

THIS ITEM IS FOR INFORMATION ONLY

(Please note that "Information Only" reports do not require Integrated Impact Assessments, Legal or Finance Comments as no decision is being taken)

Title of meeting: Cabinet

Subject: Supporting people in financial hardship

Date of meeting: Tuesday 9th March 2021

Report by: James Hill, Director of Housing, Neighbourhood and Building Services

Report Author: Mark Sage, Tackling Poverty Coordinator

Wards affected: All

1. **Requested by** Councillor Chris Attwell, Cabinet Member for Communities and Central Services.

2. Purpose

- 2.1. To outline steps taken by the council since the start of the coronavirus pandemic to support Portsmouth residents experiencing financial hardship.
- 2.2. To note the contribution of teams across the council, and the collaboration with voluntary sector partners (through for example the HIVE and Tackling poverty Steering Group) to tackle poverty in the city.

3. Information Requested

- 3.1. The following sections will outline several areas of activity where the council provides, or helps to support, services assisting people in financial hardship.
- 3.2. The first lockdown had a negative impact on many of our residents' finances. Our resident research last summer told us that 28% of households had seen a negative impact on their finances, such as reduced income, providing financial support to family and friends, or using savings to cover living costs.
- 3.3. However, the impact was hardest for the lowest income households and those with children, with 41% of those with a household income below £20,000 a year, and 40% of households with children, reporting a negative impact.
- 3.4. The number of new claims to Universal Credit in Portsmouth increased by 350% during the first lockdown in March and April 2020, with the total number of working age

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people claiming an out of work benefit more than doubling to over 10,000 people between March and May.

3.5. The council responded quickly, in partnership with the voluntary sector and other services in the city, to support people in financial hardship affected by the pandemic.

4. Information and advice

4.1. The council's website *Work and Money - Coronavirus information* page has been regularly updated with information on support for people in financial hardship including national schemes such as Furlough and Self-Employed Income Support, and locally delivered schemes such as the Test and Trace Support Payments.

4.2. The council's *Money advice* webpage is regularly updated to provide residents with information to help them to:

- 4.2.1. Ensure they receive all financial assistance they are entitled to;
- 4.2.2. Access specialist debt advice for any problem debts;
- 4.2.3. Find ways to reduce their household bills and expenditure.

4.3. The main council-funded money advice services are provided through Advice Portsmouth, the housing service specialist money advisers and adult services' Finance, Assessments and Benefits team, but the council is also working closely with other services offering money advice, including Citizens Advice Portsmouth.

4.4. Working in partnership with HIVE Portsmouth offers residents a helpline for advice on any issues they are facing due to the pandemic, including access to advisers from Advice Portsmouth and Citizens Advice Portsmouth.

4.5. We are delivering an income maximisation campaign to ensure people know where to find money advice and get help as soon as possible.

5. Local welfare

5.1. The impact on household finances caused by the pandemic has highlighted that even where a household is receiving all of the income it is entitled to, including earned income, welfare benefit entitlements and the national schemes implemented in response to the pandemic, sometimes this is not enough to meet their essential expenditure, and additional local welfare provision is required.

5.2. The first lockdown saw a big increase in foodbank use, with the number of people accessing the Trussell Trust foodbanks in Portsmouth more than doubling between February and April 2020.

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- 5.3. The council recognises the huge contribution made by foodbanks and community meals (or soup kitchens) to ensure that people in Portsmouth don't go hungry, and the hard work and dedication required to continue to provide services throughout each stage of the pandemic.
- 5.4. The council works closely with a network of foodbank and community meal providers to share information and resources, and during the pandemic has provided assistance in the form of personal protective equipment when needed, advice on operating safely, and £20,300 funding for food supplies when stocks were low.
- 5.5. The council also works with local businesses to support donations of food, and provides information to local services and residents to ensure people can access help with food when needed.
- 5.6. During the first lockdown, the council made arrangements to provide food for homeless people in hotel accommodation, when takeaway services were closed and people were unable to visit friends and family for meals.
- 5.7. Staff from the View (the staff café in the Civic Offices) and Somerstown Hub cafes worked in partnership with Play and Youth workers and the Housing Needs team to cook and deliver meals daily, providing over 1,200 hot meals and thousands of sandwiches.
- 5.8. The council's Play and Youth services provide food on-site, using a weekly food delivery from FareShare. At times when on-site provision has stopped or only provided for limited numbers, Play and Youth teams have kept in touch with families, and used their FareShare delivery to create regular food parcels for those in need.
- 5.9. Council officers provided support to HIVE Portsmouth to identify sources of funding for voluntary sector services in the city to enable them to increase their offer of support to residents during the pandemic.
- 5.10. The council and HIVE Portsmouth supported the citywide Harvest campaign, and Christmas giving campaign, to support local services providing food and other help to local people in need.
- 5.11. We assisted Pompey in the Community to bid for funding from DEFRA in August, bringing in additional funding for food aid provided by the HIVE and other local groups.
- 5.12. Following this, all councils were awarded Emergency Assistance Grant funding by DEFRA for food, energy and other essentials. Having already been successful in attracting funding for food and energy costs, we were able to direct this funding towards other essential needs, including clothing and digital inclusion.

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- 5.13. In October 2020 the government confirmed that it would not extend the summer voucher scheme for families of children eligible for free school meals, to prevent 'holiday hunger'. The council committed to securing the funds to ensure that schools could provide vouchers for eligible families during the Christmas holiday and Spring half term.
- 5.14. In December 2020, the council received the first tranche of up to £765,635 of COVID Winter Grant Scheme funding from the Department for Work and Pensions. The funds will be used for a number of different schemes to help people in financial hardship, including supermarket voucher schemes, energy meter vouchers and a discretionary grant scheme.
- 5.15. At Christmas, the families of over 8,000 school students in Portsmouth received a £30 voucher to help with the cost of food, and a £15 voucher during the Spring half term.
- 5.16. Help is also being provided to lower income families with children in early years childcare or young people aged 16-19 in further education.
- 5.17. The council is also working with partners to deliver a discretionary grants scheme for residents in financial hardship (see section 8).

6. Fuel poverty

- 6.1. The council provides a range of support to help households save energy and save money, promoted through our *Switched On Portsmouth* website.
- 6.2. The Energy Services team has continued to work with partners and attract external funding to reduce fuel poverty in the city.
- 6.3. A sudden drop in income can leave people with pre-payment meters without gas or electricity. The council works in partnership with the Environment Centre, who successfully applied to Ofgem's Redress Scheme funding, to implement a voucher scheme for gas and electricity pre-payment meter customers during the first lockdown. This funding was then extended until December 2020, and in total around £15,000 was awarded, assisting over 200 households. Once Ofgem's Redress funding ended, it was replaced by council funding from the COVID Winter Grant Scheme.
- 6.4. Between 24th December 2020 and 31st January 2021, over £16,000 of COVID Winter Grant Scheme funding was distributed to 183 households with a key meter at risk of fuel poverty.
- 6.5. Although our home energy visit service, provided in partnership with Agility Eco, has been unable to visit most households this year, it has switched to offering a telephone

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advice service, with home delivery of items to reduce energy costs, including LED lightbulbs and radiator reflectors.

6.6. These telephone calls have been enhanced by the new Switched On Portsmouth Freephone helpline, 0800 260 5907, which helps residents to resolve any issues they have with home energy use and costs.

7. Digital inclusion

7.1. Digital connection and online resources have been more important than ever during this pandemic, and the council has played its part in helping residents with the three main issues causing digital exclusion:

- 7.1.1. Lack of a suitable device;
- 7.1.2. Lack of a connection or sufficient data;
- 7.1.3. Digital skills.

7.2. The council worked with the Department for Education to distribute devices under their national scheme.

7.3. However, working with schools to understand the needs of students and parents, it was clear that the national scheme only met a small proportion of the need in the city.

7.4. The council's Education team used £30,000 Emergency Assistance Grant funding and £70,000 from the Education Elementary Fund to create a £100,000 Portsmouth Tackling Digital Disadvantage Fund, to enable Portsmouth primary schools to invest in digital technology to support the learning of vulnerable children and families.

7.5. A further £20,000 of Emergency Assistance Grant funding was provided to the HIVE's Digital Lending Library project, to enable vulnerable people to get online. Alongside the provision of funding, the council is working closely with Shaping Portsmouth to utilise the skills and resources of businesses in the city to tackle digital exclusion for school students and the wider community.

8. Discretionary financial support

8.1. Portsmouth received £793,153 funding for discretionary housing payments in 2020/21 and is on course to use the full allocation by the end of the year. This includes help for tenants to pay the top up between their benefit entitlement and their rent, help with the costs of moving, and help towards rent arrears in some cases.

8.2. Test and Trace Support Payments (TTSP) were launched in September 2020 with funding from the Government. This includes a discretionary element for households

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who will lose income due to self-isolation, but who are not in receipt of one of the qualifying welfare benefit entitlements.

8.3. In September 2020, the Government provided funding for 130 discretionary TTSP awards, but by January 2021, this funding was exhausted, and so the council committed a further £65,000 from its local Test and Trace funding to continue to provide discretionary TTSP when needed, to ensure residents can afford to self-isolate when required.

8.4. The COVID Winter Discretionary Grant Scheme was launched with partner agencies in January 2021, and by the end of January 2021, over £19,000 had been awarded to 50 local households.

8.5. The scheme enables council teams and voluntary sector partners to award discretionary grants to residents who are struggling with the costs of keeping warm and well-fed. A team at HIVE Portsmouth is providing fulfilment of awards, giving partner agencies a simple way to access essential items for clients in need.

9. Local authority housing service

9.1. Support for tenants facing financial hardship is central to the service provided by Housing to our customers. Our housing office teams provide advice and support to tenants to improve their financial situation.

9.2. This could be prompted by problems paying the rent, a change in household circumstances, or other tenancy issues the housing officer is supporting with.

9.3. Each housing office has support from a specialist money adviser, helping housing officers to ensure their customers receive everything they are entitled to, get help with any unmanageable debt, and reduce their household bills.

9.4. This is based on an individual assessment of the household's finance and needs, and includes:

- 9.4.1. Help with training and access to employment through the Resident Engagement service,
- 9.4.2. Support for applications to welfare benefits, including health and disability benefit entitlements;
- 9.4.3. Supporting tenants to challenge incorrect decisions, which may require submission to a benefits appeals tribunal;
- 9.4.4. Supporting tenants to understand their Universal Credit accounts and payment schedules, and reduce unaffordable deductions;

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- 9.4.5. Specialist debt advice, including support to apply for Debt Relief Orders or bankruptcy when needed;
- 9.4.6. Help to reduce energy bills using the Switched On Portsmouth offer, and to apply for reduced social tariffs for water bills;
- 9.4.7. Helping tenants to access charitable grants, foodbanks and other forms of practical help.

9.5. As well as the help available to each customer from their housing office, the service provides regular money advice information and updates via our House Talk magazine for residents.

10. Partnerships

- 10.1. The council works with partners across the city in a number of forums focussed on tackling poverty and providing assistance to people in financial hardship.
- 10.2. Portsmouth's tackling poverty steering group brings partners together from across the statutory and voluntary sectors in the city to achieve a shared understanding of the needs in the city and how to work in collaboration to lift households out of poverty, and provide support to mitigate the effects of poverty.
- 10.3. The foodbank network, supported by the council's tackling poverty coordinator, facilitates organisations in the city working together to tackle hunger.
- 10.4. The Universal Credit partnership for Portsmouth brings together social housing services, money advice agencies and colleagues from local Jobcentres to share learning on the roll out of Universal Credit, in order to understand and address issues for customers.
- 10.5. The Portsmouth Mental Health Alliance was set up in May 2020 in response to the COVID-19 pandemic. The aim of the alliance is to bring people and organisations together from across the City to improve the mental health and wellbeing of all who live, work or study in Portsmouth. One work stream for the Alliance aims to address debt and financial issues, which are closely associated with poor mental health.
- 10.6. The Debt and Benefits Forum, coordinated by one of the Local Authority Housing service money advisers, brings together a wide range of frontline teams supporting people in financial hardship. Throughout the pandemic the forum has shared information on support for people in financial hardship, to help ensure that agencies are up to date with issues affecting residents, and the help that is available to them locally and nationally.

11. Summary

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- 11.1. The council remains committed to tackling poverty in Portsmouth, as outlined in the council's priorities to enable communities to thrive, make Portsmouth a great place to live, work and visit, and ensure our children are safe, healthy and positive about their futures. We do this as a caring, competent and collaborative organisation that puts people at the heart of everything we do.
- 11.2. In response to the pandemic, council services have worked flexibly and creatively, in partnership with HIVE Portsmouth and the wider voluntary and community sector in the city, to ensure assistance is available to those that need it most.
- 11.3. As the longer term impacts of the pandemic start to take effect, which are expected to include higher rates of unemployment, household debt, and risk of homelessness, the council will continue to work in partnership to ensure help is available to residents when needed.
- 11.4. Tackling poverty will be central to achieving our long term City Vision, including our ambition to make Portsmouth a fair and equal city where everyone has the opportunity to succeed.

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Signed by James Hill - Director of Housing, Neighbourhood and Building Services

Appendices:

Background list of documents: Section 100D of the Local Government Act 1972

The following documents disclose facts or matters, which have been relied upon to a material extent by the author in preparing this report:

Title of document	Location
Coronavirus Resident Research	Home - Coronavirus Survey (portsmouth.gov.uk)
Work and money – coronavirus information	Work and money - coronavirus information - Portsmouth City Council
Money Advice	Work and money - coronavirus information - Portsmouth City Council
Switched On Portsmouth	Switched On Portsmouth - Save Energy. Save Money