

OFP APPENDIX 2

COST OF LIVING ACTIONS - SEPTEMBER 2024

Money Hub

Hackney Money Hub is an easily accessible, multi-disciplinary service that brings together some benefits assessment support with assessment for a range of discretionary grants managed by LBH, in a delivery model with data-led, active outreach at its heart. The core goal of the Hub is tackling benefits under-claiming in the borough; it is estimated that residents are missing out on £28 million in financial support they are entitled to. Money Hub contributes to income maximisation and reduction in financial distress for some of Hackney's most vulnerable residents.

Money Hub grew out of the commitment made in the [Poverty Reduction Strategic Framework 2022-2026](#) to "better meet people's immediate material needs and offer more preventative help". The Framework was published in 2022 and Money Hub became operational in November of that year. It remains a pilot initiative and is funded up to March 2025.

Tasks Money Hub undertakes:
Receive applications via its online application form and outreach events for help with: <ul style="list-style-type: none">● benefits check (general & disability)● council tax bill or debt● rent arrears● immanent eviction● cost of living support● home goods● transport● removals● storage● money management
Lead the analysis of Council-held data to inform and shape proactive outbound information campaigns to tackle lack of awareness of eligibility for specific benefits
Specifically, this means:
Check for take up of benefits entitlement
Assess eligibility for and administer food and fuel vouchers funded via the Household Support Funds
Assess eligibility for and administer Hackney Discretionary Crisis Support Scheme, which provides household goods
Assess eligibility for and administer Discretionary Housing Payments, which provides grants towards rent arrears and rent deposit in advance
Assess eligibility for and administer Council Tax Reduction Discretionary Scheme

Assess eligibility for and administer transport costs
Assess eligibility for and administer removals costs
Assess eligibility for disability benefits, support application and lead mandatory reviews and challenges, including taking cases to tribunal
Signpost to additional support (food banks; debt advice; immigration advice etc)
Complex casework
Reviews and complaints

The latest activity figures, for the end of September, show that, since its commencement in November 2022, the Money Hub distributed £3.59m of discretionary funds including: -

Discretionary Housing Payments - £1.88m

Household Support Fund - £1.24m

Hackney Discretionary Crisis Support Scheme - £0.29m

CTRS discretionary hardship scheme £0.18M

The Hub also achieved £2.78m worth of increased incomes through benefits uptake work.

Household Support Fund

The Council has also invested in a raft of initiatives from funding provided by the Government's Household Support Fund. These initiatives focus on assisting vulnerable people, in particular children and families, and breaking down the barriers to reach a wider group of vulnerable residents who are at risk of poverty. A total of £5.6m was distributed in 2023-24 and a further £2.8m is being distributed in the first half of 2024-25. The activities funded in the first half of 2024-25, include:

Children and families 0-19: Allocation: £1,489,930

The rationale for this is an estimated 32,786 (48%) children in Hackney are living in poverty (on household incomes of less than £14,000) after housing costs are deducted; and an estimated 49% of children in poverty live in families where the youngest child is aged 4 or under (total population estimated 20,000).

This funding provides holiday food support to families claiming free school meals in state-maintained colleges, schools, and children's centres and food support to children in the Orthodox Jewish community via 10 community organisations.

Vulnerable people known to the Council: Allocation £261,000

The rationale for this is that these are groups of people identified in the Poverty Reduction Framework and analysis of risks and needs, who the Council is able to reach directly. These include disabled adults and carers known to Adult Social Care, children in need, foster carers and special guardians known to Children's Social Services and Refugees staying in hotels in Hackney recently granted the right to remain in the UK.

Breaking down the barriers to reach a wider group of vulnerable residents who are at risk of poverty: Allocation £750,473

The rationale for this is that there are a wide range of groups identified in the Poverty Reduction Framework and analysis of risks who we need to reach, and, in some cases, they face multiple barriers to accessing help, such as learning disability or language needs, or they would not access help from the Council because of stigma or lack of trust in statutory services.

This includes funding for crisis payments via Money Hub (£237,973) and Trusted referral partners (£149,000), support with food, fuel and other essentials from smaller voluntary and community sector organisations via Hackney Giving (£150,000), support with household goods (£35,000), Community infrastructure organisations (£45,500), Citizens Advice (£35,000), Food banks and low-cost shops (£70,000), Purchase and distribution of energy saving packs (£18,000), and providing lunch vouchers via Libraries events (£10,000).

Advice-based initiatives: Allocation: £110,500

The rationale is that accompanying advice for residents can help them plan sustainably and aims to embed preventative poverty reduction approaches. This HSF 5 scheme has been able to direct 3.92% on its budget for advice-based initiatives, including funding new posts such as an outreach worker in Temporary & Supported Accommodation, a poverty focused Care Coordinator at Homerton Hospital, and a coordinator at Cooperation Town.

In September, the Government announced it would roll forward the current HSF scheme into the second half of 2024-25 with an additional £2.8m for Hackney Council. This means that the work set out above can be extended at the same level of funding for a further 6 months

Furthermore, in her Autumn Statement the Chancellor announced £1bn funding for Household Support Fund and Discretionary Housing Payments in Financial Year 2025/26. At the time of writing, we had not received details of our exact allocation from the DWP.

Other Initiatives

The Council has supported several poverty reduction initiatives in addition to those detailed above. These include:

Tackling Food Poverty in Schools

In Summer 2023 the Council published its [Tackling Food Poverty in Schools](#) report following a task force setting out ways of improving food provision in schools. This was backed up with a £300,000 investment from the Council from its 2023/24 budget.

As part of this work, Hackney Education offered six grants to schools through a procurement process for £20,000 per school (totaling £120,000) to support tackling food poverty in schools. Schools were asked to submit a proposal for the grant. The successful schools pledged to address food poverty by providing direct and indirect support to families: like weekly free food, cooking classes, increasing the registration for benefits related to Free School Meals, and supporting infrastructure to provide long-term support to families facing food poverty.

Hardship support and preventative help for those who have no recourse to public funds £m

In 2023-24 the Council allocated £100,000 to provide advice and crisis support to residents with No Recourse to Public Funds. This support has been available via the Hackney Migrant Centre and ended in September 2024.

GLA funding for food support to children in the Orthodox Jewish community

The Greater London Authority allocated £450,000 to the Council to deliver food support to children in the Orthodox Jewish community. We have funded over 50 community organisations to provide food support.

We are working with these groups to develop longer-term and sustainable solutions to food poverty in the Orthodox Jewish community such as food co-ops and low-cost food shops.