

# Cost of Living – Overview

Policy Oversight Board  
July 2025





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- 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.

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# 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:

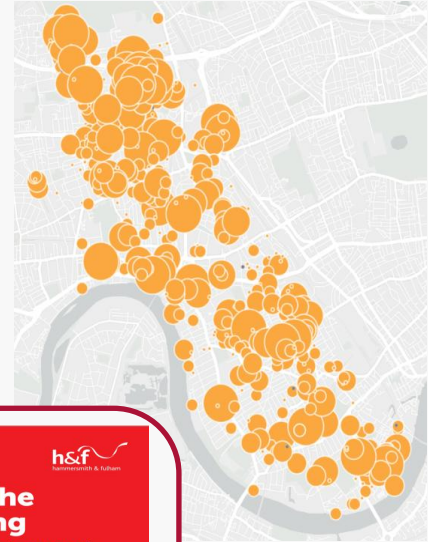
1. Formed and delivered programme alongside an **Alliance of local partners**.
2. Prioritised **hardship relief** to low-income residents, including:
  - Providing **financial help to key groups most impacted** or formerly those who did not qualify for national support (e.g. Housing Benefit households)
  - 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.





# Outcomes

- **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