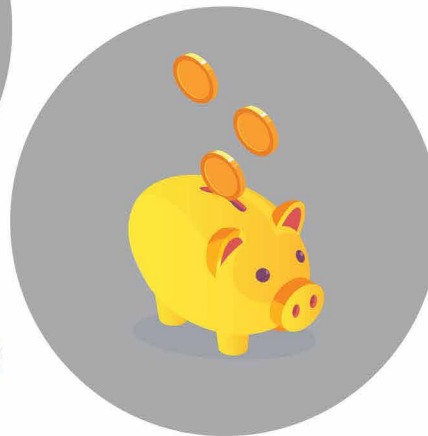


Cost of living crisis

Response Plan 2024-2025



Foreword

from Cllr Vince Maple,
Leader of Medway Council

I know first-hand from speaking to families across Medway, that the cost of living crisis is impacting many families.

When I was elected as the Leader of Medway Council, I pledged to bring forward a cost of living crisis response plan within the first 100 days of our new Labour & Co-operative administration. This initial plan brought together, in one place, the support that our local community can access, both directly from us as your council, but also the wide range of support from our partners. I assured residents that this would be a living, evolving document and I am pleased to bring you a refreshed plan. This plan highlights the work we have undertaken over the past year and our plans for the coming year.

We remain committed to getting the information on accessing support out to Medway residents in a variety of ways, from updating our website, to sending leaflets, making information available in our community hubs, to regular updates on our social media platforms.

Since introducing the plan last year, we are proud to have created our own Financial Welfare Team. Residents can



access advice and guidance with an officer by visiting the referral route at **[Medway.gov.uk/FinancialWelfare](https://www.medway.gov.uk/FinancialWelfare)** or by emailing **FinancialWelfare@Medway.gov.uk**

I would urge you to please make use of the resources we have across Medway at this most challenging time to support household budgets. If you know someone who is struggling, please make them aware of this plan or send them the link to **[Medway.gov.uk/HouseholdHelp](https://www.medway.gov.uk/HouseholdHelp)**

As well as ensuring as much support as possible is available to households and individuals whilst we are going through this crisis, our administration is focused on the medium and long term as well, to fight for a better deal when it comes to local services such as public transport and increasing job opportunities in Medway.

Introduction



The cost of living crisis is affecting us all. The rising costs of fuel, food and other essentials are combining with existing hardship and vulnerability within our community to put many Medway households at greater risk of both immediate hardship and reduced opportunity and wellbeing.

Medway residents are having to live with ever tightening budgets, often making difficult decisions to cut back on essential items.

In Medway around 23 per cent of households (approximately 25,500 households) are particularly vulnerable to rises in living costs, with some people facing extreme hardship. The number of children in relative low-income households has increased by nearly 18 per cent over the past five years with the number of children eligible for free school meals increasing by 112 per cent over the same period. Our voluntary sector partners have been clear that they have seen increases in the need for their support in the multiple ways they assist Medway residents.

Supporting Medway residents suffering hardship is a priority for the Labour & Co-operative administration and sits at the heart of our agenda to ensure our community can access the help and advice they need to support them through these difficult times.

This plan outlines our four objectives in tackling the cost of living crisis:

- Responding to urgent need in Medway
- Minimising cost and maximising financial support
- Maximising incomes and supporting health and wellbeing
- Building financial resilience and managing debt.

We will be focussing our efforts to:

- ensure that local people can receive all the financial help and support they need
- provide a centralised information point to help residents access the information and guidance they need.
- work closely with our partners to coordinate and maximise our impact.



Since introducing the response plan in 2023, we have been providing significant support to an increasing number of local residents.

Despite the significant financial challenges facing the council, Medway residents currently pay the lowest council tax in Kent, and we will strive to ensure this continues in future years.

We are also determined to use the coming years to create a strong, sustainable and inclusive local economy which we know will be the best prevention against future crises.

This document sets out our achievements along with our continued commitment to helping struggling Medway families and how they can access the support they need now.



Executive summary

This plan sets out how we have and will continue to help mitigate some of the impact of the crisis, particularly for our most vulnerable residents and provide support to our community and help them access emergency help if needed and provide ongoing assistance to help people become more financially resilient.


People's circumstances may change, and we want to ensure that everyone who needs it is able to get the help they need even if they have never had to access support before.

This plan outlines four objectives in tackling the cost of living crisis:

- **Responding to urgent need in Medway**
- **Minimising cost and maximising financial support**
- **Maximising incomes and supporting health and wellbeing**
- **Building financial resilience and managing debt**

The COVID-19 pandemic and the current economic crisis have increased inequality and financial insecurity. Although not new, the underlying issues will continue to be addressed ensuring those who need it have access to essential support, encouraging health and wellbeing, creating opportunities for everyone to achieve their full potential and to gain financial independence.





Medway has a population of
285,702

Vacancies
Apply within

Job vacancies
remain high
in Medway

Children living in households defined as low-income has decreased by **2.7%** since 2017/18
- the majority of these children are living in working households.

The number of children **eligible for free school meals** has **doubled** since 2016/17



Economic inactivity was highest in:
Chatham
Gillingham
Rochester

20% of people in Medway are **not currently working** (economically inactive) and are likely to experience increased pressure from the cost of living crisis



7,200 people

claim **Universal Credit** or **Jobseekers Allowance** who are able to work but not working



Nationally energy costs have increased. For residents in the southeast this has increased from an average of **£791** in 2021/22

to £1,199
in 2022/23

The gross median monthly earning for employed Medway residents is

£2,508



Responding to urgent need in Medway

We have seen significant increases in demand to provide urgent financial support to residents. This support acts as a safety net to prevent households falling into destitution, homelessness and to avoid the escalation of crises.

What we've done

- In 2023/2024 we spent the full £4,524,926 of the Household Support Fund with £2,460,425 being spent on free school meals provision in the holidays. £179,540 was passed to the Voluntary and Community Services (VCS) for disbursement and £1,599,715 was spent within our grant scheme and making payments to residents.
- We provided vouchers to 12,491 children who are eligible for free school meals during every school holiday.
- By the end of the 2023/24 year the Housing Options Team had had 4,760 approaches for support. This was a 20 per cent increase on the previous year.
- We have developed joint working and early alert methods with housing providers and landlords to ensure the earliest opportunity to prevent homelessness. The prevention fund has been utilised to sustain accommodation through clearing rent arrears, covering shortfalls or securing alternative accommodation.
- The tenancy sustainment team continue to support Medway Council tenants, providing guidance, support and signposting. This includes support with Discretionary Housing Payments and Housing Support Fund. This was expanded to drop in/appointments for tenants at Twydall library.





- In 2023/2024, the £484,162 Discretionary Housing Payments fund was spent with the exception of £139. We also used the Household Support Fund to support residents who were not eligible to apply for a DHP with housing costs.
- The Household Support Fund has assisted approximately 25,000 people through the VCS by providing educational sessions on healthy eating, reducing food waste, cooking demonstrations and through eating better for less programmes.
- Medway Council are now among 150 local authorities to have agreed changes to our advertising and sponsorship policy to restrict the advertising of foods that are high in fat, salt and sugar.
- We increased the Council Tax Reduction Scheme bandings in April 2024 to account for the increase in welfare benefit payments. Failure to increase these amounts could have resulted in residents being worse off.



What we're doing

- The Household Support Fund provides support to vulnerable Medway households who are most in need. The fund can be used for food and home essentials, energy, water, essentials linked to energy and water and housing rental costs in exceptional circumstances. We have an allocation from the government fund until September 2024, and remain hopeful that the new government continues to provide this fund.
- Our Benefits and Financial Welfare Service continues to assist with the provision of advice and financial support for Medway residents.
- We administer Housing Benefit, although this has been replaced by Universal Credit, for most working age people. We still provide Housing Benefit for pensioners, those placed in temporary accommodation by the council and for people in certain types of supported accommodation. We are supporting residents through our wider Benefits and Financial Welfare team with the migration to Universal Credit.
- We are able to provide Discretionary Housing Payments (DHP) to residents who are in receipt of the housing element of Universal Credit or Housing Benefit who are struggling to pay their housing costs.

- Residents on low income and struggling can also apply to the Council Tax Reduction Scheme (CTR).
- The Exceptional Hardship Fund is available to residents who are in receipt of Council Tax Reduction and need additional help to pay their council tax.
- The Housing Options service provides advice and assistance to households at risk of homelessness and will work with residents and the housing provider to prevent homelessness where possible. They have access to the Prevention Fund to assist with this.
- Council tenants in urgent need can access support from our tenancy sustainment officers who can arrange and agree an affordable rent re-payment plan. The team is able to issue emergency support in the form of food and utility vouchers while also signposting to specialist debt advice agencies.
- In 2024/2025 we identified the need to invest in staff resources to further the opportunity to prevent/relieve homelessness in addition to reduce the burden on the temporary accommodation budget.
- In addition to further strengthening our relationship with landlords both in the private rented sector and social sector we are launching a lease scheme 'One Medway Lettings' to provide opportunities for clients to secure housing. In the current climate we are seeing an increase in landlords having to sell their properties.
- To further support our council tenants we now have an officer in our Tenancy Sustainment Team who will support income/arrears cases, and an officer who will support complex and multidisciplinary cases. This holistic approach will help us to further reduce the risk of homelessness.
- Working with Voluntary and Community Sector organisations through our food partnership, our network of partners supports vulnerable Medway residents. One of the Medway Food Partnership subgroups is focussed on poverty, food security and emergency food support. This multi-sector partnership provides a valuable tool in making sure everyone has access to sustainable and healthy food.



Minimising cost and financial support

The cost of essentials has risen faster than overall inflation, with food and energy price inflation particularly challenging for households. Crucial to our cost of living programme is how we can help our residents minimise their costs and reduce their outgoings.

What we've done

- Reducing home energy costs is an essential part of supporting residents. We successfully delivered the the Local Authority Delivery Scheme (LAD2). The scheme was in high demand and oversubscribed, and a number of referrals were transferred over to the Sustainable Warmth Scheme. To date we have been able to help 93 households to install energy efficient measures, such as insulation, replacement of heating systems and installation of solar panels.
- We continue to work closely with University of Kent to support landlords to reach net zero targets through the Net Zero Innovation Programme.
- Work is on-going with the Climate Response Team to promote awareness of sustainability and retrofit in private properties.
- Last year saw 5,417 eligible children attending the Holiday Activities and Food programme with over 35,510 places booked. SEND provision is offered within universal and specialist settings across both primary and secondary care.
- As part of the childcare reforms, the team have been working collaboratively with the wrap-around care team to ensure that provision is available enabling parents to work a full day. The aim of the programme is to increase access to places and to ensure that it is regular and dependable.
- We have continued to use local charities to help support families. We now have foodbanks and hygiene banks across all four hubs. Family solutions have also utilised the Household Support Fund when needed.



- Two out of four children's hubs have food donated from local supermarkets on a weekly basis for the benefit of local families.
- Activities and groups have extended across all four children and family hubs with the family hubs and start for life programme due to multi agency working.
- A new initiative 'Welcome to Medway' has now taken place at two out of four children's hubs.

- In 2023/24, the Child-Friendly Medway team delivered, supported or sponsored 4,239 free activities for children, young people and families, reaching an audience of 91,752. The wide array of free-for-all activities included coached sports sessions, creative arts activities, literacy-related events, ranging from cinema screenings to under-fives storytimes, soft play and fun themed events, marking holidays such as Halloween, Easter and Christmas.
- Through the For the Love of Reading initiative we gave away over 1,600 books. We also set up eight free Book Nooks at the Children and Family Hubs and Wellbeing Centres across Medway and two at the Medway Maritime Hospital, the Child-Friendly Medway team also run a Book Swap Shop at the Pentagon Shopping Centre.
- We were approached by Macmillan to bid for increased funding to widen the Macmillan Welfare Benefits Service provision. The funding means that the service we provide now extends from Medway into North and West Kent. This additional funding has meant that Macmillan fully fund the service. We have been able to extend the team by 4.5 Full Time Equivalents.

What we're doing

- We have now implemented the Home Upgrade Grant (HUG2) Scheme. We are working closely with the Greater Southeast Net Zero hub and e.On to deliver energy saving improvements in residents homes.
- We have implemented the Energy Company Obligation Scheme (ECO4) and are working closely with e.On to ensure we can help all eligible households receive energy saving upgrades to reduce energy costs and be better for the environment.
- We continue to work closely with University of Kent to support landlords to reach net zero targets through the Net Zero Innovation Programme.
- Work is on-going with the Climate Response Team to promote awareness of sustainability and retrofit energy saving measures in private properties.
- All children who need it, will continue to be supported with the provision of free school meals. Currently there are 12,491 pupils who are eligible.
- The Holiday Activities and Food programme, now in its third and final year, delivers a range holiday activities and a hot meal. Any child from Reception to Year 11



who currently receives free school meals can attend Medway Go. This programme provides a range of fun activities including sport, dance, art, drama, and more during summer, Easter and Christmas half term breaks. The sessions help keep children active, having fun with others and learning new skills plus each child receives a free nutritious meal as part of their session. Chargeable spaces are available to book through selected providers for children who are not eligible for free school meals.

- To support children and families, Family Solutions can request funding from local charities such as Chatham Charities for furniture and white goods or provisions for families for example Wonderfully Made, a charity providing school uniforms for children who need them.
- There are Children and Family Hubs and well-being centres across Medway which provide activity groups and sessions (in partnership with various agencies) designed to provide Medway's children with the best start in life and parents/carers get the support and advice they need.
- The Early Years Sufficiency team (EYST) and the Medway Family Information Service (FIS) are working to engage as many vulnerable families as possible with two year old children who are entitled to funded childcare.
- Welcome to Medway events continue for 2024/2025.

- Our Child Friendly Medway Team runs free activities and events for children, young people and families in Medway as part of their Seeing is Believing programme which aims to help narrow the gap by giving all children and young people, including those from disadvantaged backgrounds and with additional needs, the chance to try new things and take up opportunities they may not otherwise have access to.
- Child-Friendly Medway believes literacy is a key priority and launched For the Love of Reading in September 2022 as a legacy project to inspire a passion for books and reading among children and young people. In multiple studies, research has found that the ability to read is the highest indicator of a child's future success – more than their family circumstances, or their parents' educational background and income. We want all of Medway's children and young people to have a bright future ahead of them, and we are determined to get more books into more homes, and to encourage children and young people to develop a lifelong love for reading. As part of the For the Love of Reading initiative the CFM team delivers Pop-Up storytelling events in the community, Soft Play and Story Corner, Book themed events, Book Swap Shelves, Book Trails, Book Nooks and Book Giveaways.



- We work in partnership with Macmillan Cancer Support and various local agencies to provide benefits advice, advocacy, information, signposting and help residents with the completion of forms as needed.
- The team will be developing the service both in Medway and in Kent through 2024/25. This will provide increased resilience for our residents.

Maximising incomes and supporting health and wellbeing

For many Medway residents, our assistance in helping to minimise costs is a lifeline. However, for anyone facing debt and other forms of financial insecurity, efforts to maximise income are equally critical.

What we've done

- The proportion of adults who smoke in Medway has seen a decrease from 14.7% to 8.9% in 2022. This is ahead of the national trend where the prevalence has declined from 13.8% to 12.7% respectively.
- Our trained advisers continue to provide behavioural support along with pharmacotherapy to help people quit smoking. Over 660 people received help last year to support them with their quit attempt. This is through a wide variety of settings including, the stop smoking shop, pharmacies, GP's, and through the maternity services in a range of locations across Medway.
- Medway Library and Archives Service continues to provide quality front line service across its 15 locations and digitally delivering a 99.5% satisfaction rating from residents.
- Over 850,000 books were loaned in 2023/24 illustrating the continued local need and how the service

continues to support the education, learning and literacy of all Medway's residents.

- There were 650,000 visits to libraries and community hubs in 2023/24 driven by the range regular and one-off of events and activities delivered by staff to engage and support families, older people, young mothers,



teenagers and people with disabilities. Activities and events include Baby Bounce and Rhyme, Lego Club, Songs and Scones, Pop in and Play, Summer Reading Challenge, Poetry groups and Book Clubs, dance and theatre events, exhibitions and author talks.

- The service provides important connections to multiple services across the council including welfare and benefits, youth services and housing services and has partnerships with over 100 voluntary sector organisations delivering a range of support services.



- Wi-Fi printing has been rolled out across our Community Hubs.
- The free festival programme in Medway continues to reach a huge amount of residents and visitors reaching 490,000 people. Highlights include:
 - Rochester Sweeps Festival audience of 77,000
 - Armed Forces Day audience of 16,000
 - Coronation Live Site audience of 15,000
 - Rochester Christmas Market and Dickensian Festival with an audience of 225,000
 - Medway Mile with an audience of 4,000

and funded partner events including:

- Electric Medway Festival audience of 20,000
- Medway Pride audience of 5,000
- Love Chatham Carnival audience of 28,000

What we're doing

- We are helping residents to save money by making healthy choices with Medway Stop Smoking Service. Our trained advisers support residents by developing tailored plans to help quit smoking. The average smoker can save £2,451 a year by stopping smoking. (Source: Public Health England from ONS (Office for National Statistics) data).
- Increase the number of smokers engaging with effective stop smoking interventions. Specific focus will be among the highest smoking prevalence groups such as, routine and manual workers, people with mental health illness, those accessing drug and alcohol treatment services, the unemployed and across some ethnic groups.
- We continue to encourage residents to be healthier and consume alcohol responsibly with the Try Dry app.
- We are rolling out the national Swap to Stop scheme that can help people quit smoking..
- We are working to reduce the instances of vaping amongst young people.
- Medway's 15 Community Hubs and Libraries are key outposts of the council in the community, providing access to all, with many residents within walking distance. In addition to providing brilliant reading, learning and social services they are an access point for a range of council and voluntary sector services.
- All Medway's Community Hubs and Libraries, provide a range of services, along with hundreds of clubs, events, and activities for all members of the community. For anyone who may be less mobile we provide an extensive digital library, plus audio material.

In addition, we continue to invest in the provision of free access to computers and Wi-Fi.

Significant investment from Arts Council England will see further digital technology rolled across the service including:

- Self-check-out machines
 - Interactive play tables
 - Interactive screens
 - A new maker space with 3D printers
 - Archive material scanner
- The funding will deliver a new and refreshed mobile library bus that will reach schools, villages and events, will launch at Easter 2025.
 - The Family Information Service provides an outreach service to engage directly with families to support them in seeking childcare and enabling parents into employment. The outreach service also works in conjunction with the Job Centre Plus in meeting parents and carers to offer one-to-one advice on childcare choices.
 - Medway's annual free festival and events programme celebrates the talent and culture of our diverse communities.
 - A shift to enhanced support to community and commercial event organisers should over time balance

this out. The new outdoor events policy and fees and charges schedule alongside new digital application process and support programmes will build capacity in the community and provide a professional platform to engage with commercial event organisers.

- Our sports centres, including our brand new Cozenton Park Sports Centre, have introduced new family holiday swim (during designated swimming pool sessions in school holidays): suitable for those under 16 accompanied by a parent or guardian in the water. Children (under 16) will be £1 per swim for up to two children when accompanied by a full fee-paying adult.
- Sports centres provide swimming lessons, including school swimming lessons to over 35 schools. In addition, we provide the Alpha Step Awards which are designed to build confidence in those who may need more support during their swimming lessons, including certain adults and some people with special educational needs or disabilities (SEND), and free access to a carer for all disability users.
- Our sports team encourages active participation for everyone in the community and run both the Mini Youth Games and Disability Youth Games (DYG), a funded series available to all Medway schools and special units. Competitions are available to children from Year 4 to Year 9.



- Sports team free events programme includes Big Splash and Medway Mile, mass participation community sports events.
- Families whose children are in receipt of free school meals have the option to enrol their children for free at the Mini Youth Sports Camps and Medway Go swimming lessons and sessions that run throughout the summer holidays which include a wide range of fun pool and sporting activities.
- During the summer break we provide a Summer of Sport and offer a wide range of free children's drop-in sessions including football twice each week, street cricket, family workouts, basketball, yoga at Rochester Castle Gardens, and family sports.

Building financial resilience and managing debt

The cost of living crisis threatens to trap more residents in debt. Therefore, building financial resilience and supporting residents to manage their debts is a foundational aspect of our response to the cost of living crisis.

What we're doing

- Producing a range of information and signposting materials to support anyone who is not online to be shared via our libraries, hubs, partners and third parties.
- Collating all the support available in a single space on the Household Help webpage, including details of managing finances and debt advice
- We continue to be a member of the Money Advice Network and use the resources that it offers to support Medway residents.

What we've done

- Money Guiders training continues, and we now have over 100 registered money guiders in the organisation.
- We have fully implemented a centralised Benefits and Financial Welfare Service which acts as a collaborative hub for residents and partners.

- Medway Adult Education (MAE) have made improvements to the way people can access the learner support fund, to help with access to further training and qualifications including additional advertising. We have also brought forward the confirmation of eligibility to give residents confidence they can afford to learn. More changes are planned.





What we're doing

There will continue to be an ongoing campaign of customer engagement with the webpage updated to reflect the details of any new initiatives and resident support available. Further work is being undertaken to target residents who may not have applied before but who are eligible for the Household Support Fund to apply before the scheme closes.

- MAE work in partnership with various early years settings, in key geographical areas, to reach families who benefit from the Family Learning programme. MAE utilises close ties with a number of primary schools to help them reach and positively impact their local residents. This includes the current Teaching Assistant course at Featherby Primary in Twydall.
- MAE also offer a range of courses to improve maths skills in fun and creative ways through Multiply, including ways to support people with budgeting, upcycling to save money and raising awareness of green issues. There were 174 enrolments last year in the Multiply budgeting.
- The Medway Financial Welfare Hub is up and running with advisors helping residents on a daily basis.
- Medway Council, in partnership with the Money and Pensions Service, is training our staff to become Money Guiders to enable the council to provide effective money guidance to our residents.
- The Money and Pensions Service's Money Advisor Network (MAN) allows officers to refer a customer who requires personal debt advice, through one of three ways: referral to the online debt self-help tool, immediate call back from a Debt Advice Agency or schedule a call back from a Debt Advice Agency.
- MAE offers adults (19+) in Medway access to workshops and courses that will aid their knowledge and improve employability. Anyone who needs it can obtain support via the Learner Support Fund for help with travel costs and childcare, ensuring people are not disadvantaged when trying to gain skills and qualifications.
- Families can enjoy a range of free courses that promote quality family time and practical skills that can be used in everyday life.
- MAE offer free courses and concessionary rates on qualification courses to anyone in receipt of a benefit. The workskills programme provides free employability courses to any jobseekers and online e-learning qualification courses are also free. Digital skills are free as are English and maths (all levels up to and including GCSE) to anyone who doesn't have these qualifications at a grade C or higher.
- Our MAE community programme and outreach work, in partnership with local services, finds and provides classes for those local residents who have barriers to taking part in lifelong learning. This delivery provided free for the learners to remove the financial barrier to taking more involvement in their community. This outreach aspect also aims to reduce isolation, improve mental health and fitness and enhance confidence. These interventions are often a first step in a journey back into employment or further education- including into MAE's Art BTEC.
- Our Children & Family Hubs have staff from the Department of Work and Pensions who can provide support for families who are open to Early Help, Child in Need or Child Protection. This includes eligibility

checks to ensure incomes are maximised through the correct benefit entitlements, enabling access to the right financial support, and income and expenditure checks to support knowledge and resilience for managing debts and moving from financial instability and/or unemployment

- Financial welfare officers will become embedded within children's services enabling support to families to be provided early, and preventing escalation into Family Solutions or statutory services.
- Housing Related Support Services offer accommodation that is commissioned for vulnerable groups and support tailored to individuals, from accessing health and other universal services, helping to maximise eligible benefits and income, accessing training, and gaining employment, and essential life skills around managing and maintaining accommodation.
- We are closely working with MHS Homes in the opening of their new 28 bed foyer for 18–25-year-olds, who have complex needs and history of rough sleeping or are at risk of rough sleeping.
- The Housing Options service works to ensure that accommodation is affordable and where possible we look to prevent homelessness. They offer basic debt advice and information about prioritising expenditure and use the Prevention Fund to assist households that

have fallen into rent arrears or have affordability issues that require assistance with a top up. This fund is used to help prevent homelessness to allow households to remain in their home.

- Rough Sleeper Initiative (RSI) conducts multiple outreach sessions from 5am through the week to engage with people sleeping rough and assists with maximising income and signposting to relevant services for support. The service also offers accommodation to households to prevent rough sleeping. We are now working on support plans for April 2025 and beyond as grant funding expires in March 2025.
- The temporary accommodation service assists households in temporary accommodation to maintain their tenancy and support with budgeting to maximise income and signpost to relevant support services that can help.
- We work closely with landlords in the private rented and social sectors and have recently launched a new lease scheme 'One Medway Lettings'. The scheme enables us to obtain rental properties that might otherwise need to be sold and help us in providing additional opportunities for our clients to secure housing.
- Council tenants have access to specialist income and tenancy sustainment officers who provide a range



of support for tenants experiencing difficulties. They provide guidance, support, and signposting to assist tenants to sustain their tenancy and maximise income.



Further information

To access additional resources and information on Medway's cost of living crisis response, including more detail on the services and activities outlined in this plan please visit: **[Medway.gov.uk/HouseholdHelp](https://www.medway.gov.uk/HouseholdHelp)** or pick up a leaflet at any of Medway's libraries and community hubs.