

*tackling
the cost of
living crisis*

October 2022

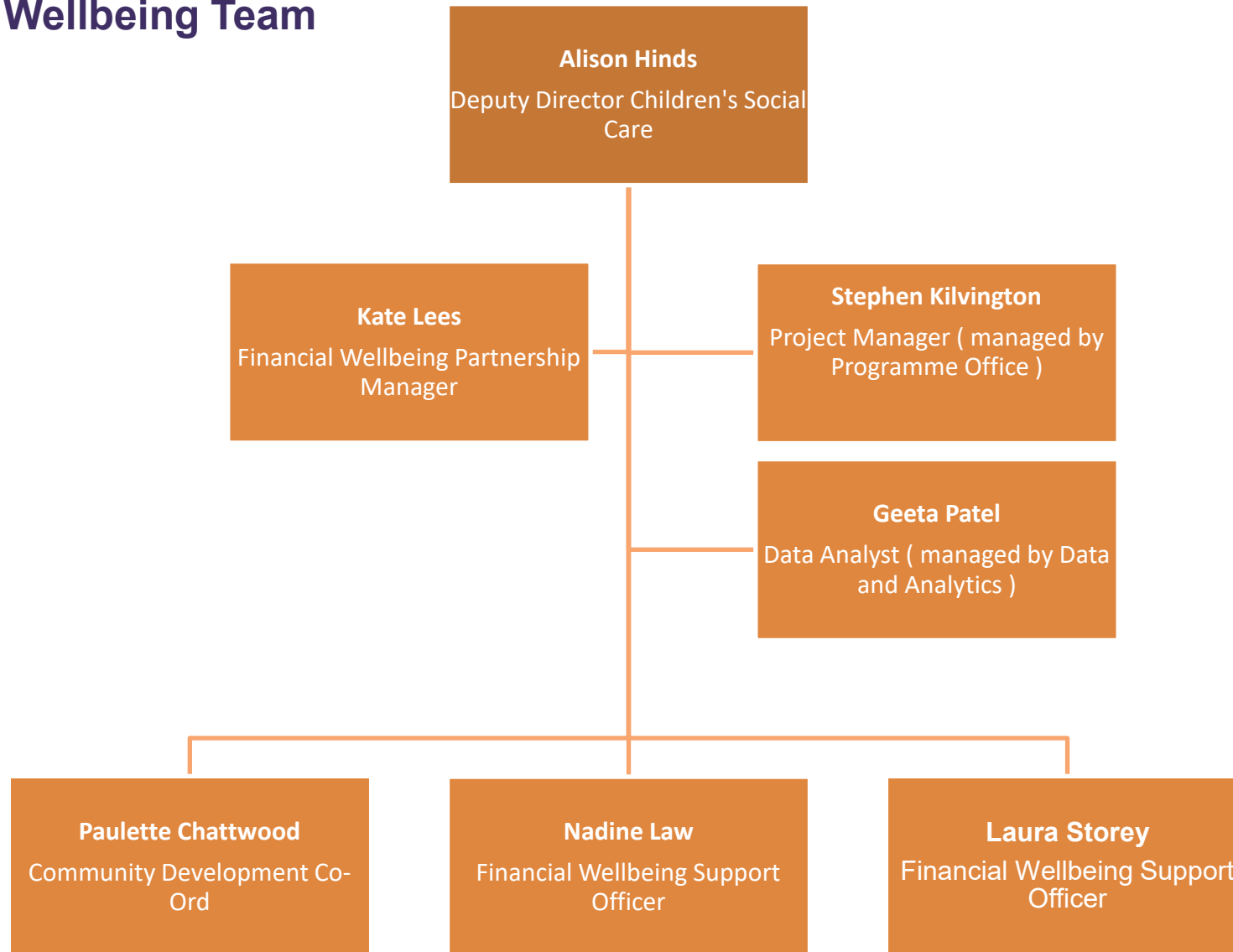
Finance Overview



Financial breakdown of funding received to date:

Funding	Conditions
Covid Winter Grant (2020-2021) £1.062m	80% Families 20% Others 80% Food and fuel 20 % wider essentials
Local Support Grant (2021-2022) - £1.619m	50 % Families 50% Others 50/50 split on food/fuel and wider essentials
Household Support Fund (2022-2023) £ 5.264	33% Families 33% Others 33% Pensioners No category split for awards
CWC £1.1m (2022-2023)	n/a

The Financial Wellbeing Team



The Power of Partnerships

- Welfare Rights Service
- Revenue and Benefits Service
- Royal Wolverhampton Hospital Trust
- 0-19 Service
- Reach Team
- Early Intervention
- Children's Social Care
- Adults Social Care
- Community Support
- Alz Café (Dementia Care)
- Friends and Di's Kitchen
- BIG Venture Centre
- Low Hill Community Centre
- Dovecotes TMO
- Bushbury Buddies
- Stratton Street Community Centre
- Credit Union
- CAB
- St Georges Hub
- RMC
- P3
- Good Shepherd Ministry

- Fathers Home
- The Well
- Excel Food Bank
- Elias Mattu Foundations
- Everyone Prosper SBD
- Catering Services
- Travel Unit
- Simple Acts of Kindness
- Parent and Carer Support Group
- The Haven
- Voice 4 Parents
- Bushbury Hill EMB
- Wolverhampton Homes
- Hub 4 Grub
- Oasis of Love
- Mount Zion
- New Park Village TMC
- St Chads & St Marks Church
- Changing Lives
- Every Family Counts
- Meals on Wheels
- Hope Community Project
- ACCI

- WFRC
- Gatis St Community Space
- Bilston Support Network CIC
- Bilston Resource Centre
- Age UK
- Customer Services
- School Improvement
- School Uniform Swap Shop
- New Communities & Housing
- England Illegal Money Lending Team



Key Achievements



December 2020 to June 2022.

97,228 individual awards have been granted

73,382 individual awards for households with children.

11,123 individual awards for pensioner households.

12,132 for single people and families without children.

82,444 individual awards for assistance with food and energy.

8954 individual awards for assistance with other households essentials including clothing , bedding, and household essentials.

665 successful direct applications to assist with food and energy costs.

Direct Applications



- Residents have been able to apply for support with costs associated with food and energy
- with a direct applications live from 24 June 2022.
- We initially committed £75,000 and in early august increased this to £100,000. This has been funded through Households Support Fund at present.
- The administration of this has been a joint piece of work with Revenue and Benefits team the supported by the grants team we have in place to verify and process claims. We are utilising Ascendant as a mechanism for verification and identity checking to prevent against fraud and payments are issued via banking services.
- The average claim has been satisfied within three working days of receipt, where successful.

Food Support

Single Adult	£25.00
Couple	£50.00
Addition for each child in household	£15.00

Energy Support

Single Adult	£40.00
Couple	£60.00
Addition for each child in household	£15.00

Data

Household Support Fund Grants - Direct Applications



Household Support grants started from 24th June 2022.

Since 24th June 2022 to 30 September 2022, Wolverhampton has received 2,121, from these, 934 (44 %) have been successfully awarded grants. 1,178 (56 %) have been unsuccessful in their applications.

A total value of £122,360 has been paid.

Total No. of Applications

2,121

Total Value of Grants Awarded

£122,360

Total No. Grants Awarded

934

% of Successful Apps

43.4%

Total No. Unsuccessful Grants

1,178

% of Unsuccessful Apps

55.5%

Total No. Decision pending

9

% of Decision Pending

0.4%

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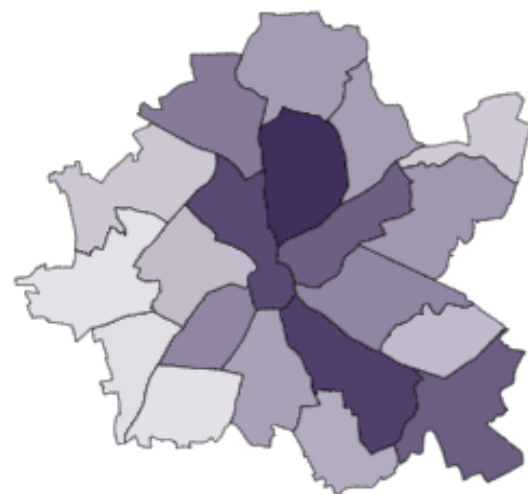
2,121 Applications
 934 Successful Grants
 44.0% % of Successful Grants
 1,178 Unsuccessful Grants
 55.5% % of Unsuccessful Grants
 9 In progress
 0.4% % of decision pending
 £122,360 Awarded

Ward	Applications	Successful Grants	% of Successful Grants	Unsuccessful Grants	% of Unsuccessful Grants	Awarded
Merry Hill	43	12	27.9%	30	69.8%	£1,930
Fallings Park	113	36	31.9%	76	67.3%	£5,675
Wednesfield North	65	23	35.4%	42	64.6%	£3,070
Bilston North	78	29	37.2%	49	62.8%	£4,005
Bushbury South and Low Hill	221	85	38.5%	136	61.5%	£12,165
Bilston East	178	72	40.4%	104	58.4%	£9,455
Wednesfield South	108	46	42.6%	62	57.4%	£6,050
Heath Town	188	81	43.1%	107	56.9%	£9,355
Bushbury North	92	39	42.4%	52	56.5%	£5,785
East Park	141	60	42.6%	79	56.0%	£7,060
Ettingshall	196	87	44.4%	109	55.6%	£11,220
Spring Vale	81	36	44.4%	44	54.3%	£4,835
Oxley	121	58	47.9%	63	52.1%	£7,760
Tettenhall Wightwick	27	13	48.1%	14	51.9%	£1,735
Graiseley	117	58	49.6%	59	50.4%	£7,090
St Peter's	142	82	57.7%	60	42.3%	£10,610
Penn	27	15	55.6%	11	40.7%	£1,830
Park	61	37	60.7%	24	39.3%	£3,960
Blakenhall	70	44	62.9%	26	37.1%	£5,490
Tettenhall Regis	28	21	75.0%	7	25.0%	£3,280
Total	2,097	934	44.5%	1,154	55.0%	£122,360

Postcode Map

Grants Awarded by Ward

• Hover over ward to view ward name



Lower

Higher

Reason for Claim	Successful	Awarded
Increased Costs	619	£83,170
Personal Circumstances	80	£10,190
Employment	77	£9,545
Low Income	57	£6,940
Not provided	52	£6,550
Change of Circumstances	18	£2,630
New Item/s	9	£845
Total	934	£122,360

Decision Type	Successful	Awarded
Energy and food	841	£116,090
Gas/ Electric	50	£3,425
Food	40	£2,545
Water	3	£300
Total	934	£122,360

Unsuccessful Decision	Unsuccessful
WH Tenant	639
No response	335
Duplicate application	118
2nd Application	38
Non Wolverhampton Resident	14
Wrong application	12
Housing Association	5
No Food or Fuel Request	5
Total	1,178

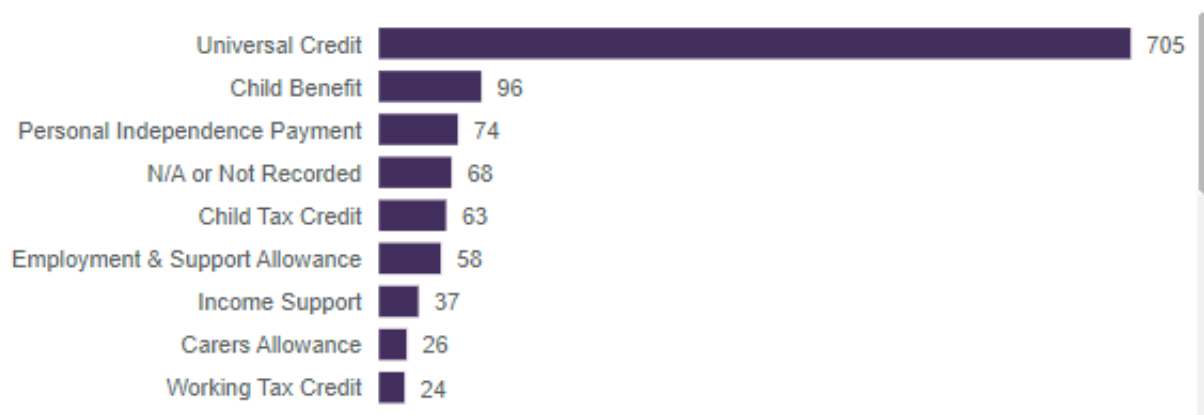
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Total	2,097	934	44.5%	1,154	55.0%	£122,360

Children under 19	Applications	Successful	% of Successful Grants	Unsuccessful Grants	% of Unsuccessful Grants	In progress	% of decision pending	Awarded	% Grant awarded
0	464	211	45.5%	248	53.4%	5	1.1%	£17,470	14.28%
1	508	227	44.7%	279	54.9%	2	0.4%	£23,535	19.23%
2	563	264	46.9%	298	52.9%	1	0.2%	£36,460	29.80%
3	366	142	38.8%	224	61.2%	0	0.0%	£24,800	20.27%
4	135	57	42.2%	77	57.0%	1	0.7%	£11,685	9.55%
5	48	13	27.1%	35	72.9%	0	0.0%	£2,925	2.39%
6	20	10	50.0%	10	50.0%	0	0.0%	£2,675	2.19%
7	12	7	58.3%	5	41.7%	0	0.0%	£2,030	1.66%
9	3	3	100.0%	0	0.0%	0	0.0%	£780	0.64%
Total	2,119	934	44.1%	1,176	55.5%	9	0.4%	£122,360	100.00%

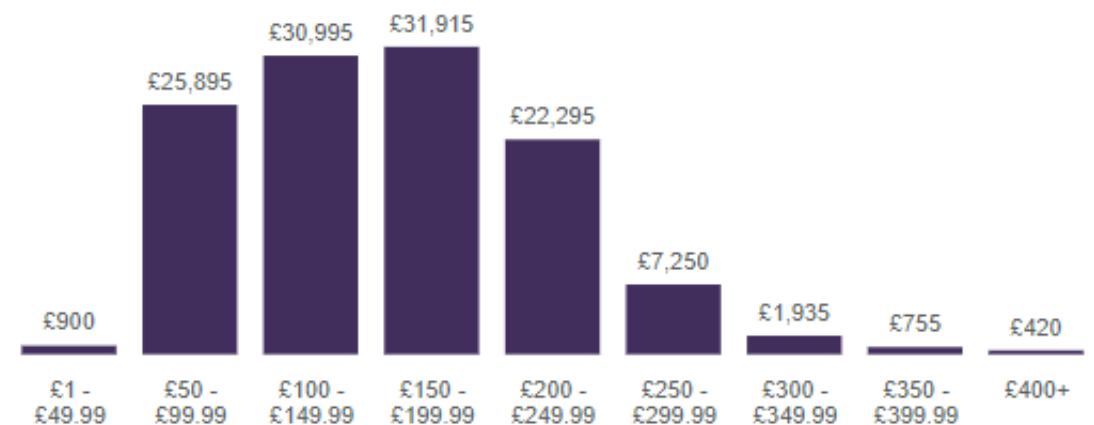
Adults aged 66 or over	Applications	Successful	% of Successful Grants	Unsuccessful Grants	% of Unsuccessful Grants	Awarded	% Grant awarded
1	57	21	36.8%	36	63.2%	£2,530	88.31%
2	8	3	37.5%	5	62.5%	£335	11.69%
3	1			1	100.0%	£0	0.00%
Total	66	24	36.4%	42	63.6%	£2,865	100.00%

Unsuccessful Decision	1	2	3	Total
Closed	1			1
Duplicate application	2	1		3
No Food or Fuel Request	2			2
No response	17	3		20
Non Wolverhampton Resident	1			1
WH Tenant	12	1	1	14
Wrong application	1			1
Total	36	5	1	42

Benefits Claimed by Awardees



No. of Grants Awarded by Amount



Community Shops



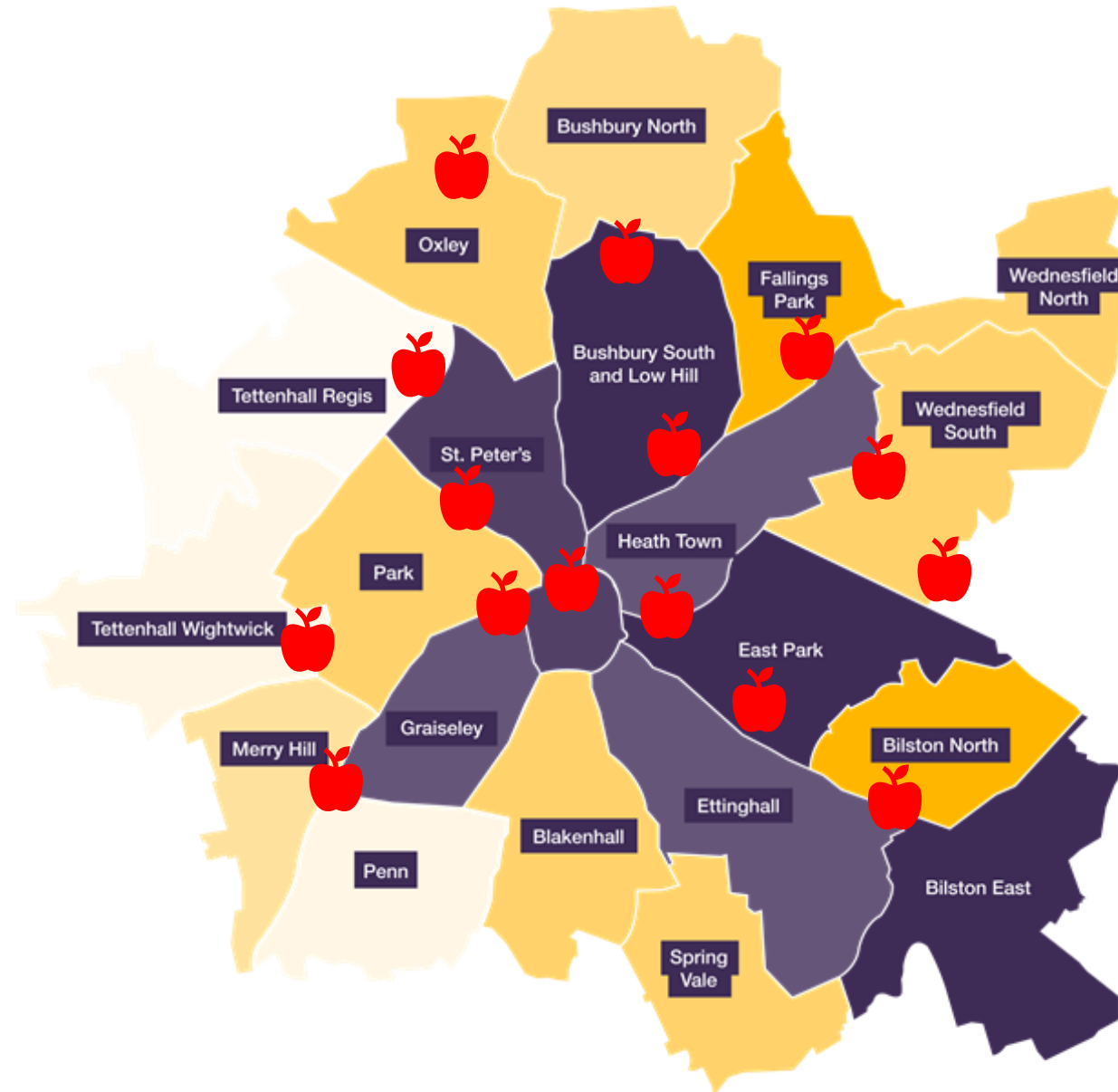
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- Set up costs £15k - £25k each for 6 months start up. £175k investment
- Average income per week of £100 – £1250 (20 weeks to have returned investment and reach projected sustainability within 6 months)
- Average active membership 350 (Big Venture at 500 members
- Average savings per household of weekly shop (reported £30 -50) £2600 per household (50 saving p/w x 52 x350 membership x 7 shops £6.3 million back in the pockets of households

wolverhampton.gov.uk/costofliving

Food Support Network



cost of living support

- 15 identified food support providers engaged
- 28 additional providers
- £700k investment of support
- Estimated households supported per day 900 – 1400
- More Than a Meal project – 9800 meals since Oct 2021



Energy and Wider Essentials



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20 partners engaged in providing assistance with energy.

Support ranges from advice and guidance, energy consumptions, debt reduction, access to grants and support from suppliers and allocation of support in crisis.

Support extended to repair and replacement of appliances, supply of clothing, heat sources, bedding and thermal protection.

Cost of Living Action Plan



Leading up to and following the official launch of the strategy in July 2022 , we have held a number of engagement sessions to co-produce an action plan that seeks to address the challenges residents are facing in our City.

Over 75 representatives from across the City, including council services and the wider partnerships have contributed.

- Full service mapping of existing services and support.
- Identification of pressure points across the City.
- Discovery of emerging issues.
- Agreement of priority actions with commitments from across the partnership.
- 26 point action plan for period August 2022 – July 2023.
- Action plan reflects and good balance of immediate actions to tackle crisis with activity to promote secondary prevention and reduction in crisis.



Accessing financial information

What if we had an online portal for all key information that is a shared responsibility to maintain.

1. we will liaise with organisations and services to identify what's available and timeframes
2. we will need to organise based on criteria/eligibility
3. we will be diverse
4. we will make the portal user friendly
5. we will make to portal accessible to staff for customers who are digitally excluded We will have champions/network so the info stays up to date

What if we had a Wolverhampton version of 'money saving expert'?

1. we will consider if there is an opportunity to develop this as a Black Country?
2. we will need to set up a variety of channels i.e website/app/youtube channel we will involve the community to post/share ideas - or tag onto ones that are established we will negotiate deals with businesses and corporate savings schemes we will need to find an anchor/personality to be the face of it we will identify the communities we can target we will identify 'researchers' to identify topical /key issues
3. we will seek to expand the employee benefits scheme to a residents scheme
4. we will develop a forward plan of what issues we will publish
5. we will identify Wolverhampton issues to focus on we will make sure the messages/identity aren't to corporate.

What if had consistency in measures and paperwork in place across the partnerships – so that we all work from the same starting point.

1. we will be clear on what we capture to ensure we deliver a consistent service.
2. we will ensure what we capture is appropriate & relevant)
3. we will develop a consistent set of tools and resources
4. we will audit of skills among council staff & partners we will have training plan linked to outcomes of audit we will maintain & evolve our content to keep it up to date & this responsibility will be shared

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What if we hold sessions in the community to educate around food costs and preparing food - to avoid use of convenience and costly foods.

1. We will engage with community groups and schools
2. We will identify appropriate venues or options to access support and advice
3. We will consult with potential recipients, third parties and schools (pastoral managers support) to understand what is needed and how they would prefer to receive support
4. We will find out how residents can be signposted, using all touch points of support to promote options available.
5. We will share cultural knowledge and the benefits of a family approach to cooking

What if we built on best practice that exists elsewhere, can we replicate it in Wolverhampton?

1. We will map what other organisations offer and are already doing to support others
2. We will look at what already exists We will capture organisations delivering best practice e.g. WV10 & A2B Improving Futures and look to roll that out to other organisations

What if we created an app/website hosted local provision/services to provide food support and built capacity in to Click and Collect, order online and by SMS, recipe share and share coupon savings etc.

1. We will map what other organisations offer and are already doing to support others
2. We will work with ICT to scope and develop a solution
3. We will work to support those that aren't digitally enabled
4. We will consult with local business and corporation to pass on savings and rewards



Maximising money and opportunities

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What if we developed a creative academy to support for people to develop their entrepreneurial skills and develop small business 'side hustles' to generate income. Including social media experts, small business support and accounting.

1. we will engage with current providers of support A2B, Adult ed, Chamber of Commerce etc
2. we will share inspirational local examples and international brilliant ideas we will link in with FE/HE to get students support and mentoring
3. we will work with people to expand their business to have a wider reach.
4. we will explore use TikTok/IGTV/YouTube for promotion and support we will support local people to link in with 'fab labs' and 'maker spaces'
5. we will support local people to develop co-operative models improve skills i.e Canva, social media etc we will develop coaching/mentoring for new starters we will support providers to provide /develop learning opportunities bespoke to this subject.
6. we will support people to understand legal /business requirements - when does a hobby become a business we will work with markets etc to host Artisan and craft markets to support small businesses
7. we will have pop up sites around the city to promote their products 'meanwhile space'

What if we worked with schools and colleges to deliver education packs and practical support around financials - Let's talk Money pop ups (encourages banking, saving and behaviour change)

1. We will map out schools in Wolverhampton and target the schools in the most deprived areas in the first instance .
2. We will create a survey for parents to tell us what they wanted their children to gain from this
3. We will hold sessions on parents evenings and after schools.
4. We will consider the 'stigmas' and break down barriers
5. We will educate the parents to educate the children through family learning and practical support.

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Support for Pensioners



- 11,123 awards of support for people 65+
- 33% ringfence of household support fund had allocated £877k for pensioners.
- One of payment of £50 for every pensioner in receipt of pension credit (7400)
- 'More than a meal' project provision of regular hot meals for fixed period of time for those identified as vulnerable.
- Funding for Alzheimers Café support people living with Alzheimers and their carers with food, fuel and wider household essentials.
- £57,000 was spent on hot meal deliveries and afternoon teas, February 2021 - April 2022.
- 2121 afternoon teas.
- Approx. 300 supermarket vouchers, to assist with essential items.
- Connections to local community shops, to support new ways of shopping and budgeting support.

Support for Foster Carers



As at 30 April 2022, there were:

184 children and young people with internal carers (Mainstream and Connected)
79 children and young people with connected carers.

The FWB strategy is supporting a one off £650 payment for all carers at the cost of £107,900.00.

This will be committed from the current tranche of household support fund and paid in September 2022.

Support for Care Leavers



The City of Wolverhampton Council have 16 and 17-year-old Care Leavers, living semi-independently, who pay their own bills and will not receive this top up due to receiving personal allowance from the Council rather than a means tested benefit due to their age.

We will provide two one-off payments of £326 and £324 to ensure that the young people living in semi-independence pre-18 are not disadvantaged compared to young people residing in foster care, residential care, a HOST provisions and/or spot purchase accommodation.

It is proposed that we provide the £650 DWP top-up to all young people 16 or 17 years old who must pay for their own rent and/or utilities and UASC who 18+ young people who have no recourse to public funds. Total cost to The City of Wolverhampton Council = £11,050.

Getting winter ready !



Wolverhampton Warm Spaces Scheme

Background

With the cost-of-living crisis expected to hit many households hard, Wolverhampton could potentially implement a scheme to provide warm venues for people to take refuge in.

There are currently 16 libraries across the city that are unofficially offering this type of service. Libraries have always been a warm welcoming unjudgmental environment for residents so could easily extend this offer by providing some extra facilities.

In addition, there are potentially 12 community centres that are always keen to positively support their local communities, however, as these facilities are managed by volunteers, some additional funding will be required to make this happen.

Households in Great Britain face a leap in energy bills from October after the regulator raised the energy price cap, taking the average gas and electricity bill to £3,549 a year.

the £1,578 increase on the current figure of £1,971 for the average dual-fuel tariff – a rise of 80%

wolverhampton.gov.uk/costofliving

Proposed model

Gateshead council seem to be leading the way with this and already have developed policies and procedures to encourage organisations to get involved.

[Warm Spaces - Gateshead Council.](#)



Their application process is: -

- Organisations are asked to consider registering their facilities and/or services with us so we can create a Warm Spaces directory. They are required to commit to a minimum offer/level of service.
- Funding is available for organisations to support the creation of a new Warm Space (e.g. purchase furniture, kettle, refreshments). This is up to a maximum of £500 per organisation.
- This proposed model would build upon and extend the work being undertaken by the strengthening family's team within social care and community provision.

Phase 1 w/c 24th October 2022	30 ans community assets to open including libraries, community associations, faith based organisations.
Phase 2 w/c 14th November 2022	Extended support through schools and wider network of community organisations.
Phase 3 - December	Expression of interest for venues that are in areas of low coverage/high need.

What next ?



- Further development of webpage, comms plan and marketing.
- Establishment of internal group to oversee joint one council response to council initiative
- Monthly meetings for FWB Partnership Board /Workstream groups.
- Proposal for launch of Cost of Living Support Hub (City centre base)
- Mobile roadshows - Cost of Living support (2 locations per week for 10 weeks)
- Extension of Household Support Fund October 2022 – March 2023 (awaiting allocations , expected £2.6m)
- Initiation of Wolverhampton Warm Spaces programme October – May 2023