



Cabinet
20 June 2022

**Report from the Strategic Director of
Customer and Digital Services**

Cost of Living Crisis & the Resident Support Fund

Wards Affected:	All Wards
Key or Non-Key Decision	Key
Open or Part/Fully Exempt: (If exempt, please highlight relevant paragraph of Part 1, Schedule 12A of 1972 Local Government Act)	Open
No. of Appendices:	Two Appendix 1 Financial Support leaflet issued to all Brent Households Appendix 2 Resident Support Fund applicants and grants by ward
Background Papers:	None
Contact Officer(s): (Name, Title, Contact Details)	Thomas Cattermole Director of Customer Access 020 8937 5446 Thomas.Cattermole@brent.gov.uk Charlotte Moore Senior Transformation Officer 020 8937 4177 Charlotte.Moore@brent.gov.uk

1.0 Purpose of the Report

- 1.1 This report provides an update to Cabinet on the action the Council is taking to mitigate the impact of the Cost of Living crisis on Brent residents and businesses. Furthermore, it updates members of Cabinet on future planned activity to support residents and to monitor the ongoing impact of the Cost of Living crisis on people in Brent through the implementation of a local framework and an Outcome Based Review.
- 1.2 In addition, this report requests additional monies to top up the Brent Resident Support Fund in response to an expected increase in demand for financial support due to the ongoing cost of living crisis.

2.0 Recommendations for Cabinet

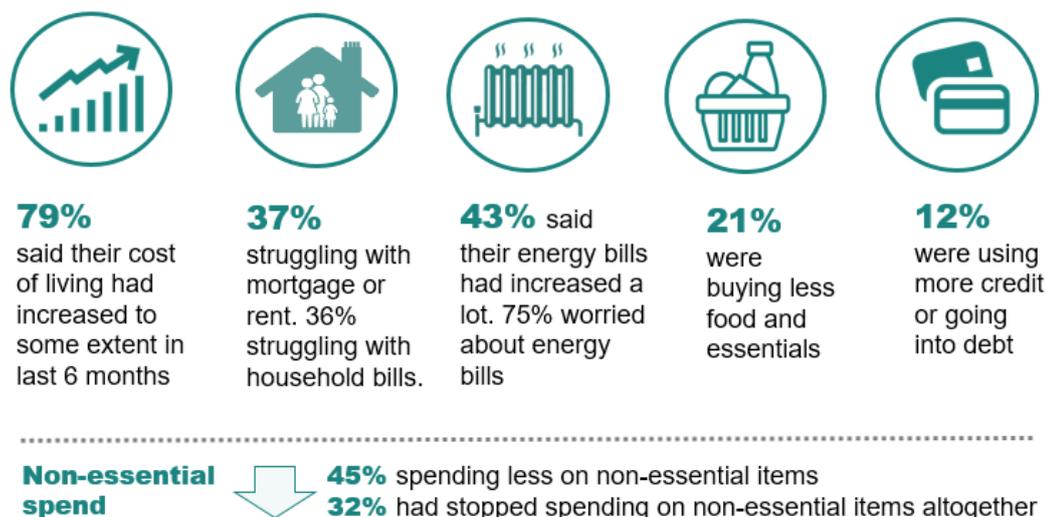
- 2.1 It is recommended that Cabinet:

- 2.1.1 Note the proposed approach to implementing the Cost of Living Outcome Based Review (OBR) as outlined in section 5 and the emerging Framework as outlined in section 6 of this report.
- 2.1.2 Approve the allocation of an addition £3 million of Council funds for this financial year (2022/23) to the Resident Support Fund for the reasons outlined in section 4 of this report, and agree to discussions to allocate additional funds in future financial years (2023/24, 2024/25).
- 2.1.3 Delegate authority to the Strategic Director of Customer and Digital Services in consultation with the Cabinet Member for Jobs, Economy and Citizen Experience to amend the eligibility criteria for the Brent Resident Support Fund throughout the lifetime of the scheme as required.

3.0 Background

- 3.1 Since late 2021, the UK has experienced a rise in the cost of living for individuals and businesses. For many Brent residents, this means having to make difficult decisions on how they spend their income, which can have a negative impact on their standard of living.
- 3.2 In a recent attitudes survey¹, 79% of Londoners surveyed said their cost of living had increased to some extent in the last 6 months, 43% said their energy bills had increased a lot, and 37% said they were struggling with mortgage or rent payments. Of those surveyed, the groups that were most likely to say their costs had risen a lot included those on low incomes, Black and Asian Londoners, those renting from a council, and those whose daily activities were limited a lot by a health problem or disability. See image 1.

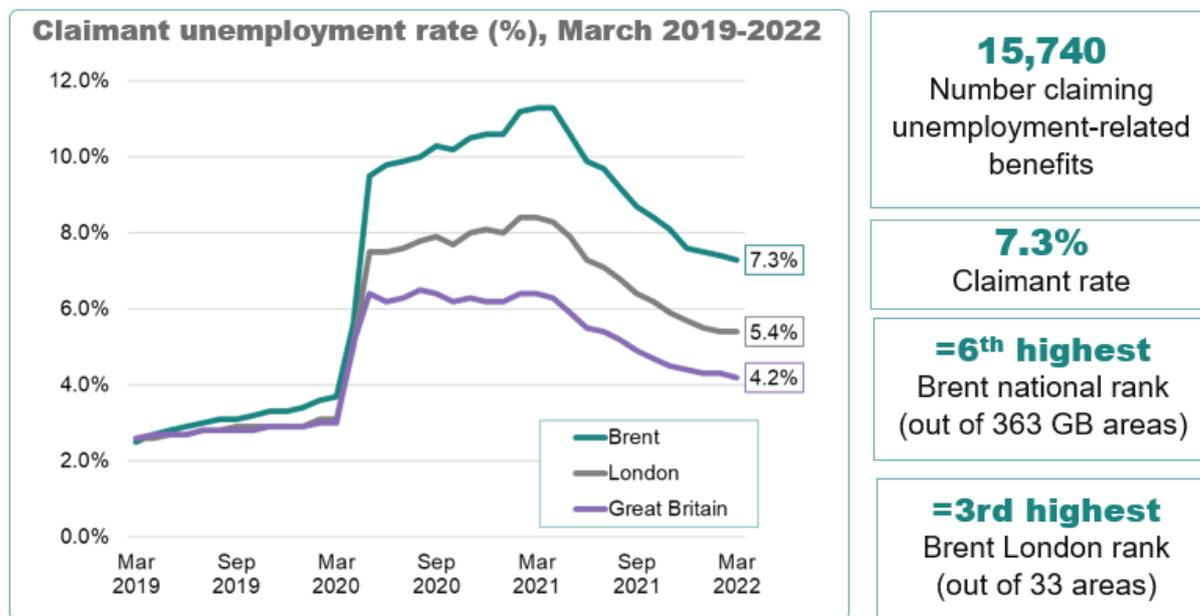
Image 1 Public attitudes about the cost of living. YouGov poll of Londoners (Jan 2022)



¹ Source: YouGov (for GLA). Sample:1188 adults. Fieldwork 21-26 Jan 2022 - carried out online. The figures were weighted to be representative of all London adults (aged 18+). Data available on [GLA datastore](#).

- 3.3 Brent saw one of the biggest rises in unemployment in the country in 2020. While rates have been falling, recovery has been slow. Brent currently has one of the highest claimant unemployment rates in the country - 6th highest out of 363 areas across Great Britain – this compared with a ranking of 70th in March 2020². See image 2.

Image 2. Unemployment in Brent



- 3.4 The Council already has in place a number of mechanisms to support residents who may be struggling financially. These include:

- The Brent **Resident Support Fund (RSF)**, which has been in place since August 2020. In the period August 2020 to 31 March 2022 the RSF supported 2,658 applicants with a total of £5.2 million.
- A **Fuel Poverty Toolkit** which was developed and promoted internally. It is available for all staff to access via the intranet. The toolkit provides an overview of local, national and independent support schemes and agencies, along with details as to how support can be accessed. Thirteen stakeholder briefings sessions were also delivered, helping raise awareness of the options that are available to residents help with the rising energy costs. These included briefing sessions for Members, as well as services including Housing, Public Health, Adult Social Care and Family Wellbeing Centres and Voluntary Community Sector (VCS) partners.
- In March 2022 a **Financial Support leaflet** outlining the support available was developed (see appendix 1). This was delivered to all households in Brent to help increase awareness of the schemes and mechanisms available to residents who are struggling with the cost of living.

² Source: Office for National Statistics, Claimant unemployment count ([NOMIS](#)). Rates express claimant count as % of population aged 16-64.

- **Brent Hubs** have in place mechanisms to issue vouchers to residents in need of urgent food and fuel support. This is in addition to referrals to food aid agencies and schemes for support with the cost of utilities. From October 2021 to March 2022 Brent hubs issued £2,490 worth of food vouchers and £5,507 worth of fuel vouchers. Over 5,000 residents presented at hubs in need of food aid between April 2019 to January 2022. Residents' presenting needs at the hubs are food and fuel enquires (30%), housing and homelessness (14%), council tax support (12%), form filling (12%), welfare benefits (8%), housing benefit (8%), money and debt advice (8%), digital support (5%), skills and employment (2%), and immigration (1%).
 - The delivery of a number of Borough Plan funded **Financial Inclusion projects**, including a financial capability upskilling programme targeting community leaders, training to upskill Brent hubs staff and residents in debt management, and the delivery of a financial inclusion learning programme for residents. Up to 340 residents and community leaders will be supported through this programme.
 - The Employment, Skills and Enterprise service have helped to **upskill residents to support them moving into work**. This includes 4,443 qualifications via Brent Start (ESOL, English, Maths & Digital Skills) from September 2021 to date, digital equipment loans, and financial support toward childcare.
 - **Digital Inclusion** support for over 900 households, including providing 400 Brent pupils with access to a digital device and 100 businesses with digital skills training. To improve digital skills in the borough we have also launched digital cafes at three Brent Hubs and currently have around 100 digital champions in place. We also continue to engage internet providers to improve access to fibre through social tariffs.
 - These are in addition to work being carried out across Council departments and by partner organisations which is aimed at supporting residents who are in hardship.
- 3.5 The Government's Household Support Fund (HSF) has been used to provide support to Brent households with the cost of food and fuel in the form of food and fuel vouchers, grants, and financial support to food aid organisations. The HSF is a follow on fund from the previous COVID Winter Support Fund and COVID Local Support Funds which have been in place since December 2020. As part of the current extension, the Department of Work and Pensions will continue to share additional data, which will enable a greater understanding of residents on Universal Credit and how support can be targeted towards them.
- 3.6 Between December 2020 and March 2022, the Council distributed £5.5m through these grants to Brent residents. This has included:
- Supporting the families of approximately 12,000 eligible children and young people with supermarket vouchers during each of the school holidays since December 2020.

- A one-off payment of £50 in February 2021 to families with eligible children to contribute towards the cost of gas and electricity bills.
- £125k in grant funding provided to food banks operating in Brent to support them in meeting increased demand as a result of the Pandemic and cost of living crisis.

The above initiatives complement key elements of Council Strategies and Policies. Table 1 below summarises how the interventions in section 3 relate to existing Council policies and strategies.

Table 1.

Intervention	Strategy or Policy related to
Brent Resident Support Fund	<ul style="list-style-type: none"> • Brent Poverty Commission
Fuel Poverty Toolkit	<ul style="list-style-type: none"> • Brent Poverty Commission • Climate and Ecological Emergency Strategy 2021 - 2030 • Health & Wellbeing Strategy 2022
Financial Support Leaflet	<ul style="list-style-type: none"> • Brent Poverty Commission
Brent Hubs	<ul style="list-style-type: none"> • Brent Poverty Commission • Health & Wellbeing Strategy 2022
Fuel Vouchers	<ul style="list-style-type: none"> • Brent Poverty Commission
Financial Inclusion Projects	<ul style="list-style-type: none"> • Brent Poverty Commission • Brent Borough Plan 2021-22
Employment, Skills and Enterprise	<ul style="list-style-type: none"> • Brent Borough Plan 2021-22 • BCAP Inclusive growth strategy 2020
Digital Inclusion, access to devices	<ul style="list-style-type: none"> • Brent Digital Strategy 2022 – 2026 • Health and wellbeing strategy 2022

3.7 On 26 May 2022, the Chancellor announced a Cost of Living support package worth £15 billion. The Government has targeted this support towards 8 million most vulnerable households, pensioners and disabled people.

3.8 As part of this support package households on low incomes will be supported in the following ways.

- 8 million households on means tested benefits will receive a one-off Cost of Living Payment of £650. The DWP will make this payment in two lump sums, the first in July and the second in the autumn.

- 8 million pensioner households who receive winter fuel support will get a one-off payment of £300. The government will make these payments directly to pensioner households.
- Around 6 million recipients of disability benefits will receive a one-off payment of £150. The government will make these payments directly to eligible people.

3.9 Universal support from the Government to help with energy bills has been increased from £200 to £400, there is now no requirement for individuals to repay this. Energy suppliers will deliver this support to households with a domestic electricity meter over six months from October 2022.

3.10 It was also announced that the Household Support Fund (HSF) will be extended from October 2022 to March 2023. Brent's allocation is unknown at this time. The Government will issue additional guidance to Local Authorities in the future to ensure that those not eligible for the £650 Cost of Living Payment are supported. Local Authorities will determine the eligibility criteria and delivery of the HSF.

4.0 Resident Support Fund

4.1 The Brent Resident Support Fund (RSF) was established in August 2020 in response to the economic impact of the COVID-19 pandemic. Following input from the Brent Poverty Commission and wide consultation with colleagues and partners across Brent, it was agreed in March 2021 that the fund would subsume the Local Welfare Assistance scheme.

4.2 The Council has allocated £3 million to the RSF for the financial year 2022/23.

4.3 In the financial year 2021/22, the average RSF grant issued was £1,380 and 55% of grants issued were to provide support with Household Expenditure and Utility Bills. It is anticipated that the proportion of RSF funds to support Household Expenditure and Utility Bills is likely to rise over the coming months as the impact of the Cost of Living Crisis on Brent residents becomes more apparent.

4.4 In the period 10 August 2020 to 31 March 2022, the RSF has awarded 2,658 grants to residents. Table 2 shows the number of RSF applications and awards by ward. This information is further outlined in appendix 2.

Table 2 - Brent Resident Support Fund: applications and awards (grant fund) by ward

Ward name	Number of applications submitted	Number of grant fund awards
Alperton	352	90
Barnhill	481	124
Brondesbury Park	342	97
Dollis Hill	553	135
Dudden Hill	591	146
Fryent	237	65
Harlesden	1,000	267
Kensal Green	507	114
Kenton	78	14
Kilburn	767	225
Mapesbury	448	127
Northwick Park	156	30
Preston	358	80
Queens Park	292	75
Queensbury	293	77
Stonebridge	1,325	380
Sudbury	389	90
Tokyngton	529	135
Welsh Harp	447	104
Wembley Central	433	103
Willesden Green	591	150
Outside Brent / Other*	626	30
TOTAL	10,795	2,658

- 4.5 RSF application numbers have been rising in recent months. Forecasting has been undertaken using the a rolling 12 month average of applications received between January 2021 and April 2022, which shows there has been a steady increase in applications.

Table 3 – 12 month rolling average for RSF applications

Month	Number of applications received	12 month Rolling Average of Number of Applications received
Jan-21	437	
Feb-21	504	
Mar-21	667	
Apr-21	290	
May-21	255	
Jun-21	276	
Jul-21	242	
Aug-21	247	
Sep-21	244	
Oct-21	254	
Nov-21	484	
Dec-21	753	388
Jan-22	793	417
Feb-22	860	447
Mar-22	850	462
Apr-22	836	508

- 4.6 If the increase in applications continues at the current rate as outlined in table 3, then it is anticipated that by March 2023 the RSF will be receiving around 1,000 applications per month. The Council awards approx. 50% of applications at a medium award of £1,380.

- 4.7 Table 3 below outlines the total amount of awards the Council is likely to make in 2022/23 based on the assumption that the medium award amount is likely to stay the same.

Table 3 – projected number of awards for the financial year 2022/23

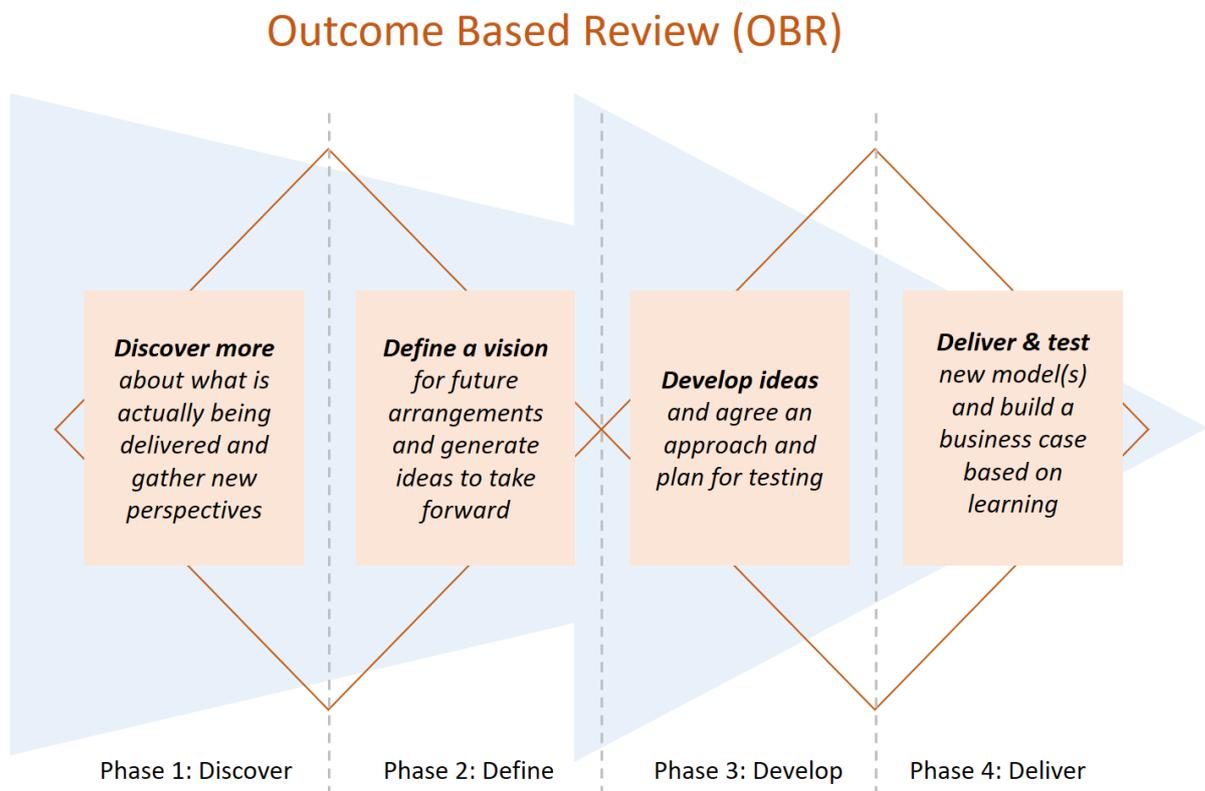
Month	Projected number of applications	Projected number of awards	Projected spend £'s
Apr-22	508	254	350,520
May-22	553	277	382,260
Jun-22	599	299	412,620
Jul-22	644	322	444,360
Aug-22	690	345	476,100
Sep-22	735	368	507,840
Oct-22	781	390	538,200
Nov-22	826	413	569,940
Dec-22	872	436	601,680
Jan-23	917	459	633,420
Feb-23	963	481	663,780
Mar-23	1008	504	695,520
			6,276,240

- 4.8 Based on the above calculations an additional £3 million would be required to meet the projected demand for RSF applications in the current financial year.
- 4.9 Additionally, the Council's allocation of Discretionary Housing Payment from the Department of Working Pensions has reduced from £2.2m to £1.5m, which places additional pressures on the Council to meet rising demands for financial support in the borough.
- 4.10 As outlined in section 6 of this report, the Council will continue to be proactive in raising awareness of this scheme through existing networks such as the pensioner's forum, and with other groups likely to be impacted by the cost of living crisis.
- 4.11 The RSF is a contributing element to a whole systems approach which is addressing the Cost of Living crisis and is focused on supporting residents to address their financial problems. Financial support received through the RSF will be contingent on residents agreeing to engage with support services as outlined in section 6 of this report.

5.0 Outcome Based Review

- 5.1 To ensure that the voice of local people is at the centre of our response to the Cost of Living Crisis and to inform further development of the framework outlined in section 6 of this report, it is proposed that an Outcome Based Review (OBR) approach is applied to help tackle this complex issue. These cross-council and cross organisational reviews bring together diverse groups of stakeholders to

collaborate using design-led methodologies across four phases: Discover, Define, Develop and Deliver.



- 5.2 A Cost of Living Crisis themed OBR will enable a joined-up approach across the council and partner organisations, shifting the focus from individual services to achieving the shared outcome of a model that minimises the impact of the Cost of Living Crisis for Brent residents and businesses.
- 5.3 Much of the work outlined in this paper – completed, ongoing and planned – aligns with and will help progress the four phases of the OBR process. This includes the data analysis, stakeholder mapping and detailed understanding of existing provision (Discover); the vision of a system-wide framework (Define); and ideas and proposals for new solutions, services and ways of collaborative working (Develop and Deliver).
- 5.4 This work will be enhanced by a comprehensive programme of community research, including engagement of partners, providers, front-line staff and current and potential service users. Approaches including ethnographic interviews and focus groups will be used to gather insights and new perspectives on the issue, which will feed into work across the four OBR phases to ensure the Brent response is designed around local needs.
- 5.5 It is anticipated that the OBR will be completed over a three month period. The OBR will launch with a kick-off session for Members including briefings, presentations, and opportunities for sharing experiences and insights to help shape the community engagement approach. The OBR will culminate in a large-scale stakeholder event. This event will feature the products of the community research (and wider Discover phase work), showcase the new and emerging

approaches they have informed, and include networking and collaboration opportunities for attendees to engage in the next stages of Brent’s response to the Cost of Living Crisis. The high-level timeline for key parts of the OBR work is outlined below.

Month	Activity
July	<ul style="list-style-type: none"> • Members kick-off session • Participant recruitment • Develop community research materials • Begin community research
August	<ul style="list-style-type: none"> • Complete community research • Synthesise findings and develop products • Design large-scale stakeholder event
September	<ul style="list-style-type: none"> • Deliver large-scale stakeholder event

5.6 Throughout the OBR period all other work in this paper will be progressing under governance arrangements linking to a cross-council Cost of Living Crisis working group. To ensure seamless join-up with this rapidly developing programme of work, the working group will also act as the steering group for the OBR; helping it to move at pace and access the broadest range of key local stakeholders. Officers will also engage with the Lead Member for Jobs, Economy and Citizen Experience throughout the OBR process to shape the work and keep them updated on progress.

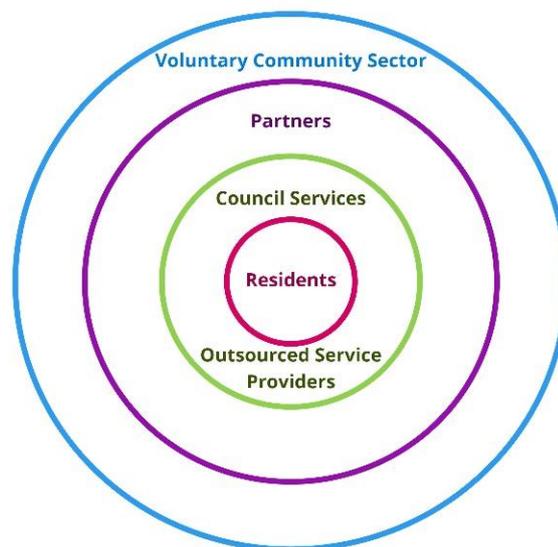
6.0 Framework

6.1 The Cost of Living Crisis is a societal issue. As outlined in section 3, the Council already has a number of mechanisms in place to support residents experiencing financial difficulties, working with a range of partners and external organisations. Learning from our work in this area, and building on our commitment to create a more cohesive system of support across Brent, we are developing an overarching framework. Outputs from the Cost of Living OBR will also further inform the development of the framework.

Three key areas of focus have been identified that will enable us to work collectively with our partners to better support residents affected by with the cost of living crisis.



6.2 **System:** In order to tackle the crisis effectively in Brent, a targeted approach to mobilising and galvanising the system is required. Recognising the Council's pivotal role at the centre, we will develop greater alignment and collaboration across council services and work with statutory partners, such as health and the DWP, providers of commissioned services and the Voluntary & Community Sector. We will work at both operational and strategic levels to build awareness and relationships within the system and help to improve access and deployment of support.



System – Next steps:

6.2.1 **Briefing sessions to external organisations and members: Raising Knowledge and Awareness**

Following on from the Fuel Poverty Toolkit briefing sessions delivered earlier this year, a similar model will be used to continue to share information with key partners and voluntary community sector organisations.

Existing networks include the Voluntary and Community Sector thematic groups, Brent Health Matters programme, registered housing providers' forums, schools and early years' providers, and the Brent Hubs network.

Additionally, a Member development session will be delivered on this topic as part of the newly elected Members' induction.

6.2.2 Forward Together: Raising Knowledge and Awareness within the Council

The most recent round of Forward Together all staff engagement sessions focused on the cost of living crisis. Five sessions took place in May and June, which were attended by 1,155 staff members. 90% of attendees reported that the sessions were a constructive use of their time.

The sessions included videos featuring colleagues talking about the impact the crisis is having on our services and residents, and what work is being done to address this issue. There were group activities which focused on how officers can better work together across services to identify and respond to need and to maximise impact.

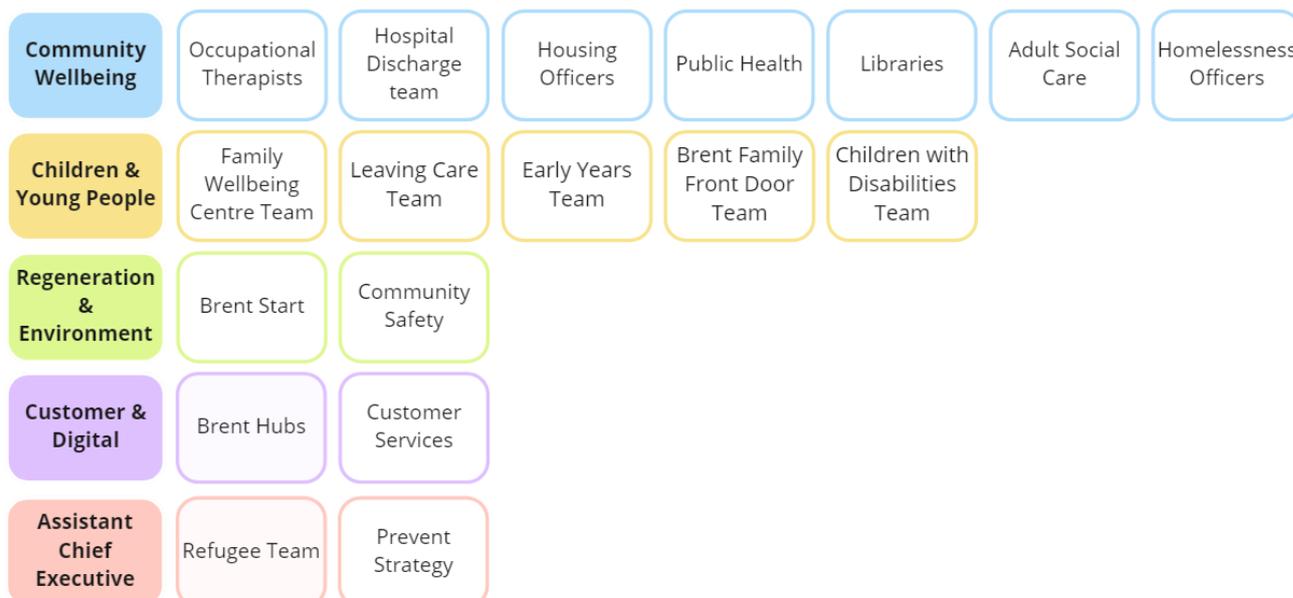
Outputs from these sessions are being collated and will feed into the ongoing development of the work outlined in this report.

6.2.3 Practitioners Network: Working together and developing key relationships

The council will develop an operational practitioners' network, bringing together key staff from across the council to provide a space to share learning, collectively review what is working well and to consider how can we improve access to existing support mechanisms whilst also seeking opportunities to develop new provision where required.

Once the core group of colleagues has been established, the aim is to identify how best this can be expanded to include other partners and colleagues working across Brent, and who will be best placed to represent those groups and organisations.

The proposed membership of the group during this first phase is outlined below. Officers are engaging with departments to identify other relevant teams.



6.3 **Support:** This area of focus includes developing a clear understanding of the resources and mechanisms of support that exist across the system – including people, financial support, general advice and information, and digital solutions and services – to increase access and referrals in to those provisions and enable any gaps in provision to be identified and addressed. This will also include identifying opportunities to review how local policies can be adapted in order to better support those impacted.

Support – Next steps:

6.3.1 Community Shop: Developing new services

Consideration is being given to the development of a community shop model within Brent, which would sell low cost food and household essentials to families on low/no income. This model is one which has been adapted by other London boroughs as a way to utilise surplus food and household items that would otherwise go to waste.

6.3.2 Affordable Warmth Provision: Developing new services

Work is underway to explore developing an advisory service to support those effected by fuel poverty; providing impartial energy advice to help residents stay warm, save money and live greener. This work will build on the offer set out in the Fuel Poverty toolkit, including referral pathways to organisations such as independent advisory agencies. It will involve exploring how front line services (especially those who go into homes) might help to identify and refer residents who are in hardship and developing a central referral point through Brent Hubs. Any financial assistance with heating or fuel costs will be contingent on a visit by this team.

6.3.3 Customer Portal: Improving access to existing services

Work is currently being undertaken to develop an approach which will enable organisations to interact better on behalf of residents who are less able to

access services via the Brent Customer Portal. This will enable recognised VCS groups and advocates to transact on behalf of individuals who are less able to engage with online services.

An internal team has been identified to pilot this approach so that a policy can be developed which can be applied to trusted voluntary and community sector organisations.

- 6.4 **Measuring Impact:** This area of focus is to ensure we have the right mechanisms to understand the existing and emerging needs of Brent residents in relation to the cost of living crisis. It will help us to understand the pressures that residents face and enable us to better understand how effective our collective efforts are in helping to mitigate those pressures.

Measuring Impact – Next steps

- 6.4.1 **Proxy Indicators:** To track the impact of the Cost of Living crisis it is proposed that a set of proxy indicators using internal council data sets are agreed. A long list of data sets has been collated by officers and is outlined in Table 4 for consideration. Further work will be required to scope these out with the respective service areas to develop indicators and mechanisms for regular reporting.

Table 4

Data Set	Potential Proxy Indicator	Frequency of Reporting	Data Owner
Free School Meals	Number of residents entitled to and claiming benefits related free school meals	Data is collated each term for the previous term	Children & Young People
ASC Debt	Snap shot of overall ASC debt	Can be aggregated monthly or as required	Customer and Digital Services
Sundry Debt	Snap shot of overall Sundry debt	Can be aggregated monthly or as required	Customer and Digital Services
Council Tax Arrears	Snap shot of overall Council Tax Arrears	Can be aggregated monthly or as required	Customer and Digital Services
Brent Hubs	Number of residents who's presenting need is reported as requiring food aid Number of supermarket vouchers and fuel vouchers issued	Can be aggregated monthly or as required	Customer and Digital Services
Business rates arrears	Snap shot of overall Business rates arrears	Can be aggregated monthly or as required	Customer and Digital Services
Resident Support Fund	Applicant type and total amount requested	Can be aggregated monthly or as required	Customer and Digital Services

Council Tax Support	Number of claims and total expenditure Number of claims by income bracket	Can be aggregated monthly or as required	Customer and Digital Services
Rent Arrears	Snap shot of total debt of current tenants	Can be aggregated monthly or as required	Community Wellbeing

6.4.2 Impact Indicators: It is also proposed that a number of key impact indicators are selected to enable relative comparisons to be made at a borough level. This recognises that a range of wider factors will impact on outcomes for Brent residents and enables us to track our relative position on comparison to other boroughs who may not have similar interventions in place. Additionally, these will help to identify potential priority areas where resources could be focussed. A long list of potential outcome indicators, which are comparable at a borough-wide level, has been collated in Table 5. Further work will be undertaken by officers to scope out the below data sets to develop individual indicators and mechanisms for regular reporting.

Table 5

Data Set	Frequency of Reporting	Data Source
Employment and unemployment rates by place of residence	Quarterly rolling - Annual	NOMIS
Average earnings by place of residence	Yearly	NOMIS
Universal Credit claimant count	Monthly	NOMIS
UK Business counts	Yearly	NOMIS
The proportion of households in each Brent LSOA which are fuel poor	Report published yearly, 2 years in arrears	Department for Business, Energy & Industrial Strategy
Index of Multiple Deprivation	Approx. every 4 years	National Statistics
Number of adults in Brent who have used the internet in the last 3 months	Yearly	ONS
Live tables on homelessness	Quarterly or Yearly	Gov.uk Live tables on homelessness - GOV.UK (www.gov.uk)
Free School Meals (also comparable at borough wide level)	Data is collated each term for the previous term	Children & Young People Statutory Reports
Crime data including anti-social behaviour, burglary and theft	Monthly	Data Police UK

6.4.3 Monitoring: It is proposed that the Cost of Living Crisis working group will be responsible for monitoring the above proxy and impact indicators in order to inform appropriate cross-council responses.

7.0 Financial Implications

- 7.1 This report is seeking a top up to the Resident Support Fund (RSF) in response to an expected increase in demand for financial support due to the ongoing cost of living crisis.
- 7.2 In 2021/22 £3m was allocated to the RSF. A further £3m has been allowed for 2022/23 and will be funded from corporate reserves. The fund will be closely monitored during the year as part of the quarterly budget monitoring arrangements. Any further funding to the RSF beyond this allocation will need to form part of the budget setting process in 2023/24.

8.0 Legal Implications

- 8.1 The Council's Resident Support Fund is a discretionary fund that is funded by the Council. The Resident Support Fund replaced the Local Welfare Assistance Scheme after that latter scheme was no longer funded by central government. As set out in paragraph 3.8 above, the Council has received funding from central government under a number of schemes which were created during the pandemic, including the Household Support Fund (HSF) which has been extended to March 2023. Some of the funding from the HSF has been used to top up the Resident Support Fund.
- 8.2 Legal advice will be provided in relation to individual projects as and when necessary and appropriate.

9.0 Equality Implications

- 9.1 Equality implications will be considered for individual projects at the appropriate time.

10.0 Consultation with Ward Members and Stakeholders

- 10.1 Consultation on specific projects will be carried out when and where appropriate. The Lead Member with responsibility for the work of this service area will be kept informed about this plan and its delivery.

11.0 Human Resources/Property Implications (if appropriate)

- 11.1 Human Resources/Property/Environmental Sustainability will be considered for individual projects at the appropriate time.

Report sign off:

Peter Gadsdon

Strategic Director Customer & Digital Services