FOR ABSENCE	
2. DECLARATIONS OF INTERESTS If a Councillor has a disclosable pecuniary interest in a particular item, whether or not it is entered in the Authority's register of interests, or any other significant interest which they consider should be declared in the public interest, they should declare the existence and, unless it is a sensitive interest as defined in the Member Code of Conduct, the nature of the interest at the commencement of the consideration of that item or as soon as it becomes apparent. At meetings where members of the public are allowed to be in attendance and speak, any Councillor with a disclosable pecuniary interest or other significant interest may also make representations, give evidence or answer questions about the matter. The Councillor must then withdraw immediately from the meeting before the matter is discussed and any vote taken. Where Members of the public are not allowed to be in attendance and speak, then the Councillor with a disclosable pecuniary interest should withdraw from the meeting whilst the matter is under consideration. Councillors who have declared other significant interests should also withdraw from the meeting if they consider their continued participation in the matter would not be reasonable in the circumstances and may give rise to a perception of a conflict of interest. Councillors are not obliged to withdraw from the meeting where a dispensation to that effect has been obtained from the Standards Committee.	
3. MINUTES OF THE PREVIOUS MEETING To approve the minutes of the previous meeting as an accurate record and note any outstanding actions. An action sheet from the previous meeting is attached for information.	4 - 14
4. COST OF LIVING PROGRESS REPORT This is the fourth in a series of reports to the Policy and Oversight Board on H&F's Cost of Living response programme. Together with Appendix 1, it provides an overview of activity from 2022/23 to 2024/25 and outlines the strategy for 2025/26. The report highlights the Council's continued commitment to supporting residents through economic hardship with a compassionate, data-informed, and financially efficient approach.	15 - 34

5.	FINANCE PEER CHALLENGE FINDINGS	35 - 80
	This report sets out the findings following a Finance Peer Challenge conducted of the Council in April 2025.	
6.	WORK PROGRAMME	81
	For the Board to discuss the work programme.	
7.	DATES OF FUTURE MEETINGS	
	To note the dates of future meetings:	
	<ul style="list-style-type: none">• 17 Sept 2025• 24 Nov 2025• 4 Feb 2026• 29 April 2026	

Agenda Item 3

London Borough of Hammersmith & Fulham

Policy and Oversight Board Minutes



Tuesday 6 May 2025

PRESENT

Committee members: Councillors Lisa Homan (Chair), Jacolyn Daly, Natalia Perez, Helen Rowbottom, Rory Vaughan and Victoria Brocklebank-Fowler

Other Councillors

Councillor Rowan Ree (Cabinet Member for Finance and Reform)

Officers

Matthew Sales (Assistant Director, Programmes, Assurance and Analytics)

Nicola Ellis (Chief Operating Officer, Corporate Services)

Mary Lamont (Assistant Director, People & Talent)

David Abbott (Head of Governance)

1. APOLOGIES FOR ABSENCE

Apologies for absence were received from Councillors Nikos Souslous and Nicole Trehy.

2. DECLARATIONS OF INTERESTS

There were no declarations of interest.

3. MINUTES OF THE PREVIOUS MEETING

The minutes of the meeting held on 5 February 2025 were agreed as an accurate record.

4. WORKFORCE STRATEGY - UPDATE

Nicola Ellis (Chief Operating Officer, Corporate Services) and Mary Lamont (Assistant Director, People & Talent) introduced the report that provided an update on the Council's commitment to embedding an inclusive culture through recruitment,

internal development, progression and retention of key skills aligned to the Council's overall objectives and continually improving the employer value proposition.

Mary Lamont gave a presentation on the report and then took questions from members.

Councillor Jacolyn Daly noted that the reported turnover figure of 10.22% seemed positive and asked if there was a further breakdown per department to see if they had lower or higher than average turnover. Mary Lamont said Resource Management Board monitored turnover closely on a monthly basis and she could provide the information after the meeting.

ACTION: Mary Lamont

Councillor Daly asked if the Council collected 'soft' metrics on staff around satisfaction with pay, wellbeing, and social conscience. Mary Lamont said the wider staff survey looked at those elements and departments did their own 'pulse' surveys. She said she could share those questions with members. She added that wellbeing was really important to the organisations, with wellbeing a key part of the one-to-one conversations managers should be having with staff.

ACTION: Mary Lamont

Councillor Daly asked how the metrics fed into the workforce strategy? Mary Lamont said the datasets and the workforce strategy they informed were discussed monthly at Resource Management Board to ensure the feedback was continuous.

The Chair asked if officers had information about length of service across the entire workforce. Mary Lamont said that data was tracked and she could share it after the meeting.

ACTION: Mary Lamont

Councillor Natalia Perez asked about the challenges around recruitment for roles such as social workers and if the Council has seen a positive impact from these policies. Mary Lamont said being one of 32 London boroughs meant many areas of recruitment were very competitive. But H&F had a very positive attraction rate due to the initiatives the Council was running and positive word of mouth.

Councillor Perez asked about how the various accreditations mentioned translated into support for members of staff. Mary Lamont said the Council had regular 'Wellbeing Wednesday' sessions that covered a range of subjects. Occupational Health were invited to speak with staff. There were also staff support groups that met regularly to discuss these issues – and an employee assistance programme that covered a wide range of wellbeing issues.

Councillor Perez asked if there were exit interviews when staff left and if so, what did the Council do with that information. Mary Lamont said there were exit interviews but they were not mandatory. The data from them was taken to Resource Management Board to look at any emerging themes, gaps, and learning points.

The Chair asked what the main reason for people moving on was. Mary Lamont said the majority of leavers were moving on for another job opportunity.

Councillor Rory Vaughan asked, in terms of recruiting and retaining staff, what were people attracted to. Mary Lamont said it was a combination of the benefits and the work the Council did. She spoke with many of the new people joining the workforce through the corporate induction programme and people were excited to work for the borough. She also noted that the element of flexible and hybrid working helped.

Councillor Vaughan asked what points was the Council putting in job adverts to attract people. Mary Lamont said they included a section about the exciting things going on in the borough, the 'total reward' benefits, and generous pension and annual leave.

Councillor Vaughan asked how officers were measuring and benchmarking the quality of management across the organisation. Mary Lamont said a new online appraisal process was launching soon which would help officers to understand management competencies, objectives, and performance through streamlined, centralised reporting. She added that this would help with skills needs analysis to further develop managers and staff.

Councillor Vaughan asked how the Council measured co-production training and how well it had been embedded across the organisation. Mary Lamont said the first phase of training had taken place and an analysis of the impact would take place before the next phase.

Councillor Vaughan requested the following:

- He would like the Council to be more rigorous about exit interviews
- Data on management and how it could be fed in to training and workforce strategy
- More information on the impact of co-production training across the Council.

ACTIONS: Mary Lamont

Councillor Helen Rowbottom asked how many of the Council's new starters were local residents. She raised concerns about the difficulties of living, or staying, in an expensive borough and asked if there was anything the Council could do to mitigate that.

Mary Lamont said she could provide workforce data following the meeting. She noted that officers were aware many of the workforce were not local but they were trying to attract more residents.

ACTION: Mary Lamont

Councillor Rowbottom noted that a quarter of the supported employment roles were with the Council and asked if we were fully utilising the major corporate organisations in the borough. Mary Lamont said People and Talent were working very closely with the Economy team on this to promote the scheme. She said there was more to do to bring in more external employers.

The Chair asked if the cost of living and housing came up regularly in exit interviews. Mary Lamont said it wasn't a common theme.

The Chair asked how the online appraisal system would work and if that meant the end of face-to-face appraisals. Mary Lamont clarified that the tool was online, but managers were still expected to have face-to-face meetings with staff. The online aspect was the system used to record the data and give the Council the ability to analyse data across the organisation.

Councillor Vaughan asked if People and Talent were involved in worked linked to the Industrial Strategy, e.g. the pathway bond and routes for local young people. Mary Lamont said there were ongoing conversations about opportunities linked to the Industrial Strategy.

The Chair noted the Council was an age friendly employer and asked what that looked like in practice. Mary Lamont said the Council was accredited a couple of years ago. She said the Council offered early retirement, phased retirement, pensions workshops, and recognised long service.

Councillor Daly asked about the ageing workforce and people looking for roles in their 50s and 60s. Mary Lamont said it was important the Council was inclusive and recruited according to competencies.

The Chair asked about staff safety. She noted she was on the Board of a voluntary sector organisation and this issue had been raised there too. Aggression incidents seemed higher now and it had been flagged as risk at Audit Committee. Mary Lamont said staff safety was incredibly important to the Council and there were a range of mechanisms for staff to raise concerns. She said the organisation would not put people at risk and a number of initiatives had been put in place with the Corporate Health and Safety team to mitigate these issues.

Councillor Rowan Ree (Cabinet Member for Finance and Reform) said the Council could not deliver quality public services without a top team behind them, which was what H&F had, thanks in part to the initiatives discussed at the meeting. He said it was important that staff were performing well, felt included, and broadly represented the borough. That came together to form an effective workforce.

The Chair thanked everyone for their contributions to the item and summarised the actions that had been raised.

RESOLVED

1. That the committee notes the progress made and plans going forward.

5. ANNUAL REPORT OF POLICY AND OVERSIGHT BOARD AND THE POLICY AND ACCOUNTABILITY COMMITTEES 2024/25

The Chair introduced the report outlining the annual report of the activities of the scrutiny function in Hammersmith & Fulham. She noted that after the meeting the report would go on to Annual Council on 21 May.

Councillor Rory Vaughan welcomed the report and highlighted some of the key issues discussed at the Economy, Arts, Sports, and Public Realm Policy and Accountability Committee including a presentation from the Leader on UpStream London and a cross-cutting theme presentation on co-production in Public Realm. The Chair noted that the Board made an early commitment to have regular co-production updates and said it was important to continue them.

Councillor Natalia Perez highlighted the positive partnership working at the Health and Adult Social Care Policy and Accountability Committee with key stakeholders like the NHS and Healthwatch. She noted a report from Action on Disability on disabled people's experiences of the NHS, which addressed concerns and made recommendations to mitigate those challenges.

Councillor Jacolyn Daly discussed the Greening the Grey item that had come to the Board, noting it related to all of the Committees in different ways. She felt there were a lot of opportunities across the borough and the Council's housing estates to make progress.

She also highlighted recent successes with the Green Investment Fund and suggested an update on these areas. The Chair said a follow-up report on the Greening the Grey would come to a future meeting.

Councillor Rowan Ree noted the rain garden on King Street and four new grey gardens on Edith Road. He added that the Council was on the third iteration of the Green Investment Fund this year with over £2m of external investment into the scheme. He said the Council planned to continue this in future.

RESOLVED

1. That the Annual Report was received and noted.

6. WORK PROGRAMME

The Board's draft work programme was presented for discussion and noting.

The Chair noted that an additional meeting was planning in July which was scheduled to receive a Cost of Living update and a report on Corporate Performance. She noted that the Social Inclusion and Community Safety Policy and Accountability Committee had requested an item on the safety of women and girls, so asked that it was taken off the Board's work programme to avoid duplication. She also noted an item on the Transformation Programme would be scheduled for September or November.

Councillor Jacolyn Daly said she was exploring an item on civic contracts for the Housing and Homelessness Policy and Accountability Committee and noted there was overlap with other committees including Social Inclusion and Community Safety. She said she would discuss a potential joint meeting with the other Chairs.

RESOLVED

1. The Board noted the draft work programme.

7. DATES OF FUTURE MEETINGS

The following dates of future meetings were noted:

- 16 July 2025
- 17 September 2025
- 24 November 2025
- 4 February 2026
- 29 April 2026

Meeting started: 7.00 pm
Meeting ended: 8.30 pm

Chair

Contact officer: David Abbott
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Workforce Strategy Update – Actions from meeting on 6 May 2025

Action 1

Minutes: Councillor Jacolyn Daly noted that the reported turnover figure of 10.22% seemed positive and asked if there was a further breakdown per department to see if they had lower or higher than average turnover. Mary Lamont said Resource Management Board monitored turnover closely on a monthly basis and she could provide the information after the meeting.

ACTION: Mary Lamont

People		Place		Finance & Corporate Services		Housing	
April	May	April	May	April	May	April	May
8.9%	8.7%	*9.5%	9.1%	*7.9%	8.2%	*11.1%	11.4%

Action 2

Minutes: Councillor Daly asked if the Council collected 'soft' metrics on staff around satisfaction with pay, wellbeing, and social conscience. Mary Lamont said the wider staff survey looked at those elements and departments did their own 'pulse' surveys. She said she could share those questions with members. She added that wellbeing was really important to the organisations, with wellbeing a key part of the one-to-one conversations managers should be having with staff.

ACTION: Mary Lamont

Corporate survey Qs

1. H&F is run on strong values/principles
2. I feel that my wellbeing is taken seriously by H&F
3. I am spending too much time working
4. My health is suffering because of my work
5. I am paid fairly for the work I do
6. My job is good for my personal growth
7. There are limited opportunities for me to learn and grow
8. I feel H&F takes equality, diversity and inclusion seriously
9. I feel proud to work for H&F
10. I love working for H&F
11. I would leave tomorrow if I had another job
12. I would consider looking for a job at a new organisation within the next 12 months
13. I have confidence in the leadership skills of the senior management team
14. Senior managers truly live the values of H&F
15. I have confidence in the leadership skills of my manager

16. Some managers do a lot of telling but not much listening
17. I feel that I lack support from my manager
18. My manager is an excellent role model for me
19. My manager cares about how satisfied I am in my job
20. My manager helps me to fulfil my potential
21. My manager motivates me to give my best every day
22. My manager would be quick to respond if I showed signs of being under too much pressure
23. People in my team go out of their way to help me
24. Power struggles within my team have a negative impact
25. H&F is keen to help people from disadvantaged backgrounds
26. H&F has a strong social conscience
27. I am aware of the 'H&F Way' culture change initiative, led by staff volunteers, to help make H&F the best council to work for

Pulse survey Qs

1. Have management in your service area communicated the actions taken from the previous Staff Survey
2. How do you feel about your current role within the Council
3. Please provide some context below for your answer
4. I believe I have the right work/life balance
5. I have the right number of team meetings, 1-1s and catch ups with my line manager
6. I have the right amount of engagement with senior managers
7. My achievements are acknowledged and recognised by management
8. I feel my manager provides me with the necessary wellbeing support
9. I feel I have opportunities to develop, grow my knowledge and skills
10. The Council's Equalities Plan sets out five key priorities and objectives. What of the following best describes your familiarity
11. Do you have any specific concerns or idea you'd like to share in relation to the Council's approach to EDI
12. Finally, what should be the Council focus when it comes to staff Health and Wellbeing

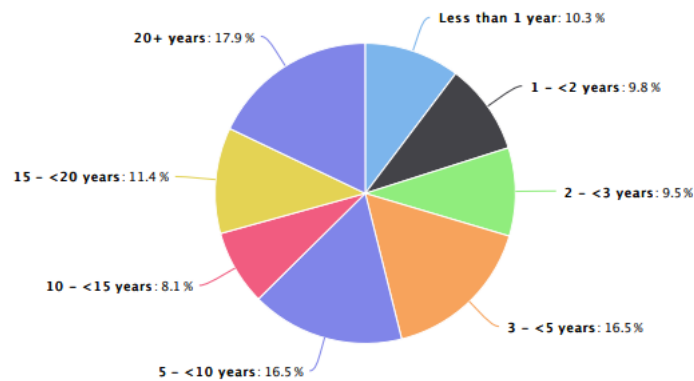
Action 3

Minutes: Councillor Daly asked how the metrics fed into the workforce strategy? Mary Lamont said the datasets and the workforce strategy they informed were discussed monthly at Resource Management Board to ensure the feedback was continuous.

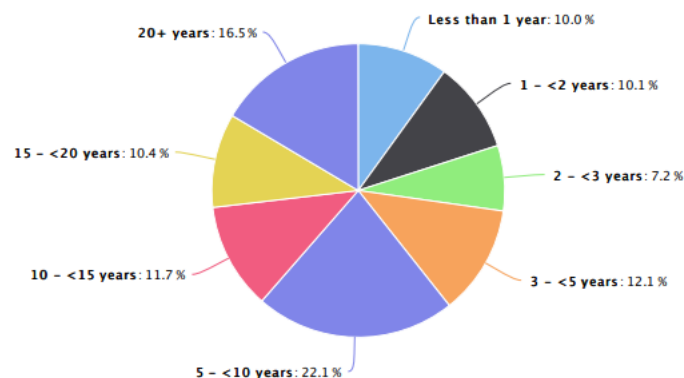
The Chair asked if officers had information about length of service across the entire workforce. Mary Lamont said that data was tracked and she could share it after the meeting.

ACTION: Mary Lamont

H&F length of service:



London median average:



Action 4

Minutes: Councillor Vaughan requested the following:

- He would like the Council to be more rigorous about exit interviews
- Data on management and how it could be fed in to training and workforce strategy
- More information on the impact of co-production training across the Council.

ACTIONS: Mary Lamont

- He would like the Council to be more rigorous about exit interviews - **work is underway to address this.**
- Data on management and how it could be fed in to training and workforce strategy - **this will be available during the appraisal cycle now that we have the new functionality.**
- More information on the impact of co-production training across the Council. **We have delivered the training to over 250 managers and a second role out later this year. Initial feedback from the training indicated combined satisfaction rating of:**

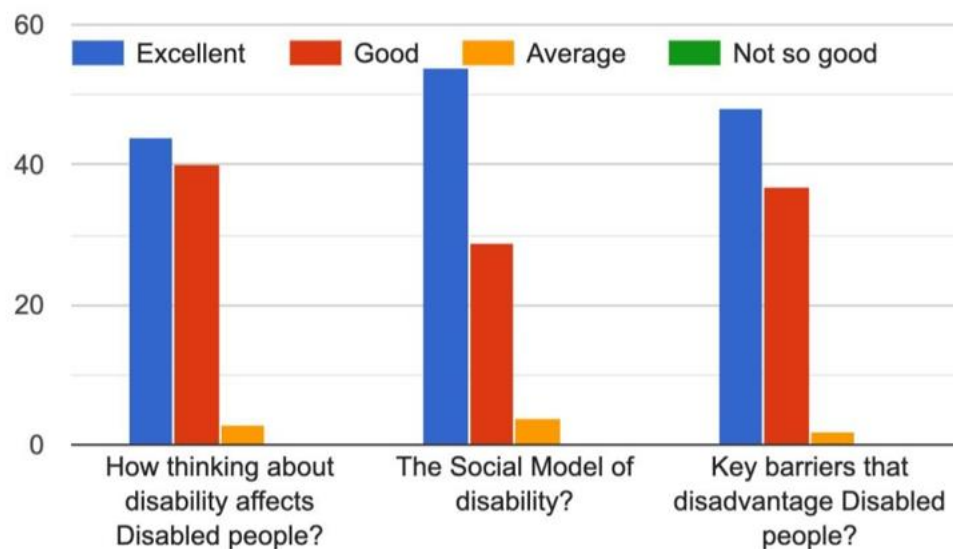
Good and Excellent of 98.8%.

Average knowledge, skills and confidence BEFORE on the session topic was 2.93

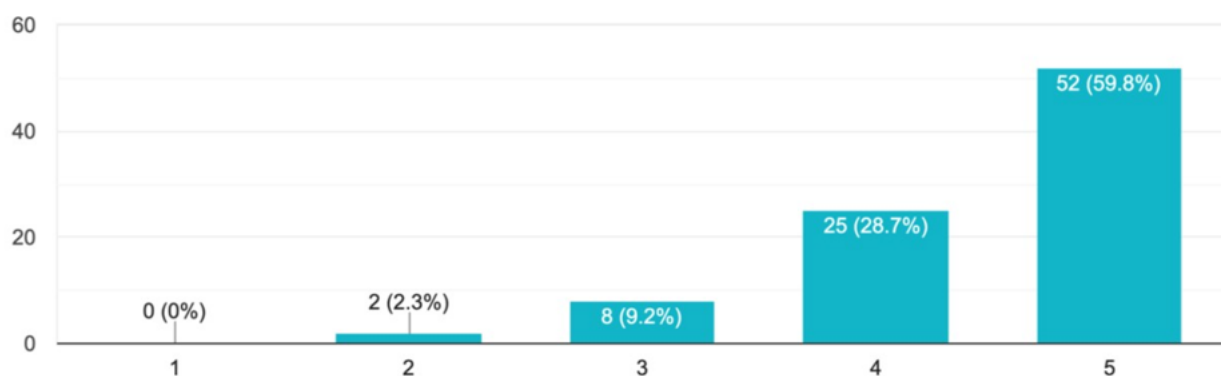
Average knowledge, skills and confidence AFTER the session topic increased to 4.05.

Staff said:

How do you rate the training for giving you an understanding of the following?



How likely would you be to recommend this training to someone?



Average = 4.5

We have recently sent out a reflection survey to understand the longer term impact across the council and services to help inform the next roll out.

Action 5

Minutes: Councillor Helen Rowbottom asked how many of the Council's new starters were local residents. She raised concerns about the difficulties of living, or staying, in an expensive borough and asked if there was anything the Council could do to mitigate that. Mary Lamont said she could provide workforce data following the meeting. She noted that

officers were aware many of the workforce were not local but they were trying to attract more residents.

ACTION: Mary Lamont

Of the 329 new starters in period June 2024 – May 2025, 41 (12.5%) employees live in the borough, and 288 (87.5%) live outside the borough.

Report to: Policy Oversight Board

Date: 16/07/2025

Subject: Cost of Living Progress Report

Report author: Matthew Sales, Assistant Director, Programmes, Assurance and Analytics

Responsible Director: Sukvinder Kalsi, Director of Finance

SUMMARY

This is the fourth in a series of reports to the Policy Oversight Board on H&F's Cost of Living (COL) response programme. Together with Appendix 1, it provides an overview of activity from 2022/23 to 2024/25 and outlines the strategy for 2025/26. The report highlights the Council's continued commitment to supporting residents through economic hardship with a compassionate, data-informed, and financially efficient approach.

Over the reporting period, the Council invested £9.55 million, including £8.5 million from the Household Support Fund (HSF).

In 2024/25 alone, 76,000 awards of help were delivered to residents across the borough.

The programme has advanced the Council's strategic approach by:

- Working in partnership through the COL Alliance
- Prioritising hardship relief for the most affected groups
- Providing universal advice and support, and
- Strengthening links to long-term strategies addressing fuel poverty, food insecurity, and financial inclusion.

The report also notes upcoming national policy changes, particularly the planned replacement of the HSF with the Crisis and Resilience Fund from April 2026, which is expected to provide more sustainable, multi-year funding for local crisis support.

RECOMMENDATIONS

1. That the Policy and Oversight Board note the report and provide comments and feedback on H&F's response to the COL crisis.
-

Wards Affected: All

Our Values	Summary of how this report aligns to the H&F Values
Building shared prosperity	The COL programme has sought to build shared prosperity through alleviating crisis and providing support to residents and households.
Creating a compassionate council	Our COL strategy has targeted our resources to residents and families most in need, informed by data, policy research and engagement with the COL Alliance and other partners.
Doing things with residents, not to them	We have built the COL Alliance with voluntary and community sector organisations and other local partners to help guide priorities as part of our response, share resources and knowledge and place residents' voices at the centre of the work.
Being ruthlessly financially efficient	We have taken a ruthlessly financially efficient approach to the management and delivery of support, through making best use of existing resources to work flexibly across the organisation, so more resources reach those that need it.
Taking pride in H&F	The COL response programme focuses on helping residents most in need and strengthening partnerships locally through the COL Alliance.
Rising to the challenge of the climate and ecological emergency	Support to residents with energy bills and with energy efficiency improvements have formed a key part of the programme.

Background Papers Used in Preparing This Report

None

DETAILED ANALYSIS

1. The Cost of Living (COL) programme has been a cornerstone of H&F's response to economic hardship since its launch in 2022. It has delivered **targeted, compassionate, and financially efficient support** to residents most affected by rising living costs.
2. The programme's strategy has focused on:
 - Building a strong alliance of partners across the borough
 - Delivering hardship relief to those most in need
 - Providing universal access to advice and guidance, and
 - Strengthening links to longer-term anti-poverty strategies.

3. The programme was developed in response to sustained economic pressures faced by residents since 2022 - particularly inflation in food, fuel, and housing. The Council recognised the need for a coordinated, compassionate, and resident-focused response.
4. The strategic approach has been shaped by the Council's commitment to social inclusion, financial efficiency, and resident-led service design. The formation of the COL Alliance, a network of voluntary and community sector (VCS) partners, has been central to delivering support that is both targeted and holistic.
5. Key elements of the strategic context include:
 - **Persistent Economic Pressures:** From April 2022 to March 2025, UK inflation including housing costs reached 14%, with food and non-alcoholic beverages rising 26%, and housing and utilities 15%. London's higher housing costs and the disproportionate impact on lower-income households have intensified local need.
 - **Local Indicators of Need:** H&F has faced demand for support, with 9,000 households in fuel poverty, 2,500 residents using foodbanks monthly and 1,500 households in temporary accommodation. Despite these pressures, the borough has mitigated some impacts through strong local leadership and a resilient local economy.
 - **Integrated Policy Framework:** The COL programme is embedded within a wider framework of progressive policies. In 2025/26, this includes over £50 million in support such as £12.5m for Council Tax Support, £22.5m for Free Home Care, £7.2m for SEND School Transport, £9m for Concessionary Fares, free school breakfasts, Local Support Payments, and low council rents.
 - **Flexible and Efficient Delivery:** The Council has adopted a ruthlessly financially efficient approach, using data to target support and integrating COL funding with service support to maximise impact and relieve demand pressures.

Overview of Support (2022/23 to 2024/25)

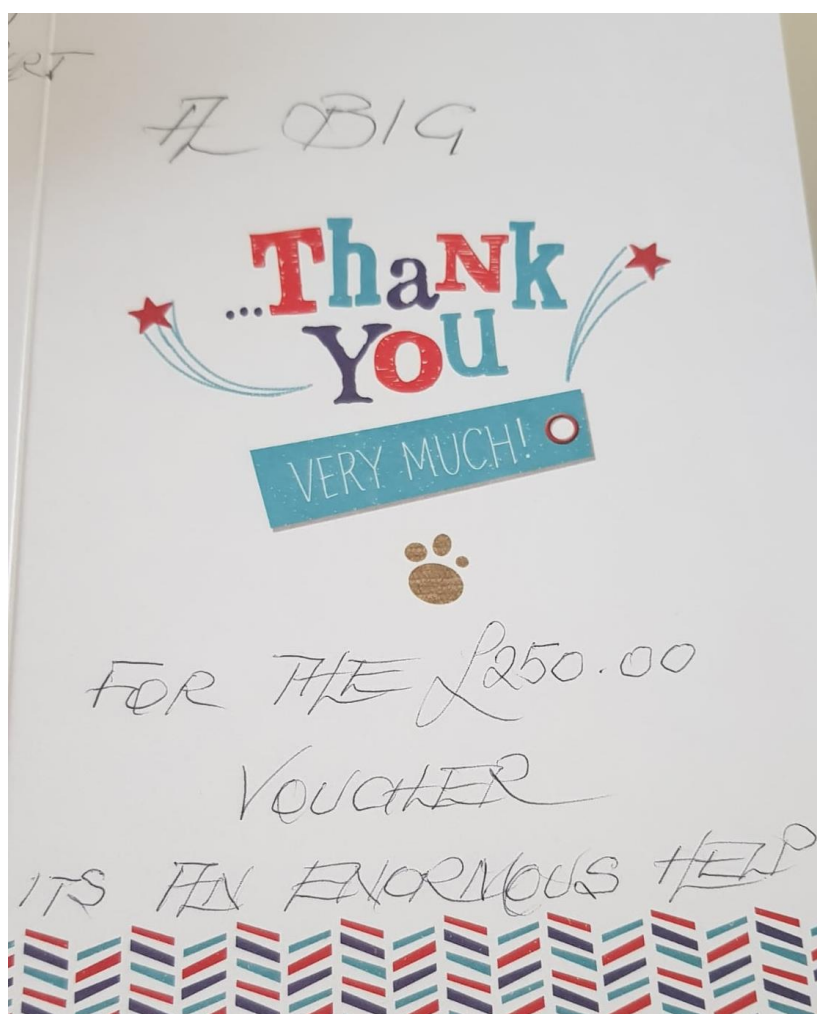
6. Appendix 1 provides an overview of the programme's support from 2022/23 to 2024/25. This period has seen investment of £9.55m and has seen the programme achieve significant milestones.
7. £1.7 million was invested in **community-based schemes** providing universal advice, guidance, and direct support to residents. Key initiatives included:
 - **COL Advice Team:** Since mid-2022/23, the team has handled 43,000 calls, supporting 10,000 residents, primarily residents claiming benefits. The team has helped residents maximise income through access to COL support, Discretionary Housing Payments (DHP), and Council Tax

reductions. In 2024/25, the team issued 2,162 fuel vouchers, supporting 3,500 low-income recipients (79% adults, 21% children).

- **Winter Support Fund (WSF):** Delivered in partnership with H&F Giving, the WSF provided 63 grants to voluntary and community sector (VCS) organisations. In the most recent round, these grants supported 5,700 individuals across 3,500 households.
 - **Warm Welcome Spaces:** A total of 21 spaces were delivered across the borough, offering food, activities, and a warm, welcoming environment. In winter 2024/25, 10 spaces supported 6,700 recipients, many through ongoing community activities.
 - **Communications and Access:** The Council has prioritised clear and accessible communication through the COL webpages, two widely distributed COL booklets, and community engagement events. Looking ahead, we will launch the H&F Community Compass in autumn 2025—an online directory of VCS services to help residents access support earlier and more easily.
8. Under the **Hardship Relief theme**, £5.9m has been spent providing immediate relief to residents in hardship and to avert crisis. Key components included:
- **Demand pressures:** With rising living costs increasing demand, £2.15m was allocated to services to respond to residents' needs, including extended Council Tax support and funding for Children's Social Care.
 - **Cash-First and Voucher Assistance:** The Council delivered direct financial support to residents in need, helping 5,350 residents with financial payments of £250–£500. This included:
 - Care-experienced young people living independently
 - Low-income pensioners who lost Winter Fuel Allowance eligibility
 - Disabled and housing benefit-claiming households excluded from national schemes.
 - **Hardship Prevention Fund:** A new welfare assistance scheme was launched to complement the existing Local Support Payments. This fund offered greater flexibility and higher award values, issuing 760 awards by March 2025, with an average award of £500.
9. Recognising the importance of early intervention, £1.8 million was directed to **preventative schemes** aimed at reducing the risk of future crises. While the HSF is primarily for immediate relief, recent rounds have allowed for a stronger focus on prevention. Key initiatives included:
- **Healthy Homes Initiative:** Launched in 2024/25, this one-stop service supports residents in fuel poverty through advice on energy arrears and financial issues, community engagement and home assessments, access to energy efficiency measures and government grants.

- **Food Security:** The programme supported the Cabinet-approved Food Action Plan, including coordination of the Food for All partnership and provision of crisis food support.
 - **Homelessness Prevention:** A total of £1.15 million was invested to support residents at risk of homelessness, including those in temporary accommodation, the private rented sector, and social housing. Over three years, this support resulted in 2,100 awards, helping residents avoid eviction and sustain tenancies.
10. 76,000 awards of help were awarded to residents across the borough in 2024/25, up from 69,000 in 2023/24. Targeted support was provided to families, single person households, Disabled residents, pensioners, the care experienced, homeless households and households just about managing.
 11. Appendix 1 includes testimonials from residents and community organisations, offering insight into the real-world impact of the programme. This includes a recent 'Big Thank You' message sent to the Cabinet Member for Social Inclusion and Community from a local pensioner who had received a £250 voucher from the Council, to put towards their energy and living costs.

Figure 1 – 'Big Thank You' message



12. Additionally, in 2024, the Department for Work and Pensions undertook an HSF monitoring visit. They concluded, “*Compassion is at the heart of (H&Fs) approach...Those involved in delivery were passionate about using the fund to provide the right help for those who needed it, in a well-rounded and thought-through way....*”.
13. The COL Alliance has been instrumental in delivering the programme’s outcomes. Since January 2023, a Steering Group has convened regularly to share resources, provide strategic advice, and support the implementation of schemes. To date, the Alliance has hosted seven COL-focused conferences and workshops, with an eighth planned for later this year. The Steering Group has also played a key role in shaping the upcoming H&F Community Compass, a digital directory of local support services.

Funding strategy 2025/26

14. The strategy for 2025/26 continues the overall strategic approach of delivering alongside an Alliance of partners, prioritising hardship relief to key groups most impacted, offering universal help and guidance to anyone that needs it and supporting preventative work through longer-term strategies.
15. A total of £2.7 million is available, which will fund approximately 15 targeted schemes. Given the limited resources, the programme will concentrate on fewer, high-impact initiatives across three core areas:
 - **Community Support:** Continued funding for the COL Advice Team, enhanced communications and outreach, and grants to community organisations.
 - **Hardship Relief:** Targeted financial assistance and support for services facing increased demand for resident support.
 - **Preventative Support:** Ongoing investment in homelessness prevention and support for strategic initiatives such as the Fuel Poverty Strategy, Food Action Plan, and the development of a Financial Inclusion Strategy.

Future Considerations

16. The COL programme has been delivered in a context of national funding uncertainty, particularly due to the temporary nature of the HSF. While the Council welcomed the government’s decision to extend the HSF for a full 12 months in 2025/26, the previous five rounds were mostly six-month grants, each with separate conditions and no carry-over flexibility. Despite this, the Council successfully deployed 100% of available funding.
17. This short-term funding model has required significant agility in planning and delivery. While the programme has responded effectively - launching new initiatives and adapting to emerging needs - the lack of long-term certainty has limited the ability to scale or sustain innovation. A ruthlessly financially efficient (RFE) approach has also meant central management and delivery capacity has been kept lean to maximise the proportion of funding reaching residents. Much

of the programme has been delivered on top of existing workloads, relying on the commitment of both Council teams and external partners.

18. Recognising these challenges, the Council welcomes the announcement of the Crisis and Resilience Fund, a new multi-year grant scheme launching in April 2026 to replace the HSF. The government has committed £842 million annually to local authorities in England. The fund is intended to prevent hardship, not just respond to it, and will incorporate DHP to enable more integrated and efficient local crisis support. CoL resources have been used to expand DHP funding in the borough because of high demands for support following welfare reforms and reductions over time in DHP funding by the previous government.
19. DWP is currently developing guidance for the new fund, with sector engagement expected. H&F's allocation is not yet known, and further work will be needed to determine how best to target future funding.
20. In addition, the Council welcomes the widening of eligibility for Winter Fuel Payments in 2025/26, which will ensure that more low-income pensioners in the borough receive support with energy costs.

LIST OF APPENDICES

Appendix 1 – Cost of Living programme overview

Cost of Living – Overview

Policy Oversight Board
July 2025



- Presentations provides an **overview of Cost of Living support** between 2022/23 and 2024/25.
- Explores the support provided, links to wider activity and the reach and outcomes of the programme.

Structure of slides:

- Investment by Council 2022/23 – 2024/25 (slide 3)
- Local context (slide 4)
- Strategic approach (slide 5)
- Impact and Reach 2022/23 – 2024/25 (slides 6-8)
- Outcomes 2022/23 – 2024/25 (slides 9-10)
- Annex 1 - Testimonials (slide 11)
- Annex 2 - 2024/25 Achievements (slides 12-13)



Investment by Council

- Through CoL programme, **£8.5m** of HSF spent helping residents since April 2022, plus **£1m** of Council funds and **£0.15m** Public Health (**£9.55m overall**).
- Funding strategy for 2025/26 in place to invest further **£2.7m**, including HSF7 allocation.
- CoL supplements other significant **Council policy commitments** relating to broader local welfare support/ infrastructure e.g. for 2025/26:
 - CTAX Support - £12.5m p/a (13,000 households @ £961 each)
 - Ethical Debt Policy - recovery of CTAX debt from those unable to pay
 - Free Home Care - £22.5m p/a (£15,000 p/a, 1,500 residents)
 - School Transport for SEND pupils - £7.2m (£13,000 p/a, 550 pupils)
 - Concessionary fares - £9m (equivalent of £50 for every resident)
 - Free breakfasts in nurseries and primary schools
 - Local Support Payments (LSP) (welfare support scheme) - £0.45m
 - Low Council Homes Rent - less than 25% of market rents.



Local Context

- Hardship from rise in living costs still being felt – prices risen 14% since April 2022 driven by food and fuel.
- IPSOS/ London Councils polling (Feb 25) – COL remains #1 issue for Londoners (across all groups, but especially private renters / minority ethnic backgrounds)
- Increase in some measures of poverty but H&F not facing same scale of change as others. Main driver of rise in Universal Credit (UC) claimants is migration from legacy benefits.

**9,000 households fuel poor (10%)
(11% 1 year ago)**

**4,400 children live in absolute poverty (14%)
(Lon 17%/ Eng 21%)**

1 in 5 households depend on less than £30k p/a

5,100 Free School Meal pupils

**Foodbank helps 2,900 residents' p/month
(+6% / 1 year)**

**£2,500 2-bed average private rent
(+11% / 1 year)**

**1,500 households in Temporary Acc.
(+7% / 1 year)**

**6,900 unemployed residents
(+11% on June 24)
(Lon +15%/ Eng +9%)**

**23,000 UC claimants
(+13% on June 24)
(Lon +16%/ Eng +12%)**

**4,630 Pension Credit claimants
(small increase following campaigns)**

Strategy of CoL support

Sought to make best use of resources to respond to residents with compassion and efficiency:

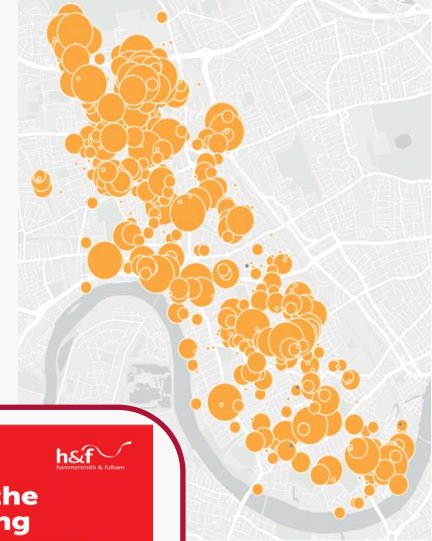
1. Formed and delivered programme alongside an **Alliance of local partners**.
2. Prioritised **hardship relief** to low-income residents, including:
 - Providing **financial help to key groups most impacted** or formerly those who did not qualify for national support (e.g. Housing Benefit households)
 - Providing financial support to **services facing increased demands** for help from residents.
3. Have **universal help and advice available** (e.g. CoL Advice Team; CoL booklets).
4. Support **preventative work** through linking to longer-term strategies.

Impact and Reach

Community Support (£1.7m of £9.55m (2022/23 - 24/25), 5 schemes)

- **CoL Advice Team** - 43k calls, assisting 10,000 people. Majority of help is referrals for food parcels and fuel vouchers (see map). Team has also processed forms requesting a service for 2,150 residents - of which 84% claiming benefits, 75% Council/ RSL tenants, 14% PRS.
- **Winter Support Funds** – 63 grants to VCS orgs to provide direct help. In 24/25, 5,700 recipients across 3,500 households (46% families w/children, 21% Disabled, 20% pensioners, 12% other households).
- **Warm Welcomes** – 21 spaces offered food, activities, information and a warm, friendly place to go. 10 venues in 2024/25, reaching approx. 6,700 recipients.
- **Comms and promotion** – CoL webpages provide advice/ guidance; 2 x CoL booklets distributed to community; promotion of help via winter booklet, annual report.

Map of fuel vouchers issued, 24/25
2,162 vouchers, 3,500 low-income recipients (79% adults, 21% children)



Impact and Reach

Hardship relief (£5.9m of £9.55m (2022/23 - 24/25), 13 schemes)

- Expanding **services with demand pressures – £2.15m since 2022/23**
 - **CTAX cash collection/ arrears** position (£1.1m), **Children's Relief Fund** (social care) (£0.5m), **Discretionary Housing Payments** (£0.3m) and **LSP** (£0.2m).
 - 4,800 recipients, across range of low-income and just about managing residents.
- **Cash-first and voucher financial assistance – £1.7m** (5,350 recipients)
 - **Care experienced fund** – 4 x £250 payments to 109 young people living independently; also funded food support (carer's hub) and subsidised personal service charges.
 - **Pensioner fund** – £250 vouchers to 800 low-income pensioners who lost Winter Fuel.
 - **Disabled residents & families fund** – £250-£500 payment to 900 low-income Disabled households not eligible for govt. support and to families of Disabled children.
 - **Hardship Prevention Fund** – Up to £900 to those in immediate hardship. 760 awards. Beneficiaries are single, 1-3 child family and Disabled households claiming benefits.
- **Support to social tenants - £0.6m.** 300 tenants received welfare assistance and personal budgeting help. 2,300 tenants in arrears received equivalent of a week's rent.
- **Food security** – Schemes have supported children and young people and their families and other households in the borough needing emergency food support.

Impact and Reach

Preventative support (£1.8m of £9.55m (2022/23 – 24/25), 6 schemes)

- **Homelessness prevention and TA - £1.15m** invested.
 - Forms part of / complements current homelessness/ TA improvement programme.
 - Residents in TA, PRS & social hsing impacted by welfare reforms, CoL & housing crisis.
 - Direct help to those at risk of eviction, in financial hardship and moving into social housing.
 - Since 2022/23, 2,100 awards of help, assisting 1,500 hholds. In 24/25, 58% of recipients were hholds with children and 32% single/ couple hholds.
- **Fuel poverty - £0.18m**, 2 schemes
 - CoL has funded new **Healthy Homes** initiative delivered by Groundworks. One-stop shop fuel poverty service, aligned with Fuel Poverty Strategy. Looking to scale up in 2025/26.
 - Provides help through home visits to install simple energy efficient measures, advice (phone/ email), help with maximising income and resolving debt (e.g. grants).
- **Food and other preventative support**
 - Grants provided to **Food for All Partnership**, that is supporting development of Council's **Food Action Plan** and grant for additional debt advice to residents.
 - In 2025/26, looking to fund development of **Financial Inclusion Strategy**.

Outcomes

h&f

Alliance partners



CoL Alliance is an active partnership that is supporting activity, and stands to support partnership goals in H&F Plan 2023-26:

- Steering Group meeting since Jan 2023, to share resources/ ideas. Includes Foodbank, Citizens Advice, Age UK, Nourish, Hammersmith United Charities, Law Centre.
- Seven CoL conferences/ workshops – 50-60 orgs. at each.
- Wide engagement of partners/ forums as part of delivery.
- Steering Group has championed/ supported development of new **H&F Community Compass**, a digital signposting platform providing residents with earlier access to VCS services.



- **Targeted support to disadvantaged residents most impacted** – wide range of beneficiaries (families with children (including single-parent), single/ couple households, Disabled households, pensioners, care experienced and households just about managing). Annex provides testimonials of residents and organisations helped.
- **Had a wide impact** – Demonstrated through the volumes of awards and households reached. In 2023/24, there were 69,000 awards of help, and in 2024/25, 76,000 (referrals, direct help to residents and information and advice).
- **Programme has extended H&Fs record** of compassionate local government.
- Programme has been built on an **Alliance of local partners**.
- **Taken a balanced approach** - In 2024, DWP undertook an HSF monitoring visit. They concluded, *“Compassion is at the heart of (H&Fs) approach...Those involved in delivery were passionate about using the fund to provide the right help for those who needed it, in a well-rounded and thought-through way....”*.

Annex 1: Testimonials

Pensioner financial payment scheme 'A Big Thank You, For the £250 Voucher, It's An Enormous Help!'

Thank you card from a local pensioner who received financial help with living costs sent to Cllr Harvey, Cabinet Member for Social Inclusion & Community Safety.

"It was a fantastic experience with such lovely people and I'm very thankful for getting essential shopping to provide for my 2 children..." Single Mother of 2 (aged 7-13) supported by Bassuah Legacy Foundation (via Winter Support Fund)

"I can't keep up with this cost-of-living crisis – I have 4 children, 2 with SEN and I am caring for my sister, this helps so much" Parent supported by SEAPIA (via Winter Support Fund)

CoL Advice Team – Maximising income

Mrs. B called team via the free telephone number for help with rent arrears. The Adviser checked the benefits system and noticed non-dependant deductions. Mrs. B said the non-dependants moved out over a year ago. She was advised to notify the Housing Benefit team. A DHP application was also completed.

CoL Advice Team – Energy arrears

Miss E asked for assistance applying for council tax support. The Adviser and Miss E discussed other types of support she might be eligible for. The discussion revealed that Miss E had arrears on gas and electricity due to low income. She was provided with guidance on how to contact her energy provider and was directed to the Healthy Homes scheme. The Adviser also scheduled an urgent in-person appointment to complete a Hardship Prevention Payment application for the arrears.

CoL Advice Team – Maximising income

Ms. A visited 145 King Street for help in completing a DHP application to address rent arrears. Due to her health conditions, she was assisted with a LSP form for a new mattress and a Hardship Prevention Payment to replace carpet. Additionally, she was advised to notify Housing Benefit of future rent changes.

CoL Advice Team – LSP

Mr. D contacted the team to request assistance with processing a pension payment. During the conversation, the adviser learned that Mr. D needed a mattress – he was sleeping on his sofa. An urgent LSP application was made over the phone with him.

Alliance partners, CoL Conferences (2023 & 2024):

"An invaluable opportunity to speak to others about how we can help"
"A fab event, well organised, a chance to hear about what help is out there"
"We heard about Warm Welcomes funding here and really benefited"

Annex: Achievements in 2024/25

- CoL support had **20 schemes**, investing **£3.2m** in community support, hardship relief and preventative support.
- Delivered in partnership with **CoL Alliance** and with services across the Council.
- 2024/25 saw two separate six-month HSF grant rounds (5 and 6) – **fully spent** every single pound of £2,828,750 HSF allocation.
- **76,000 awards of help** across the year – referrals, direct help to residents and information and advice.
- Highlights of achievements on next slide.



Annex: Achievements in 2024/25

Community support

4 schemes
£620k of £3.2m

Advice Team -

Helped 5,000 residents, food/fuel referrals

Winter Support Fund

– 28 grants to VCS, ~6,000 recipients

10 Warm Welcomes

- hot food, activities, clothing, support

Hardship relief

10 schemes
£1.85m of £3.2m

Demand services

(£800k) – CTAX, Children's relief fund, DHP

Pensioners that lost WFA

– 800 helped, £250 voucher

Hardship payments

– 400 residents struggling with debt/ arrears

Care experienced

- £250 cash, subsidised service charges.

Preventative support

5 schemes
£610k of £3.2m

Healthy Homes

– fuel poverty one-stop shop, scaling up

Homelessness/ TA

(£0.45m) – 900 households helped

Food

– Food for All Partnership, food holiday activity

H&F Community Compass

– digital signposting for VCS services

Report to: Policy and Oversight Board

Date: 16/07/2025

Subject: Finance Peer Challenge findings

Report author: Matthew Sales, Assistant Director, Programmes, Assurance and Analytics

Responsible Director: Sukvinder Kalsi, Executive Director, Finance and Corporate Services

SUMMARY

This report sets out the findings following a Finance Peer Challenge (FPC) conducted of the Council in April 2025. The overview presentation and the detailed report is included at Appendix 1 and 2. In summary, the FPC highlighted the following findings with regard to the Council:

- The council has highly visible and effective political and officer leadership
- The council is very ambitious and financially well-run
- The organisation's financial track-record has enabled investment in clear political priorities
- The strong focus on Value for Money and Ruthless Financial Efficiency is led and supported by very capable members and officers
- The council is self-aware and recognises its future financial challenge will require a different response and is continuing to plan for this change
- The council has a strong track-record in both commissioning and contract managing external services – demonstrating its commitment to service improvements and social value
- There are some differing perceptions and understandings of the council's transformation approach and activity across the organisation – there is value from the council articulating its overall approach
- The council's leadership and effective working with public and private sector partners, including on economic growth, has important learning for the wider sector.

The report was considered by Cabinet on 14 July 2025. The action plan to implement the recommendations from the FPC is brought to Policy and Oversight Board for review and ongoing monitoring.

RECOMMENDATIONS

1. To note the overview presentation and final report at Appendices 1 and 2 of the Local Government Association Finance Peer Challenge of H&F.

2. To consider the action plan at Appendix 3 to support the implementation of the recommendations, the delivery of which will be monitored by the Policy and Oversight Board.

Wards Affected: All

Our Values	Summary of how this report aligns to the H&F Corporate Plan and the H&F Values
Building shared prosperity	The financial peer challenge final report concluded that strong financial management and planning has allowed the Council to invest in services to support residents to prosper – for example, free Homecare and low council tax levels. Upstream London was identified for its proactive leadership, delivering tangible benefits to the borough and offering valuable learning for the wider local government sector.
Creating a compassionate and inclusive council	The peer team noted that a strong financial track record had allowed H&F to avoid the closure of frontline and valued community services, including those that support creating a compassionate and inclusive council.
Doing things with local residents, not to them	The final report noted the engagement undertaken as part of consultation on the budget and made observations on opportunities to extend this given future financial challenges ahead.
Being ruthlessly financially efficient	The final report found a strong focus amongst members and officers on the RFE value, supported by good financial governance and a culture that recognises the importance of value for money.
Taking pride in H&F	Residents can be proud of the fact that they have a well-run council that is recognised for its exceptional management of its finances by its peers.
Rising to the challenge of the climate and ecological emergency	The peer team reviewed background documentation relating to the Council's financial strategy, including plans in the revenue budget for 2025/26 and four-year capital programme to support action against the Climate and Ecology Strategy, such as the £5m H&F Green Investment scheme, accessing external grants, ecology projects and climate engagement. The peer team noted the Council is very ambitious.

Financial Impact

Any financial impact of the implementation of recommendations from the Finance Peer Challenge will be subject to separate decision reports, although they are not expected to exceed existing budget envelopes.

Alex Pygram, Head of Finance, Finance and Corporate Services, 19th June 2025

Verified by Andre Mark, 19th June 2025

Legal Implications

The recommendations in the action plan all fall within the powers of the Council. The proposals are calculated to better enable the Council to fulfil its general duty under the Local Government Act 1999 to ensure continuous improvement in the way its functions are exercised having regard to a combination of economy, efficiency and effectiveness.

The enhancement of the audit and scrutiny functions are an important means of ensuring sound decision-making and minimising the risk of legal challenges.

John Sharland, Special Projects Lawyer, 18 June 2025

Risk Management Implications

This report presents no determinable risks.

Jules Binney, Risk and Assurance Manager, 23rd June 2025

Background Papers Used in Preparing This Report

None.

DETAILED ANALYSIS

Proposals and Analysis of Options

1. The Local Government Association (LGA) is the national membership body representing local authorities across England and Wales, of which H&F is a member. The LGA supports sector-led improvement through a range of peer reviews, including corporate, financial, and service- or topic-specific assessments.
2. H&F has a strong tradition of inviting independent scrutiny of its services and policies. This includes robust arrangements for external inspections, co-production of services with residents, service users, and partners, and peer reviews conducted by local government and other experts. Notably, in April 2024, the Council invited the LGA to undertake a cyber peer review, which yielded positive findings.
3. Finance Peer Challenges (FPC) are a key component of the LGA's sector-led improvement offer. They provide in-depth scrutiny of financial leadership and planning, focusing on the interconnected challenges of delivering a balanced annual budget, achieving medium-term financial sustainability, and maintaining resilience in the face of external pressures and unforeseen events.
4. In April 2025, H&F hosted an LGA-led FPC. The review took place over three days (23–25 April) at Council offices. The peer team conducted over 40

meetings and engaged with more than 70 individuals, including the Leader, Deputy Leader, Cabinet Members, scrutiny and opposition councillors, the Strategic Leadership Team (SLT), senior officers, finance and budget managers, and external partners. The team also visited the Council's CCTV control room, met with Law Enforcement officers, and toured the Upstream Innovation District at Imperial College London.

5. The FPC was delivered by a team of highly experienced elected members and senior officers. We are grateful for the significant time and expertise they dedicated to this process, and for their commitment to sector-wide improvement. We also extend our thanks to all Members, officers, and external partners who participated, and to the LGA for their coordination and support throughout the review.

Key Findings

6. The FPC explored five core themes:
 - **Financial leadership:** Does the authority have plans for its long-term financial sustainability, which are owned by members and officer leaders?
 - **Financial strategy, planning and forecasting:** Does the authority understand its short, and long-term, financial prospects?
 - **Decision-making:** Are key decisions taken in the understanding of the financial implications, risks and options? Are Audit and Scrutiny effective?
 - **Financial outcomes:** Are financial results (including those of the Council's investments and transformation projects) monitored and acted upon to realise the authority's intentions? Are financial controls robust?
 - **Partnership & innovation:** Is finance at the cutting edge of what the authority is working to achieve, working with partners and seeking innovative approaches?
7. In addition, we asked the peer team to provide feedback on our approach to transformation and commissioning decisions.

Strong Financial Management and Track Record

8. The independent review concluded that H&F is a financially well-managed authority with a strong track record of sound financial planning. The peer team recognised that the Council's consistent focus on its RFE value has enabled it to meet savings targets while funding key political priorities, including maintaining one of the lowest council tax levels in the country.

Capable Leadership and a Culture of Value for Money

9. The review found that financial leadership at H&F is driven by highly capable elected members and officers, supported by a strong culture of political engagement and challenge. The peer team observed a management ethos that places a high value on achieving value for money across all areas of service delivery.

Future-Focused Financial Strategy

10. Looking ahead, the peer team noted that the Council is aware of the evolving nature of its financial challenges. Addressing these will require a strengthened transformation agenda, continued efforts to manage demand growth, and building on the Council's strong performance in commissioning and contract management of external services.

Effective Partnerships and Innovation

11. The peer team also highlighted H&F's effective collaboration with public and private sector partners. In particular, Upstream London was identified for its proactive leadership, delivering tangible benefits to the borough and offering valuable learning for the wider local government sector.

Recommendations

12. The final report contains seven recommendations. They are:
 - a) Articulate the council's overall approach and strategy for transformation, including its scope and scale, as well as the respective roles of corporate centre and departments
 - b) Identify the capacity and capability needed to support the council's transformation agenda, including whether there should be a dedicated officer and member lead
 - c) Extend the Medium-Term Financial Strategy (MTFS) scenario planning analysis to include optimistic and pessimistic forecasts of future demand pressures
 - d) Progress work to appoint an independent member to the Audit Committee
 - e) Enhance the council's scrutiny and audit functions with regular training and support to members
 - f) Consider the Shared Services arrangements for assurance, treasury and pension functions to ensure they are embedded and meet the needs of the organisation
 - g) Share the learning with the sector from the council's leading-edge work on economic growth 'Upstream London'.

13. The action plan at Appendix 3 will support the implementation of the recommendations and is now presented to the Policy and Oversight Board for review and ongoing monitoring.
14. Good progress is being made with the actions. In respect of the transformation recommendations (a and b above), this will be considered as part of the corporate review of the current Chief Officer structures and posts. The Cabinet Member for Finance and Reform will be the lead member for the Council's transformation agenda. An overview of the cross-Council transformation programmes is intended for a future meeting of Policy and Oversight Board, as well as more detailed reports on individual plans at subsequent meetings.
15. Extending the MTFS scenario planning analysis to include optimistic and pessimistic forecasts of future demand pressures (recommendation c) is scheduled to form part of the next MTFS process. The LGA final report noted strengths in the current shared services arrangements for assurance, treasury and pension functions and a periodic review will be completed by August 2026 (recommendation f).
16. Recruitment of an independent member to Audit Committee (recommendation d) has commenced and will be completed this calendar year. A skills assessment of audit members was completed in May 2025, which is informing future training needs and work programme. Skills analysis of scrutiny members will also be completed to inform ongoing training needs (recommendation e).
17. Finally, sharing learning with the sector on Upstream London is well underway (recommendation g). This was launched on 28 November 2024 at an event at the White City Innovation District attended by academics, residents, representatives from anchor institutions, start-up founders, established businesses and Government minister Baroness Taylor of Stevenage. It will be further delivered upon through international, national, regional and local partnerships, with a future international conference planned at the Civic Campus in 2026.

LIST OF APPENDICES

- Appendix 1 – LGA Finance Peer Challenge overview presentation
- Appendix 2 – LGA Finance Peer Challenge Final Report
- Appendix 3 – Finance Peer Challenge Action Plan

London Borough of Hammersmith and Fulham

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Feedback from the peer challenge team
23 – 25 April 2025

25 April 2025



The peer challenge team

- Cllr Nazia Rehman, Labour Member Peer and Portfolio Holder for Finance, Resources and Transformation at Wigan Council
- Cllr Jason Cummings, Conservative Member Peer and Cabinet Member for Finance at LB Croydon
- Paul Thorogood, Chief Executive at LB Bexley and former Section 151 Officer
- Leanne McKnight, Director of Finance Improvement at Liverpool City Council
- Daniel Omisore, Director of Finance at LB Camden
- Kevin Kewin, LGA Peer Challenge Manager
- Olivia Saunders, LGA Impact Graduate



The purpose of peer challenge

Peer challenges are improvement focused and tailored to meet a council's needs. They are designed to complement and add value to the council's own performance and improvement activity. The peers used their experience and knowledge of local government to reflect on the information presented to them by people they met, things they saw and material that they read. The team provide feedback as critical friends – not as assessors, consultants or inspectors.



The process of peer challenge

Peers reviewed a range of information to ensure we were familiar with the council, the challenges it is facing and its plans for the future

The peer team gathered information and views from more than 40 meetings, in addition to further research

We spoke to more than 70 people including a range of council staff together with members and external stakeholders



Scope and brief for the peer challenge

We have considered the core components looked at by all finance peer challenges, namely:

1. Financial leadership
2. Financial strategy, planning & forecasting
3. Decision-making
4. Financial outcomes
5. Partnership & innovation

In addition, the council asked for a focus on transformation and commissioning decisions



Overall messages and observations

The council has highly visible and effective political and officer leadership

The council is very ambitious and financially well-run

The organisation's financial track-record has enabled investment in clear political priorities

The strong focus on VfM and 'ruthless financial efficiency' is led and supported by very capable members and officers

The council is self-aware and recognises its future financial challenge will require a different response and is continuing to plan for this change



Overall messages and observations

The council has a strong track-record in both commissioning and contract managing external services – demonstrating its commitment to service improvements and social value

There are some differing perceptions and understandings of the council's transformation approach and activity across the organisation – there is value from the council articulating its overall approach

The council's leadership and effective working with public and private sector partners, including on economic growth, has important learning for the wider sector





Financial leadership

The council has a strong financial track-record which has enabled investment in ambitious political priorities

The organisation benefits from very capable members and officers with a strong focus on value for money

The finance function is well-led and services value its work; it also provides a high-level of 'corporate grip' on finance

The development of the annual budget and MTFS is a well-established, corporately owned process conducted over a full-year





Financial leadership

Financial leadership – including from the Chief Executive – has supported the council to address some of its recent financial and service challenges e.g. HRA issues

The council is moving towards a much more challenging financial environment e.g. a projected savings gap of £44m by 2028/29

The organisation's leadership recognises that this requires a different response with transformation featuring more significantly in future years

It is also acknowledged that budget decisions may become more difficult, and this may mean a need for greater public engagement and consultation



Financial strategy, planning & forecasting

Financial plans are developed in the context of a clear corporate plan and wider vision for economic growth in the borough

The current MTFS reduces significantly budget provision for demand and demographic growth in 2027/28 and 28/29 – this is due to planned service change and transformation work

These are ambitious targets to achieve: progress in delivery will need to be closely monitored with risks managed





Financial strategy, planning & forecasting

The council has a strong financial planning framework

The corporate plan is being refreshed for 2026/27 – there is an opportunity to align the current 3-year MTFS and 4-year capital programme

The council recognises the need to step up its approach to transformation to meet its future financial and service needs



Financial strategy, planning & forecasting

There is progress to date both within departments and an emerging corporate transformation programme focused on Workforce, Property, Digital and Commercialisation

There are some differing perceptions and understandings of the council's transformation approach and activity across the organisation

There are potential opportunities for a more corporate approach to transformation in some areas, including the customer journey

There is value from the council articulating its overall approach to transformation, including its scope and scale, as well as the respective roles of the corporate centre and departments



Financial strategy, planning & forecasting

The council's transformation work will take time and require enhanced capacity and capability to support the organisational change needed

There is value in a dedicated officer lead for the council's transformation activity to ensure a coordinated approach across the council as this activity scales up



Decision making

The council has appropriate member and officer governance arrangements for finance

There is regular financial reporting, including to Finance SLT and Cabinet

There is member involvement in the budget, including at Policy and Oversight Board and Policy and Accountability Committees

There is potential to enhance the council's scrutiny and audit functions with regular training and support to members





Decision making

There is robust governance for commercial decision making and ongoing monitoring of market decisions

The council is working towards the appointment of an independent member for Audit Committee following an external auditor recommendation in 2023

The council is using data well to inform financial decision making

There is potential for further embedding arrangements for assurance, treasury and pension functions





Financial outcomes

The organisation understands the direct link between financial performance and better outcomes for residents

The council's 'entrepreneurial municipal government' approach directly supports financial outcomes

The council has a good track-record of delivering savings set out within its annual budget

As in other councils, demand led services are presenting significant budget pressures – these have been managed well in LBHF to date, including from contingencies and unbudgeted income



Financial outcomes

The council has good prudential indicators and strong treasury management

Financial outcomes are good with balanced General Fund outturns and annual budgets set to date protecting in-year contingencies / reserves

The council has a strong track-record in both commissioning and contract managing external services – demonstrating its commitment to service improvements and social value



Financial outcomes

The council should feel confident in its internal expertise to maintain and build on its approach further in adult social care

The organisation has been effective in securing external funding, including S106 and CIL



Partnership and Innovation

The council's leadership and effective working with public and private sector partners, including to develop the Innovation District, is impressive

It demonstrates both innovation and partnership working, and provides considerable learning for the sector

The council's work means its benefits from significant direct investment in the borough and maximises the value from the area's economic assets. This work reflects a very strong and successful politically-led approach





Partnership and Innovation

The council is partnering with Aston University to assess the broader impacts (including financial) of the council's free homecare policy - this will be of wider interest

Extensive engagement of schools (Schools Forum) and tenants (HRA) on the development of budget proposals is appreciated

The relationship between adult social care and the ICB has strengthened over the last 12 months and is vital for further transformation

It is evident that the council is a well regarded and trusted partner, delivering strong place leadership, to deliver the best for residents and the borough





Recommendations

1. Articulate the council's overall approach and strategy for transformation, including its scope and scale, as well as the respective roles of the corporate centre and departments
2. Identify the capacity and capability needed to support the council's transformation agenda, including whether there should be a dedicated officer and member lead
3. Extend the MTFS scenario planning analysis to include optimistic and pessimistic forecasts of future demand pressures
4. Progress work to appoint an independent member to the Audit Committee



Recommendations

5. Enhance the council's scrutiny and audit functions with regular training and support to members
6. Consider the shared services arrangements for assurance, treasury and pension functions to ensure they are embedded and meet the needs of the organisation
7. Share the learning with the sector from the council's leading-edge work on economic growth 'Upstream London'


Finance Peer Challenge

London Borough of Hammersmith &
Fulham

23rd – 25th April

Feedback report





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1. Executive summary

The London Borough of Hammersmith and Fulham (LBHF) is very ambitious and financially well-run. The council has a track-record of delivering its savings targets and its balanced budget for 2025/26 enables more than £12m of additional funding for services.

The council's financial leadership has directly supported funding of political priorities, including low levels of council tax, free homecare and significant discretionary investment in community safety services.

LBHF's strong focus on 'being ruthlessly financially efficient' is led and supported by very capable members and officers. It was clear that there is a high-level of political support for, and challenge of, financial management. Robust financial governance is supported by a management culture that recognises the importance of value for money.

The council is self-aware and recognises that its future financial challenges will require a different response. LBHF's political and officer leadership is continuing to plan for this change. As part of this, there is value in the council articulating its overall approach and strategy for transformation, including the respective roles of the corporate centre and departments.

The council has shown its capability to deliver good financial outcomes. These attributes will be important for the council's ambitious work to significantly reduce demand growth in the borough. The council also has a record of achievement in commissioning and contract managing external services. This provides LBHF with a strong foundation as it seeks to make further financial savings and service improvements, including in adult social care.

The council's leadership and effective working with public and private sector partners, including on economic growth, has important learning for the wider sector. 'Upstream London' is an exemplar of strong political leadership, and a proactive approach, which has significantly benefited the borough and its residents.



2. Key recommendations

There are a number of observations and suggestions within the main section of the report. The following are the peer team's key recommendations to the council:

- 2.1. **Recommendation 1:** Articulate the council's overall approach and strategy for transformation, including its scope and scale, as well as the respective roles of the corporate centre and departments
- 2.2. **Recommendation 2:** Identify the capacity and capability needed to support the council's transformation agenda, including whether there should be a dedicated officer and member lead
- 2.3. **Recommendation 3:** Extend the MTFS scenario planning analysis to include optimistic and pessimistic forecasts of future demand pressures
- 2.4. **Recommendation 4:** Progress work to appoint an independent member to the Audit Committee
- 2.5. **Recommendation 5:** Enhance the council's scrutiny and audit functions with regular training and support to members
- 2.6. **Recommendation 6:** Consider the shared service arrangements for assurance, treasury and pension functions to ensure they are embedded and meet the needs of the organisation
- 2.7. **Recommendation 7:** Share the learning with the sector from the council's leading-edge work on economic growth 'Upstream London'

3. Summary of the peer challenge approach

3.1. The peer team

Peer challenges are delivered by experienced elected member and officer peers. The make-up of the peer team reflected the focus of the peer challenge and peers were selected on the basis of their relevant expertise. The peers were:

- Councillor Nazia Rehman, Labour Member Peer and Portfolio Holder for Finance, Resources and Transformation at Wigan Council
- Councillor Jason Cummings, Conservative Member Peer and Cabinet Member for Finance at London Borough of Croydon
- Paul Thorogood, Chief Executive at London Borough of Bexley and former Section 151 Officer
- Leanne McKnight, Director of Finance Improvement at Liverpool City Council
- Daniel Omisore, Director of Finance at London Borough of Camden
- Kevin Kewin, LGA Peer Challenge Manager
- Olivia Saunders, LGA Impact Graduate

3.2. Scope and focus

The peer team considered the following five themes which form the core components of all Finance Peer Challenges. These areas are critical to councils' performance and improvement.

1. **Financial leadership:** Does the authority have plans for its long-term financial sustainability, which are owned by its members and officer leaders?
2. **Financial strategy, planning & forecasting:** Does the authority understand its short and long term financial prospects?
3. **Decision-making:** Are key decisions taken in the understanding of the financial implications, risks and options? Are Audit and Scrutiny effective?
4. **Financial outcomes:** Are financial results (including those of the council's investments and transformation projects) monitored and acted upon to realise



the authority's intentions? Are financial controls robust?

5. **Partnership & innovation:** Is finance at the cutting edge of what the authority is working to achieve, working with partners and seeking innovative approaches?

In addition to these questions, the council asked the peer team to provide feedback on its approach to transformation and commissioning decisions.

3.3. The peer challenge process

Peer challenges are improvement focused; it is important to stress that this was not an inspection. The process is not designed to provide an in-depth or technical assessment of plans and proposals. The peer team used their experience and knowledge of local government to reflect on the information presented to them by people they met, things they saw and material that they read.

The peer team prepared by reviewing a range of documents and information in order to ensure they were familiar with the council and the challenges it is facing. The team then spent three days onsite at LBHF, during which they:

- Gathered information and views from more than 40 meetings and visits, in addition to further research and reading.
- Spoke to more than 70 people including a range of council staff together with members and external stakeholders.

This report provides a summary of the peer team's findings. In presenting feedback, they have done so as fellow local government officers and members.

4. Feedback

4.1. Financial Leadership


The council has a strong financial track-record, including in delivering against its savings targets. Its balanced budget for 2025/26 preserves in-year contingencies, maintains General Fund reserves and enables more than £12m of additional investment in services. The council's financial leadership has directly supported funding of political priorities. LBHF is the only council in England to provide free homecare and has the third lowest level of council tax. The council's additional investment in priority areas for 2025/26 includes £3.4m on community safety initiatives.

The organisation benefits from very capable members and officers with a strong focus on value for money. The Cabinet Member for Finance and Reform demonstrated a detailed knowledge of, and strong interest in, financial issues across the council. The Cabinet Members that the peer team spoke to showed a strong understanding both of their respective financial challenges and the council's corporate approach. It was clear that there is a high-level of political challenge of, and support for, financial management overseen by the council's leader.

'Being ruthlessly financially efficient' is one of the council's six core values. This focus on value for money was evident when speaking to both senior officers and budget managers. The peer team found good financial governance arrangements and there is a dedicated guidance note for staff on financial efficiency. Most importantly, management practice is underpinned by a culture that recognises the importance of value for money. This was evidenced across a range of services from the chief registrars' work on additional income generation through to a commercial arrangement to support a neighbouring borough with CCTV provision.

The finance function is well-led and services value its work; it also provides a high-level of 'corporate grip' on finance. The departmental heads of finance report to a well-regarded Assistant Director of Finance (and the Deputy S151). Budget managers and departmental leaders are both supported and challenged by their corporate colleagues. Positively, the council has avoided the need for over-reliance on interim finance staff: financial skills are valued and developed. As a result, the

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council benefits from a stable team of finance professionals with strong organisational memory, including of previous decision making.

Strong financial leadership has supported the council to address some of its recent financial and service challenges. A clear example of this is its work, overseen directly by the Chief Executive, to turn around the council's Housing Revenue Account (HRA). LBHF's HRA has experienced significant overspends and poor performance, including in repairs and maintenance. The council's external auditor identified a significant weakness in the HRA's value for money arrangements for the financial year 2022/23. The council's work programme has significantly improved the performance of key metrics, including a reduction in the number of 'works in progress' cases over 12 weeks old from more than 4,000 cases in June 2023 to one in April 2025. The council is also confident that it has eliminated the HRA's structural deficit. The most recent external audit report (for 2023/24, issued in November 2024), recognises the progress made with an improved amber rating for both financial sustainability and economy, efficiency, effectiveness. Tenant satisfaction indicators also show a marked improvement.

The council is moving towards a much more challenging financial environment. The Medium-Term Financial Strategy (MTFS) shows a projected budget gap of £43.9 million by 2028/29. In comparison, the council's annual General Fund savings requirements in 2024/25 and 2025/26 are £5.4m and £5.1m respectively. The organisation's leadership recognises that the future budget challenge requires a different response, with transformation featuring more significantly in future years. The council accepts that this transformation will need to be backed by enhanced capacity and capability.

It is also acknowledged that budget decisions may become more difficult. To date, the council – unlike many other local authorities – has largely been able to avoid the closure of frontline and valued community services. As such, the council's approach to budget consultation has focused primarily on statutory budget consultation requirements, including with local businesses, rather than resident engagement. Going forward, as budget decisions become more difficult, the council may need to engage with residents more actively about financial priorities and visible service changes. This is likely to require more community conversations and engagement



focused on the budget than there has been to date.

4.2. Financial strategy, planning & forecasting


Financial plans are developed in the context of a clear corporate strategy ('the H&F Plan') and wider vision for economic growth in the borough ('Upstream London'). The council has worked to develop its MTFS over recent years, with a more multi-year approach, including detailed analysis of the projected General Fund budget gap. The development of the 2026/27 MTFS is already underway and the council is addressing its financial challenge in the context of its strategic and policy goals.

The peer team consider the planned corporate plan refresh as an opportunity to explore extending the duration of the council's service and financial planning framework – including the H&F Plan and MTFS – from three years to four. This would also align with the council's current 4-year capital programme. Notwithstanding the inherent financial uncertainty of later years, a moderate extension of the council's MTFS planning horizon, as the financial challenge increases, would potentially enhance an already strong financial framework.

The peer team reviewed the council's budget for demand and demographic growth and noted significantly reduced provision in 2027/28 and 2028/29. The council has made provision for £11.8m of growth in 2026/27, followed by a further increase of just £0.5m in each of the next two years. This is a conscious council decision informed by planned service and transformation work. These are ambitious targets to achieve and progress will need to be closely monitored with risks managed.

Positively, the council undertakes budget scenario sensitivity planning to inform its forecasting. However, this planning currently excludes explicit assessment of demographic and demand growth. Given the decision to reduce demand provision in later years, and its potential significance to the council's financial performance, the peer team recommends that the council extends the MTFS scenario planning analysis to include optimistic and pessimistic forecasts of future demographic and demand pressures.

The council recognises the need to step up its approach to transformation to meet its future financial and service needs. There is progress to date within departments and



an emerging corporate transformation programme focussed on workforce, property, digitalisation and commercialisation.

The peer team found some differing perceptions of the council's transformation approach and activity across the organisation. This includes different understandings of what is in scope of the corporate transformation programme and what will be left to departments to lead. There were also different perceptions of the scope of corporate programmes. For example, the workforce programme (sometimes referred to as the people programme) was considered by some to be focused on council workforce issues and others about adult and children's services. While there is a board governance for each of these programmes, there is not a published document which clearly sets out their purpose, scope and remit.

There are potential opportunities for a more corporate approach to transformation in some areas. For example, the peer team heard from service leads about their individual plans to optimise the customer experience for their respective services (e.g. how a resident uses the website). A more coordinated model to improving the customer journey would have benefits both in terms of providing better value for money and delivering better outcomes for residents. There is value from the council articulating its overall approach to transformation, including its scope and scale, as well as the respective roles of the corporate centre and departments.

The council's transformation work will take time to deliver both improved outcomes and savings. It will require enhanced capacity and capability to support the organisational change needed. While the council has a corporate PMO function, there is not a dedicated corporate transformation function with programme manager or business analysis support. There is potential merit in a dedicated senior officer lead to drive the council's transformation activity, and oversee the council's overall resourcing requirements, particularly as the council scales up its approach. This could be a hub and spoke model, providing central capacity that can drive transformation and be drawn upon across services.

4.3. Decision making


The council has appropriate governance arrangements for financial and commercial decision making. The council's S151 officer is a well-respected member of the council's Strategic Leadership Team (SLT) and chairs a monthly Finance SLT that oversees financial performance, budget planning and major programmes. The council has put in place a board structure to address major initiatives, including where there is financial or commercial risk, such as the civic campus programme and for Hammersmith Bridge. Regeneration schemes are assessed and scrutinised through the Development Board, while an established Commercial Board evaluates commercial opportunities. The council is establishing a housing company – individual projects will be based on business cases – and is actively engaging with other authorities to learn from their experience.

There is regular financial reporting, including for both revenue and capital, to Cabinet members four times a year. Reporting is timely enough for action to be agreed and taken, including at officer level.

The council has extensive Overview and Scrutiny arrangements with six service-based Policy and Accountability Committees (PACs) overseen by a Policy Oversight Board (POB). These structures support budget scrutiny with each PAC undertaking relevant thematic budget consideration prior to discussion at POB. The peer team noted, for example, the discussion at PACs considering growth proposals, savings options and their service implications.

There is potential to further strengthen scrutiny arrangements. First, peers noted that that, for each of the PAC discussions, the primary Executive lead was the Cabinet member for Finance and Reform. There is potential benefit from a more joint approach with the relevant lead member, given the shared collective responsibility. Second, the peer team heard views that members could be more actively supported in their budget scrutiny roles, including through dedicated training and ensuring there are formal recommendations to the Executive. Third, in light of the council's bigger financial challenges in future years, there may be value in exploring MTFs and budget scrutiny at more than one set point in the year (currently January / February). This would support members to look at the broader financial picture as well as in-year budget pressures and the delivery of agreed financial savings.

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The council is working towards the appointment of an independent member for Audit Committee. This follows a recommendation from its external auditor in 2023. The peer team encourage the council to progress with this appointment. The council is currently benchmarking its approach, and the role's remuneration, with neighbouring boroughs. The peer team would also recommend an assessment of support needs for Audit Committee members, including to help drive its work programme. The peer team heard some views that regular training is not provided.

The council is using data well to inform service and financial decision making. The peer team heard about the council's approach to internal administrative data, such as the use of Power BI to support its work on homelessness. The council also actively seeks out external benchmarking to understand its comparative position. Significantly, there was a shared understanding of the comparative cost of services by finance and departmental colleagues.

The council's audit, treasury and pension functions are managed under a shared services arrangement. Overall, council performance in these areas is not a cause of concern. However, the peer team noted some instances where these services could be more embedded in the operations of the organisation. There is, for example, potential in reviewing the council's current risk register as well as its alignment with the council's internal audit plan. While the shared services agreement was not a strong focus of the peer team's work, there is value in considering the current working arrangements to ensure that they fully reflect and meet the council's needs.

The council considers its formal financial accounting as an essential part of its governance framework. The peer team was pleased to note that the council has secured unqualified opinions on its Statement of Accounts up to and including 2023/24.

4.4. Financial outcomes

Financial outcomes are good with balanced outturns and annual budgets protecting in-year contingencies and reserves. For example, the council's 2023/24 General Fund outturn was an underspend of £0.3m (less than 0.2% of the total net budget). The council was able to maintain general balances and reduce the level of external borrowing and outstanding debts owed. Earmarked reserves did however decrease

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by £4.8m.

The organisation understands the direct link between financial performance and better outcomes for residents. A practical example of this is the council's work to maximise Section 106 and Community Infrastructure Levy benefits from development. This funding has been used to support local political priorities such as the civic campus programme and a significant law enforcement team. S106 revenue scheme and CIL reserves remain significant at £42.5m and £22.9m respectively.

The council has a good track-record of delivering savings set out within its annual budget. For example, all but £0.4m of its £5.4m 2023/24 general fund savings target was achieved with most services delivering their proposals.

The council is also generally achieving well against its income budgets, although there is a large projected shortfall in parking income for 2024/25 – £8m. The peer team noted a range of reasons given for this variance including at month 6 (successful behaviour change and the introduction of business visitor permits) and month 9 (fraud and delays in the rollout of the camera network programme). It is important that the council fully understands the relative importance of the distinct factors to inform income projections for future years.

As in other councils, demand led services are presenting significant budget pressures. In 2023/24, overspends included £1.9m on adult social care specialist support and independent living, £2.3m on children and young people's services, and £2.3m on housing solutions (including temporary accommodation). The council has managed these pressures well, including using budgeted central contingencies and unbudgeted income.

The projected outturns for 2024/25 available to the peer team presented a similar situation – at month 9, the council was projecting gross service budget pressures of £21.1m. Alongside the parking shortfall, there were overspends for some demand-led services. These pressures will largely – but not entirely – be offset by projected corporate underspends, use of central contingencies and unbudgeted income resulting in a net forecast pressure of £1.1m. There is potential for the council to explore these patterns in further detail, including, for example, whether there is an overprovision in the budget for the net cost of borrowing.


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Local Government Association company number 11177145 Improvement and Development Agency for Local Government company number 03675577

Chair: Councillor Louise Gittins

Chief Executive: Joanna Killian

President: Baroness Grey-Thompson




The council has strong treasury management. It has good liquidity levels and is achieving good average interest rates on external debt and cash balances – 3.7% and 5% respectively. The council also benefits from good prudential indicators and interest finance costs are a relatively small proportion of revenue spending. The CIPFA Resilience Index demonstrates that the council has comparatively good levels of both reserves to income (39%) and debt to income (59%).

Many of the council's major services are provided by external providers and LBHF has a strong track-record in both commissioning and contract management. The council has a documented sourcing strategy which recognises the importance of both financial efficiency and social value, and underpins commissioning decisions. A weekly Contracts Assurance Board – with senior, cross-organisational representation – provides governance and supports compliance for planned procurements. The council seeks to continually improve its approach and, over the last year, has been successful in decreasing the use of waivers and taken full ownership of its web-based procurement system. The council also uses external benchmarking to understand how its contracts compare.

The peer team found evidence that the council is actively managing contracts to support better service outcomes and optimise costs. This includes recent housing activity where the council worked closely with providers but also, where necessary, exited underperforming contractors, as well its recent collaborative improvements in children's services. The council should feel confident in its internal expertise to maintain and build on its approach, including in adult social care.

4.5. Partnership & Innovation

The council's leadership and effective working with public and private sector partners is impressive. The council first launched an innovation district with Imperial College London (ICL) in 2017, which helped to create a thriving cluster of Science, Technology, Engineering, Maths, Media and Medicine (STEM³) businesses in the borough. The council's ongoing partnership with ICL – Upstream London Nexus – demonstrates innovation. The council refers to its approach as 'entrepreneurial municipal government' – LBHF is creative in its use of its place-making levers, alongside its soft power, to drive local growth and share the benefits. To date, the



council reports £6 billion of growth investment, 13,200 new jobs created and more spin-out start-ups than anywhere in the UK.

It was clear to the peer team that 'Upstream London' reflects a strong and successful politically led approach. While many authorities will not have Hammersmith and Fulham's economic assets, the council's work provides considerable learning for the sector. The council developed a clear vision, has a proactive focus on growth sectors that are right for the area, partners effectively with anchor institutions, provides targeted business support and works to ensure growth is genuinely inclusive.

The council is keen to share its good practice and learn from others. It has established 'cooperative growth partnerships' with innovation districts internationally, and with Barnsley and Swindon in England. These partnerships aim to share learning on inclusive growth, support mutual business investment and provide learning opportunities for residents and employees.

More generally, it is evident that the council is a well-regarded and trusted partner, delivering strong place leadership. The relationship between adult social care and the Integrated Care Board, for example, has strengthened over the last 12 months and is significant for further transformation. The peer team also noted that the council's engagement of schools and housing tenants on the development of relevant budget proposals was appreciated. This provides a firm foundation for wider future engagement on the council's budget and MTFS.

A final example of innovative partnerships is the council's current work with Aston University to assess the full impacts (including financial) of its free home care policy. The council's home care approach is unique in England and there is value in a clear evidence base. This is an important piece of research work, which can help shape the council's future decision making and will be of wider national interest.



5. Next steps

It is recognised that senior political and managerial leadership will want to consider, discuss and reflect on these findings.

Both the peer team and LGA are keen to build on the relationships formed through the peer challenge and further support can be discussed.

In the meantime, Kate Herbert (kate.herbert@local.gov.uk), Principal Adviser for London, is the main contact between your authority and the Local Government Association. Kate is available to discuss any further support the council requires.

Appendix 3 - Financial Peer Challenge Recommendations Action Plan

#	LGA recommendation	Management response	Status	Lead officer(s)
a)	Articulate the council's overall approach and strategy for transformation, including its scope and scale, as well as the respective roles of corporate centre and departments	The transformation programme leads will periodically report programme objectives and delivery plans to SLT, DMTs, Leadership Forum and the lead Cabinet Member for Finance and Reform. Implementation date – on going to 2028/29	Green (on track)	SLT/Transformation Programme Leads
b)	Identify the capacity and capability needed to support the council's transformation agenda, including whether there should be a dedicated officer and member lead	This will be considered as part of the review of the current Chief Officer structures and posts. The Cabinet Member for Finance and Reform will be the lead for councillors. Implementation date – by March 2026	Green (on track)	Sukvinder Kalsi, Executive Director of Finance and Corporate Services
c)	Extend the MTFS scenario planning analysis to include optimistic and pessimistic forecasts of future demand pressures	This will be included in the next MTFS process. Implementation date – March 2026	Green (on track)	James Newman, Assistant Director of Finance
d)	Progress work to appoint an independent member to the Audit Committee	The recruitment of the independent member of AC is in progress and to be completed in 2025. Implementation date – December 2025	Green (on track)	David Hughes, Shared Services Director of Audit, Risk and Fraud
e)	Enhance the council's scrutiny and audit functions with regular training and support to members	An effectiveness and skills assessment of AC has been completed (May 2025) and this will be used to develop a tailored training programme to meet their needs including wider member briefing/training	Green (on track)	Grant Deg – Director of Legal Services (Monitoring Officer)

#	LGA recommendation	Management response	Status	Lead officer(s)
		programmes. Skills analysis of scrutiny members will also be completed to inform training needs. Implementation date – on going to December 2026		
f)	Consider the Shared Services arrangements for assurance, treasury and pension functions to ensure they are embedded and meet the needs of the organisation	The Council will conduct a periodic review of our shared services (these are already considered to be effective and efficient). Implementation date – by August 2026	Green (on track)	Sukvinder Kalsi, Executive Director of Finance and Corporate Services
g)	Share the learning with the sector from the council's leading-edge work on economic growth 'Upstream London'	This is anticipated to be delivered by the Leader through our international, national (Barnsley/Swindon), regional (London Councils, West London Alliance,) and local (Imperial College and Businesses) partnerships. Other opportunities will be identified with central government and local government (with the support of the LGA) Implementation date – on going to December 2027	Green (on track)	Leader of the Council (Stephen Cowan)

Policy and Oversight Board – Draft Work Programme 2025/26

The Board is asked to note the draft work programme and provide feedback. Please note that all items are draft and subject to change.

16 July 2025

- Cost of Living Progress Report
- Finance Peer Challenge findings

17 Sept 2025

- Transformation Programme Overview
- Corporate Performance
- Co-production across the Council
- PAC updates and work programmes

24 Nov 2025

- AI Adoption and Governance Update
- Strategy monitoring

4 Feb 2026

- Revenue Budget and MTFS
- PAC updates and work programmes

29 April 2026

- TBC

To be scheduled

- Monitoring of the Finance Peer Challenge recommendations
- Transformation programme deep dives