Harborne Parish Lands Charity
Providing a service for those in need

2025/26 Grants Strategy

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Version: 2.0	Pages: 24

1.0 Introduction

Harborne Parish Lands Charity (HPLC) grants are available to individuals in need and organisations that assist people in need. When looking at 'need', it is important to look at both material needs (food, warmth, housing, adequate income and employment) as well as psychological needs (mental health, quality relationships, sense of security and self-esteem). The charity cannot possibly hope to provide funding to everybody who asks for our assistance. In order to ensure a fair, equitable and transparent allocation of funding, and in order to target our resources on people who most need our support, the charity completes a grant strategy annually. The Grant Strategy outlines the charity's key priorities for the year. Any applications made to the charity are assessed against these priorities and only applications that demonstrate an ability to evidence and address these needs will be funded.

This strategy covers applications for grants to be made between 1st July 2025 and 30th June 2026. Funding is restricted to the Ancient Parish of Harborne. This consists of the following parish areas:-

- St Boniface Quinton Road West (Birmingham)
- St Faith and St Laurence (Harborne)
- St John (Harborne)
- St Peter (Harborne)
- St Albans (Smethwick)
- St Chad (Smethwick)
- St Mary (Smethwick)
- St Matthew (Smethwick)
- St Michael and All Angels (Smethwick)
- St Stephens (Smethwick)
- St Paul (Smethwick)
- Old Church (Smethwick)

2.0 Previous Achievements

Over the last audited period (2023/24) the charity was able to support **6,053** people residing in the Ancient Parish through the grant programmes for individuals and organisations, a much higher figure than in previous years. A significant proportion of this is a result of extra funding made available to the Organisational Grants budget by the trustees.

For the final organisational grant round there was a significantly greater number of strong proposals made, far exceeding the value of the budget available, even when £17k was moved from the underspent Individual Grants budget to the Organisational budget. To address this, a further £50k was made available by the trustees. As a result, significantly more organisational grant activity could be delivered in the year as would normally be possible.

The table below offers a little more detail:-

Category/Priority: **Organisational grants**	Number of grants		Value	Number of Recipients
16-24yr old NEET Provision (or those at Risk of NEET)	7		£53,626.20	322
Services for Older People	13		£132,727.88	952
Debt and Money Management	4		£43,304.60	729
Food and Household Goods Distribution	4		£56,944.27	3,900
Core Funding	0		-	-
Individual grants				
Birmingham		28	£17,526.28	71
Smethwick		35	£21,052.85	79
Totals	**28**	**63**	**£325,182.08**	**6,053**

3.0 Data and Trends

Summary of previous findings: (2023/24 -vs.- 2022/23)

By Organisations Addressing Grant Priorities

A broad comparison shows that for the year 2023/24 there was £24,505.68 more allocated to grant spending on the previous year (and that year itself had had an extra £25k allocated, with c.£5k carried forward from the previous year) – thus, this was £55,182.08 more than in any normal year, representing a significantly greater allocation. This was a direct consequence of the value of all the June 2024 Organisational Grant applications far exceeding the budget available, and so further funding was allocated by the board of trustees to cover this shortfall. The trustees did not want to see several strong proposals for support for those residents of the Ancient Parish in need go unfunded and thus not fully addressing said need.

In a little more detail and in contrast to the 2022/23 provision, we can see there had been an increase in both the number and value of grants awarded to organisations committed to supporting 'NEET Provision', falling more in line with previous years' provision. However, we can see a fall in the numbers of young people supported. This is due to one provider that was able to deliver short intensive anti-bullying interventions (to most pupils from two primary schools) in 2022/23 not seeking funding in 2023/24. Naturally, this skews the VFM figure for that priority, but with that single provision factored out, this figure is more in line with previous years' support.

The 'Services for Older People' was increased from one period to the next, with an improvement in VFM (£139.42pp) across the priority's provision, indicating a slow return to pre-pandemic levels of delivery. There was a small fall in the number of grants made for 'Debt and Money Management' provision, but the value of grants and VFM remained reasonably constant, when compared with the previous year. The on-going trend for rising need for 'Food and Household Goods Distribution' provision appears to have plateaued, as the year's provision is very much in line with the previous year's, in terms of number of grants made, value of grants and VFM (actually somewhat improved to £14.60pp).

Although the on-going cost-of-living crisis still has a strong negative impact on the quality of life of many on low incomes and/or dependent on benefits' income, the flattening of demand for services offering 'Debt and Money Management' and 'Food and Household Goods Distribution' has lead the trustees to lift the focus on application to deliver those services only (or a combination of both) and were happy to consider applications for any/all priorities within the year, with this to be maintained for 2025/26.

By Individual Grant Support

There is little to be gained from making any direct comparison of this year's figures to the activity in 2022/23, as the trustees allocated an extra £25k Hardship Grant in that year to support the residents of HPLC's Almshouses, as the post-pandemic cost-of-living and cost-of-fuel crises took hold. This resulted in an extra 95 individual grants made, supporting and extra 103 individuals in 2022/23. However if this extra provision, and the extra £50k funding in 2023/24 made available to the Organisational Grants budget, are both factored out then 2023/24 individual grant spending is c.£5.5k less in the year than in the previous year. It also shows, however, that the number of grants and VFM is reasonably consistent across both years and is closely in line with previous years' provision. There has still been a very slow pick up in the number of applications made by support organisations calling on HPLC's individual grant programme, but numbers of applications have yet to return to pre-pandemic levels. This may be down to many organisations having scaled back services for individuals, or even suspension/cessation of such services.

Strategy, 2025 to 2026

Before making any adjustment to last year's grant priorities, a lot of research relating to trends in deprivation in the parishes covered was considered. In summary, it was found that in the parish areas covered, there continues to be high levels of deprivation and high unemployment levels, along with low school attainment and a high number of people with no qualifications. In both Birmingham and Sandwell, pensioner poverty has seen a small improvement on figures from the early years of the century, but have been worsening ever since. Child poverty had seen further worsening over the past decade, and is still the highest proportion of all groups measured, but has plateaued. Child poverty impacts on both physical and mental health of individuals and affects educational achievements.

Notably, the shock to the UK and global economies in the post-pandemic period continues to have a negative impact. Estimates of the cost of the government of the day's measures range from about £310 to £410 billion (this is the equivalent of c.£4,600 to £6,100 per person in the UK). This spending was directed towards vaccine development and national roll-out/delivery, to financially propping businesses and industries across the country as they were unable to trade, and towards funding the many thousands of UK workers who were furloughed over the height of the pandemic.

Despite these measures, an unprecedented number of people lost their jobs as businesses either downsized or folded entirely. At the time of writing, the UK is still the only European country to not have employment figures return to pre-pandemic levels, and the only G7 country to have a shrinking economy in 2023/24. There is some hope though as the downward slide of the economy hasn't been as bad as predicted, and there is an indication of a reversal of this slide into 2025. Despite this, more families are now living in poverty through higher levels of unemployment, or worse still those in work with limited financial resilience are now in poverty, and many must turn to foodbanks.

The energy crisis saw a sharp rise in fuel costs post-pandemic, but over time it has become clear that there will be no let-up in the excessive costs passed onto consumers. The massive cost increase to energy supplies, both domestic and commercial, is now the new 'benchmark' and will not see any reprieve in the foreseeable future. This fuel cost crisis is predicted to move as many as 10 million people from living affordably into poverty for the first time, and driving those already living in poverty further into deprivation.

The impact of poverty

Living in poverty contributes to those on lower incomes experiencing poorer physical health and being more likely to have mental health issues. Over a quarter of working-age people in the poorest fifth of the population experience depression or anxiety. The pressures of living in poverty cause considerable stress, which is often linked to poorer mental health as well as strained relationships within families. The long-term effects of poverty culminate in people in deprived areas having significantly lower life expectancy than those living in more affluent places.

In addition to having lower incomes week to week, people in poverty are also much less likely to be able to build up savings to help cover unexpected expenses, invest in improvements to their homes or access opportunities. One in three of those in the poorest fifth have no savings at all. People on low incomes are also more likely to get into problematic debt through falling behind with bills and credit payments. One in six people in the poorest fifth of the population report that they are in problematic debt, most commonly falling behind with Council Tax payments, rent or utility bills. Under the October to December 2024 direct debit price cap imposed by the previous government (and likely borne out by the current government), the average annual bill for typical gas and electricity consumption is still £1,717. This is well below the peak level of £2,380 level under the Energy Price Guarantee from October 2022 to June 2023, but still 41% higher than in Winter 2021/22, and going into 2025 these utility costs are set to rise sharply again.

People claiming Universal Credit (UC) must currently wait a minimum of five weeks for their first payment. In reality, this wait often extends beyond five weeks due to errors or complications with claims. Although claimants are offered an Advance Payment (effectively a loan to cover living costs during the wait), this has to be repaid, leaving recipients with less money to live on in subsequent months. Aside from one week admin/processing time this is due to the policy that UC is paid monthly, in arrears, on the often erroneous assumption that a claimant has enough money to cover living expenses for this waiting period. As UC has now long been rolled-out across the region, the

DWP whilst dealing with many UC claimants' grant applications, are still tackling the issue of 'log-jammed' claims. It is still clear that the five weeks' waiting time for a decision has rarely been even met, with claimants still having to wait too long for a decision (sometimes as long as six months), living without the money they need to cover essentials and stay out of debt.

Current findings: National

The data published in June 2023 by the *Joseph Rowntree Foundation (JRF)* is the most recent *"Cost of Living Tracker, Summer 2023"*, and focusses on the deepening effects of the cost of living and fuel cost crises on the nation's poorer population. Their previous research highlighted low-income households' finances continue to buckle under the pressure of the cost-of-living crisis, as 7.2 million are going without the basics, and 4.7 million are behind on their bills. They also found that households on the very lowest incomes are struggling the most, with three quarters of those in the bottom 20% of incomes going without food or other basic essentials like clothing or toiletries. This new research shows that the impact of rising prices while having low incomes and no savings, especially for food, has meant 5.5 million low-income households have had to cut down on or skip meals because they can't afford food. Four million reported going hungry, and 2.7 million have reported having a poor diet because of these crises.

Low-income households are struggling to afford their bills, with 4.5 million in arrears, and 2.6 million holding high cost credit loans with loan sharks, doorstep lenders, payday lenders or pawnshops. *JRF*'s report outlined the concern regarding the health and wellbeing impacts of the crises, with millions unable to afford a healthy diet, and those going without essentials more likely to need NHS healthcare services. For low-income households on UC, around 90% are going without essentials for the third survey in a row, despite the usual uprating of benefits with inflation and temporary cost of living payments. These levels of hardship are also becoming 'benchmark' with no reprieve in the foreseeable future.

JRF is again calling on the new Government to implement an Essentials Guarantee, to ensure that, at a minimum, the basic rate of UC at least covers life's essentials and that support can never be pulled below that level. People on UC, private renters and young adults are all seeing rising and worrying levels of hardship. The report makes clear that government support provided so far in the cost-of-living crisis hasn't been sufficient to stem the rising tide of hardship for millions of families on the lowest incomes up and down the country, and this they warned the previous government about, back in 2022.

The *JRF* report shows that for all low-income households in the bottom 40% of incomes:-

- 7.2 million households (62%) are going without essentials. This means that they have reported going hungry, or cutting down the size of meals or skipping meals in the last 30 days, or going without basics like showers or adequate clothing,
- 4.7 million households (41%) are in arrears with at least one household bill and the average level of arrears remains above £1,600,

- 4.3 million (37%) are going without essentials and are in arrears with at least one household bill, and;
- Over 3 million households (28%) have not been able to keep their home warm since June 2022 because they couldn't afford to.

They report that households in the bottom 20% of incomes across the UK are facing even worse and worrying levels of financial stress and deprivation, which have risen significantly. They state that on average, prices increased by over 18% (measured by CPI) between April 2021 to April 2023, however the rate dropped to 7.3% over the year 2023/24, but still regarded as higher than would be hoped. With rises in energy prices being compounded by high food inflation and housing costs continuing to soar, three quarters of households have reported going without essentials, up from 67% in May 2022. A fifth have reported going hungry often in the last 30 days, up from 13% in May 2022. Over half (53%) are in arrears, up from 39% in October 2021 and 47% in May 2022. Around four in ten (39%) have no or very low levels of savings. They highlighted the same three groups with a sharply rising risk of going without and getting behind with bills: people on UC, private renters and young adults. Households with members from BAME backgrounds, people with children, disabled people, and people with a mental health condition are also facing stubbornly high, if not rising, risks:-

- Almost every low-income household on UC is going without the basics (90%), either experiencing food insecurity, or going without basics like a warm home and essential journeys. This rises to 95% where deductions are being made, for example to repay debts to DWP. They believe the UK's social security system should be a safety net for when times are tough, but instead, it's too threadbare, and people are 'falling through the cracks'.
- High and rising housing costs are contributing to low-income households falling behind on their bills, taking on debt and going without the basics. 85% of low income private renters are going without essentials, and almost two thirds are in arrears with household bills; a quarter are at risk of being evicted into a competitive rental market.
- 18-to-34yr-olds are facing a very different cost of living crisis to older adults, experiencing some of the largest rises in hardship over the post-pandemic years, and this shows no sign of slowing down. A lack of savings, living in the private rented sector, living in cities, and receiving lower levels of government support all contribute to a poor financial outlook for the UK's young adults.

The *JRF* states financial scarring from this crisis is a big risk. A quarter of low-income households (2.9 million households) have a high-cost credit loan commonly with a loan shark, payday lender, doorstep lender, or pawn shop, and around half are in arrears with their loans. 4.2 million households are trying to earn more money, all while cutting back on their spending. Of particular concern is over a third of low-income families with children cutting back on food for their children; this is a last resort and something a family is forced into. In trying to find temporary reprieve from the crisis, many households are also being forced to erode future financial resilience, for example 22% are taking on debt to pay bills, 24% of working-age households on low incomes are cutting pension contributions and 22% are cancelling insurance products. With each phase of their research, the *JRF*'s results worsen, and they state the outlook is not good. 7.2 million families are already going without the basics, with the coldest months of winter and further price rises to come.

Their recommendations to address this and stop the rising tide of hardship are going forward, and that the new government must fill the gaps left by the previous governments' Budgets with five priority measures:-

1) Provide additional support to people struggling the most, including an additional cost of living payment of at least £450, this winter to narrow the gap between expenses and income for struggling households.
2) Make changes to UC so that the basic rate of support, even after deductions such as debt repayments to the government, can never be so low that people are unable to afford essentials, such as food, utility bills and basic household goods.
3) Unfreeze local housing allowance and at a minimum reset it at the 30th percentile of local rents, to help people keep up with the rent payments.
4) Run an effective campaign to increase the up-take of benefits, so that more people who need support, and are eligible for it, actually claim it.
5) Stop making deductions from benefits at unaffordable rates.

Worthy of noted is that the previous government did unfreeze Local Housing Allowance and realigned it with the bottom 30th percentile of local market rents. Also the Renters Reform Bill has been picked up and will likely be passed in 2025 by the new government which will not allow landlords to raise rents within tenancies to unaffordable levels for renters as a loophole to evictions, thus abolishing 'no fault' Section 21 evictions.

Current findings: Our Area

In light of the on-going cost-of-living crisis and aftermath of the pandemic HPLC has seen an increase in applications from people self-referring who would not normally be referred to us. Many of whom may have spent many years in work but have lost their jobs or have been able to manage financially but rising costs have pushed them into poverty, and through the pandemic years this has proven to be an on-going trend. As was expected, the kind of support requested has been more immediate in nature, particularly requests for cash grants (most commonly for debt relief) which HPLC cannot currently provide. Also, both Birmingham and Sandwell councils face unprecedented pressures on their spending, and in the absence of central government support, can only turn to freezing of budgets or further budgetary cuts through 2024/25 to save revenue.

The national picture of a problem with poverty continues to be reflected at a local level. The most recent Index of Deprivation data (still not updated since 2019) by '*.gov*' showed Birmingham is still ranked 6th out of 326 authorities across the UK, representing an increase (detrimentally so) in ranking from 2010, and Sandwell is now ranked 8th (where 1 is the most deprived), also representing a shocking detrimental increase of four positions on 2022's 12th ranking. Authorities across the West Midlands looked at 7 indicators of deprivation, to measure this:-

- Income deprivation
- Employment deprivation
- Education, skills and training deprivation

- Health deprivation and disability
- Crime
- Barriers to housing and services
- Living environment deprivation

Unfortunately, the single most deprived Sandwell ward, (which falls within the worst 10% of national scores), still remains Soho & Victoria, the residents of which mainly fall within the Ancient Parish of Harborne. Following that, the Smethwick ward is in the top third of deprived wards in Sandwell.

JRF carries out regular studies investigating possible solutions to the problem of poverty in the UK. They found that 14.5 million people (22%) are living in poverty, after housing costs are deducted (AHC), and looking specifically at children: 4.3 million (31%) are living in poverty, AHC. They report that over the past ten years or so, the cost of living (housing, food and fuel prices) increased three times faster than the average wage. As a result, there has been a rise in the number of working households in poverty in that time, with many low paid workers being in insecure jobs with no training opportunities. They outlined a 5-point plan to solve poverty in the UK:-

- Boost incomes and reduce costs
- Deliver an effective benefit system
- Improve education standards and raise skills
- Strengthen families and communities
- Promote long term economic growth benefiting everyone.

Child poverty – In Birmingham, over 1 in 3 children are still living in poverty, above the national average. Birmingham's Child Poverty Commission was set up to remove some of the barriers which lead to poverty and inequality. In their most recent report, they stated that tackling child poverty was a key priority as they work towards creating a fairer city, though little progress has been made. In general, Birmingham's Vision and Priorities improvement plan continues to aim to reduce the number of children in care or moved into care, and to see a higher proportion of children in need supported to live within their own family. The first report, covering performance up to 2018, shows that after initial successes, the improvement plan is falling behind targets, for all measures. This is, rather unfortunately, particularly true for children's services, with performance across multiple KPIs at 25% below planned improvement targeted for 2018; a deadline long missed.

In 2022, 25.5% of children in Sandwell were living in low income families; a reduction in the figures for 2015 (29%), and 2013 (26.9%), but there is still much to do to reduce this further. Sandwell's Anti-Poverty Action Plan 2023 (evolved from their 2016 plan) continues to identify 7 key aims to address child poverty:-

- Help people and families to maximise their income and reduce costs,
- Create pathways into local employment,
- Create stronger communities as a means of meeting local need,
- Local agencies use their powers to address anti-poverty,
- Respond to food poverty,

- Work together to share information, maximise impact and maximise use of resources,
- Develop collaborative information and take up campaigns and use local intelligence to influence policy.

It is clear that Sandwell has not been able to address all of the problems these 7 key aims were set out to tackle. The *JRF* research also showed that nationally, about a third of children were living in families lacking the resources for their minimum needs, and they state that child poverty has been rising since 2011. Now, 4.1 million children live in poverty in the UK (an increase of 500,000 in the last five years). This is much faster than would be expected based on population growth. The total number of children had risen by 3% while the number of children in poverty had risen by 15% by the early years of this decade.

Virtually all of the previous increases in child poverty had occurred across working families. In the last decade, poverty rates have risen for every type of working family; lone-parent or couple families, families with full and part-time workers and families with different numbers of adults in work. This is the first period in the last two decades when this has happened. While the proportion of children living in families where no-one works has fallen steadily, the risk of poverty for these families has increased significantly. In 1996/97, 83% of children in workless families lived in poverty. By 2012/13, the risk of poverty for those children had fallen to 63%. Since 2012/13, the risk has grown again; now, 73% of children in workless families are living in poverty.

Pensioner Poverty – There are still a substantial number of pensioners who have a low standard of living, especially if they are disabled or in ill health. The general trend, over the past 50 years has shown an improvement in (reduction of) pensioner poverty, however the number remains high, and this improvement has faltered in recent years. Since the last measure, 1 in 6 pensioners (1.9 million) in the UK now live in poverty; an increase of 330,000. This may be due to many reasons, including people living longer, being isolated and poor uptake of benefits. There has also been a significant rise in pensioner poverty amongst the BAME communities, most particularly within the Asian communities.

Fuel Poverty – At the time of writing this strategy the nation is facing an on-going rising fuel cost crisis, driven by pressures from overseas gas suppliers, and the previous government's lifting of the fuel price increase cap in late 2023, with no cap set in 2024. In some cases, home fuel costs have tripled, severely impacting those already living in poverty. This in turn is driving a rise both in debt problems and individuals/families needing to access food banks.

Homelessness – The encouraging evidence from the most recently available Homelessness Monitor report. published in 2023, is that the Housing Revenue Account (HRA) is continuing to enable councils to help more people in housing need. While those judged 'at risk of homelessness within 56 days' increased by 10% over the year, applicants assessed as actually homeless fell by 4%. Nonetheless a large majority of both local authorities reported that homelessness service 'footfall' had increased in the preceding year. This is also offset by further evidence that there is still rising homelessness in some areas across the country. One of the areas identified is Birmingham, and that this adverse trend continues to affect Central and Eastern European migrants. The expected surge in the arrival of Ukrainians with refugee status fleeing the conflict was not as large as expected, but does still represent a large migrant group that both local authorities are looking to house and support.

West Midlands Combined Authority (WMCA), and 'Levelling-Up' Funding

Since its creation, the WMCA continues to move forward the infrastructure projects into 2025/26 and beyond, namely: the slowly on-going extension of the tram system through the centre of Birmingham and beyond Edgbaston and the planned reopening of the Hazelwell rail-line to passenger/commuter traffic from the city centre out to the south of the city. It may be of note that both schemes are now under way, with the city-to-Five-Ways leg complete and running, but are still encountering delays and escalating costs for the wider network extensions. The importance of these projects is gaining ground as WMCA's Levelling Up Prospectus (published September 2022) shows that car usage in the West Midlands is nearly 25% greater than the national average, and a significant 2.5 times greater than that in London. Given the importance of achieving net-zero carbon emissions targets imposed by central government, public transport infrastructure must take a more prominent position when planning spending.

Each year the 'State of The Region' report gives a snapshot of economic progress in the West Midlands. This includes indicators which act as an evidence base to support WMCA programme development. The authority has also developed an Inclusive Growth Framework which has a range of quantitative and qualitative metrics which show how well the benefits of economic growth are being shared, and are measured against the in-house 'West Midlands Outcome Framework' (WMOF).

The previous government initiated two rounds of levelling up funds nationally available, set at £4.8 billion, and over the past three years these payments have been made. The National Audit Office reported that local authorities and other bodies submitted 834 bids across both rounds of the Levelling Up Fund. Of these, 216 bids were successful with a value of £3.78 billion, and 618 (just under three-quarters) were rejected, with a value of £9.74 billion. Of this, nearly £1.3 billion has been allocated to projects in the West Midlands through investment programmes, including the Levelling Up Fund.

As part of the region's 'Deeper Devolution Deal', the WMCA states the West Midlands has become the first region in the UK to get 'Growth Zone' powers capable of generating more than £1.7 billion for local councils to spend on levelling up the most deprived areas and driving future growth. Central government has approved three 'Growth Zones' (Dudley/Sandwell, Walsall and the third will cover parts of East Birmingham and North Solihull), to be set up with councils able to retain business rates for 25 years, and using the money to help rebalance and grow the regional economy while also tackling long-standing issues causing deprivation, fuel poverty, jobs, skills and health. The three zones have the potential to generate £1.7 billion for regeneration investment, create 60,000 jobs and deliver 4,500 new homes. The change in central government after 2024's election has not yet had any measurable impact.

Alongside the announcement of Investment Zone status for the West Midlands, this has seen powers and financial controls transferred from Whitehall to the West Midlands and taken together with the previous Chancellor's announcement for a West Midlands Investment Zone, means every local authority in the region will benefit from new financial powers to meet the priorities for their communities and businesses. 'Investment Zones' supporting sites in Wolverhampton, Birmingham and Coventry/Warwick and accompanied by funding for new infrastructure, tax breaks and other incentives for companies and business rate retention for the local councils, will have the power to drive up to £5.5 billion of growth across the region, and more than 30,000 new jobs by 2034. The Zones have been developed jointly by the local authorities and the WMCA working closely with the Department for Levelling Up, Homes and Communities ('DLUHC'), based on regeneration priorities and making the most of key transport corridors including forthcoming Metro extensions and highway connections around Junction 10 of the M6. WMCA state this is the first time that central government has deployed Growth Zones, enabling local councils in a region to retain 100% of their business rates for 25 years to support comprehensive regeneration that could include new development, job opportunities, community facilities and housing.

The HS2 project has had its northern section extensions suspended, but this will not impact the West Midlands phases, but as these are still planned for 2029-33, there will be little benefit apparent for some time yet. The WMCA has, to date, not greatly moved any significant direct employment funding/programmes, and so far has had little effect on alleviating poverty in the region, which is currently driven by both national and local factors. The planning rationale may be to ensure that effective infrastructure will support new economic growth, as and when that's implemented.

'*Brexit*'

The ability to do business with the EU continues to be greatly impeded, although the 2024 Labour government seeks to work closer with business sectors and governments across the EU. The greater part of the community of economists still assert there is now evidence that this severing of ties has slowed the growth of the UK economy, with the possibility of pushing the UK economy into recession still a likelihood. The Cambridge Econometrics report (published January 2024) shows that London's economy has shrunk by more than £30 billion. The average British person is now nearly £2,000 worse off in 2023, while the average Londoner was nearly £3,400 worse off as a result of Brexit. HPLC has already noted the continued difficulty in accessing many of the goods it provides to grant recipients that were previously easy to get hold of.

HPLC contingency planning for a recession still has the charity well-placed and ready to weather an emerging poorer economic condition. The cost of the goods and services HPLC provides are continuing to rise, with increased 'lead-in' times, which is certain to reduce the numbers and/or extent of grants available, and the damage to the UK economy will likely to continue to have a detrimental effect on the poorest members of our society. This same economic damage would likely result in even further cutbacks to any government funded statutory support. The actions suggested in the *JRF's* briefing (published January 2021) for government to implement were largely ignored.

Post-pandemic Economy

Euromonitor International analysts state the global economy is slowly recovering from the COVID-19 pandemic, but still faces on-going challenges from 2024 into 2025 and beyond. However, this recovery was mitigated by China's 'zero-COVID' policy (as opposed to most Western countries' 'live-with-COVID' policies). Thus, the Chinese economy was the first to fully recover from the pandemic-driven downturn, shifting the government's focus from stimulating recovery to controlling financial system risks and robust credit expansion. However, China's strict zero-COVID policy also slowed down the country's robust growth, as even the smallest virus outbreaks were followed by strict quarantines and isolation. The pandemic resulted in very high levels of public spending in the UK, and estimates of the cost of the government measures in place since 2020 still range from £310 to £410 billion, even though four years have passed, and this has been a driving factor is pushing up inflation rates to levels not seen since the 1980s. HPLC continues to note the increase in cost many of the goods and services it provides to grant recipients. In addition, many individuals have reduced (or even ceased) their contact with support organisations that HPLC fund, impacting performance, but more importantly, putting those individuals much further away from the support they need.

On-going Unstable Geo-political Future: Russia / Ukraine and now Beyond

The protracted Russian military incursion into Ukraine continues to detrimentally impact the global economy and has contributed to the on-going massive cost increase to energy supplies putting financial pressure on HPLC's service users, both those supported through the Grants Programme and its Almshouse residents (those without HPLC's bulk-purchase advantage). This has been a secondary driving factor in pushing up inflation rates even more, and the greater part of the community of economists agree the nation is still facing a cost-of-living crisis as many individuals and families struggle to cope. Added to this, at the time of writing, the Israeli/Palestinian conflict and the fall of the Syrian government to militants can only add further destabilisation to the global economy. Finally, the American people have re-elected an isolationist former president (to be inaugurated in January 2025), with a track-record of enacting policies to intentionally stifle international trade into the US, which will likely cause more global financial instability.

Changes to Welfare Benefit System

The following changes to the benefit welfare system are mainly geared to spending freezes, and have already impacted those already struggling individuals/families:-

- The 2016 Benefit cap is still in place, and currently stands at a maximum of £423.46/week (£486.98/week in London) and will not change for at least a year for all eligible benefits, despite the cost-of-living crisis, and represents a real-term drop in income of 2.1% for any family that might have exceeded this cap. Most working-age benefits and tax credits have been frozen year-on-year already, and many families are still struggling to make ends meet and often have to cut back, even on essentials.

- UC is paid monthly in arrears and includes Housing costs (rent, but not Council Tax). If the household has two adults, married or living as a couple, there is one monthly payment for both of them. Under UC, individuals are responsible for passing payments on to their landlords for their rent. Those claimants with children are expected to prepare for work when their youngest child turns two, and to look for work when their youngest child turns three, with support from Jobcentre Plus. The monthly UC Living Element amounts are, currently:-

Single and under 25	£316.98
Single and 25 or over	£400.14
For a couple, both under 25	£497.55 (for both)
For a couple and either are 25 or over	£628.10 (for both)

  This represents a below inflation increase. Most impactful, is still the length of time many claimants have to wait for a decision to be made, often without any up-front crisis payments. The roll-out period has long passed and the delivery of this benefit should be efficiently actionable by now, but clearly is not. These on-going delays have resulted in a marked increase in the demand for crisis support, particularly with users of food banks, attendance at community cafés and people needing debt support.

- The on-going problems reported with the process of awarding Personal Independence Payment (PIP) are chronic, and are still subject to long waiting times for assessment. Also, claimants still report not being treated with dignity by the assessors, that claimants' testimonies and applications still being 'misrepresented' by the assessors, and assessors continue to be, outwardly apparently, unqualified to make sound medical judgements regarding the claimants and people suffering financial hardship as a result of the delays.

- The DWP is continuing to focus on moving claimants in receipt of 'legacy benefits', identified as:-
  - Income-based Jobseekers Allowance
  - Income-related Employment and Support Allowance
  - Income Support
  - Housing Benefit
  - Working Tax Credit

  -onto UC, with Child Tax Credits being the most recent to be subsumed. Given the on-going delays and difficulties identified above, and in the absence of any apparent solution to those difficulties, it is highly likely that many individuals and families will experience further detrimental impact to their lives and an increase in poverty and likely exposure to the risk of debt.

There are also some elements of the benefits system that increase the effects of poverty, including:-
- The two-child limit in income-related benefits.
- The benefit cap and the five-week wait for the first UC payment (both mentioned above).

- Unaffordable debt deductions from benefits.
- Local housing allowance rates (frozen since April 2020) again breaking the link between housing costs and benefits.

Since 2022, there have been piecemeal (but relatively large) amounts of local welfare support funding for councils, but the suspicion is that this has not reached many hundreds of thousands of struggling families left behind in receipt of legacy benefits or UC, particularly as there is little evidence of this spending being made in Birmingham or Sandwell/Smethwick. Also, the £20 emergency increase to the standard UC payment was withdrawn in 2022, and this has had a detrimental effect on those who were in receipt of it. There is likely to be a spending freeze or even cuts to welfare spending in the Spring Budget, due in March of 2024. On the plus side, the inflation rate has (at time of the writing of this strategy) been steadily reducing, and is at the time of writing this strategy 5.3%, with a forecast to fall perhaps as low as 3-4%. The recent inflation high of 11.7% has had a lasting and damaging impact on the economy, and is a core factor in driving the cost of living crisis.

4.0 Cuts to Council Budgets

In 2024, tens of millions of pounds of further cuts were made across Birmingham City Council (BCC) to deliver a legal budget, in addition to the already heavy cuts of £300 million since the issuance of a Section 114 Notice on the 5th September 2023. This means the city is facing the prospect of serious degradation of most of its services. The state of council finances were published in the interim finance officer's report presented to the city council's Cabinet on the 16th January 2024. BCC cites rising demand for services, the equal pay legal ruling, plus the failed implementation of a new IT and finance system, and poor financial management in previous years, following on from years of austerity cuts. In September 2024 Birmingham issued a renewed section 114 notice after new analysis suggested equal pay claims could cost the council up to £760 million. As of November 2024, a settlement has been reached with regards to the equal pay legal ruling, and a paper was presented to BCC cabinet in December, but the full terms of the deal are still confidential. BCC's interim finance chief had previously flagged that the council needed to make £200 million of savings throughout 2024 and £100 million this year, to ensure it could produce a 'legal budget'. BCC had identified £149 million of cuts for last year, and stated a need to add £81 million to this year's cuts, thus increasing the 2025 cuts, and still leaving them short of their target. Hundreds of further council jobs will likely also be lost as part of the process, perhaps to reach as high as 1,800, depending on the ratification of the budget. BCC may be forced to request a central government loan facility, which would certainly need to be paid by for years to come, and which could possible attract penalty rates.

BCC's *'Medium Term Financial Plan'* for 2021-2025 (adopted February 2021) had set a balanced budget for 2021/22 and a target for the Delivery Plan to achieve £38.5 million of savings to balance the budget for 2022/23 and highlighted a significant structural budget deficit for the financial years beyond 2023/24, but these targets have been missed, year on year. The plan is now likely to be swept away by the new budget's need for far more stringent cuts. There remains significant uncertainty over the level of resources available to BCC into 2025, mainly due to the on-going reforms to local government financing. The previous settlement agreed by central government was designed to provide more to councils with higher spending needs and/or less ability to raise Council Tax (such as Birmingham) and councils in deprived areas have received a relatively larger share of the grant, with Birmingham being allocated around 3% of the national total, namely £24.7 million. The new government's intention is to consult at a later date on the distribution of this, and therefore for planning purposes. It has been assumed that Birmingham will receive a similar proportion of the £822 million national sum resources in future years. Council Tax is therefore assumed to increase, in real terms, by 2.99% into 2025 and beyond.

The previous government introduced 75% Business Rates retention nationally from 2021/22 alongside a planned periodic reset of accumulated Business Rates growth, redistributing local Business Rates growth across all local authorities based on need. In October 2021, the then Secretary of State for Levelling Up, Housing and Communities announced that government had abandoned its plans to allow local authorities to do this as it would conflict with the levelling-up agenda. Business rates relief for the retail, hospitality, and leisure sector has been extended by the new government, but with the discount reduced from 75% to 40%, many businesses in England are set to see their rates bills nearly double in 2025/26. The Secretary of State also announced there would be a review of the mechanism for redistributing funding to the authorities most in need. BCC's planning assumption is for the Business Rates Retention Pilot to continue, however the reset of business rates baselines in 2024, will mean BCC is still likely to lose resources of around £11.3 million from 2025 onwards.

Birmingham's Corporate Plan 2022 to 2026 provided a common basis for strategic planning and focusses on tackling inequalities and creating opportunities for the city's residents to live longer, healthier, and happier lives. It replaced the Council Plan 2018 to 2022 and is meant to present an improved set of priorities for 2022 to 2026, to address the impact of the COVID-19 pandemic, tackle inequality and support the 'levelling up' of the city.
The strategic outcomes and priorities are:-

- *"A Prosperous Birmingham"*; support inclusive economic growth, tackle unemployment, attract inward investment and infrastructure, maximise the benefits of the Commonwealth Games.
- *"An Inclusive Birmingham"*; tackle poverty and inequality, empower citizens and enable the citizen voice, promote and champion diversity civic pride and culture, support and enable children and young people to thrive.
- *"A Safe Birmingham"*; make the city safer, protect and safeguard vulnerable citizens, increase affordable/safe/green housing, tackle homelessness.
- *"A Healthy Birmingham"*; tackle health inequalities, encourage and enable physical activity and healthy living, champion mental health, improve outcomes for adults with disabilities and older people.
- *"A Green Birmingham"*; improve street cleanliness, improve air quality, continue on the 'Route to Net Zero', be a 'City of Nature'.

Through the council's delivery, enabling and influencing roles, they aim to strengthen Birmingham's position as a thriving, young and diverse global city.

Sandwell Metropolitan Borough Council (SMBC) still has a welfare rights budget of c.£1 million, however, the authority is facing further cuts to spending, and rising costs, and saddled with pay freezes means funding cuts to its advice providers. SMBC currently spends c.£317 million each year on day-to-day services, such as bin collections, street cleaning, running libraries and leisure centres. Of this, around 60% of the budget funds vital services for adult social care and looking after vulnerable children, etc. SMBC announced in November 2023 they must make further savings of £13 million to ensure a balanced budget for the year 2024/25. This is resulting in strategic cuts to funding to some services in full, rather than 'injure' a broad range of services. SMBC has not been able to publish up-to-date budgetary data, so for the purposes of this strategy, data from 2022 and briefing notes from 2023 are used. SMBC is still facing continuing reductions in some of the non-adult care government grants forcing it to review services, having a direct impact on its residents. SMBC is also responding to the rising adult social care costs settlement by increasing Council Tax by an additional 1.99% for 2024/25 and by introducing a different version of the Better Care Fund. SMBC has, since 2018, implemented a 3.99% increase in Council Tax in 2019/20 with the intention to implement a further increase of 1% in 2021/22 and 2022/23, flattening and spreading (but not reversing) the 4.99% blanket increase previously planned for 2017/18.

SMBC continued the £16.7 million cuts implemented in 2022, and the updated tax policy won't raise any more revenue than predicted. In addition to the £50 million already cut since 2015, SMBC also made the expected 1,250 job losses between 2021 and early 2023, with more forecast for 2024. Overall, SMBC have budgeted another deficit for the year, and will need to make cuts to other services aside from the commitment to adult care secured through the government settlement.

SMBC continues to implement severe cuts as a consequence of the COVID-19 crisis, outlined in a report to Sandwell Council's emergency committee predicting the borough will continue to suffer from the pandemic's financial impact for the foreseeable future. The report stated the council "will need to review which services it continues to deliver with the reduced financial resources available, with an immediate focus placed on the continued delivery of statutory services." The report further states "Reduced income from council tax collections, increased costs of implementing the council tax reduction scheme, business rate arrears, commercial rents, housing rent arrears, etc. and increased demand for council services as a result of the economic downturn will impact the current year and future years' budgets." SMBC also warn children services are expected to see a rise in demand as wider job losses in the economy push up the number of children being referred to social workers.

5.0 The Grant Priorities, and Participatory Grant Making

Officers of HPLC attended WM Funders' Network's 2024 Annual Conference, which had a focus on sector-wide exploration of 'Participatory Grant Making'. The charity recognised the need to improve its existing grant making strategy writing process by consulting with some of its stakeholder partners and liaising with the wider community, and work on the strategy's development.

Participatory grant-making is the practice of accurately assessing the needs of – and if appropriate, ceding grant-making power to – affected communities and community groups. In practice, it means placing affected communities at the centre of grant-making by giving them the opportunity to advise and/or direct who and what to fund. This form of grant-making requires both a recognition of the unequal power relationships inherent in philanthropy as well as a conscious effort to rebalance that power.

To this end, HPLC ran a number of participatory grant making focus groups with stakeholder organisations, early in 2025. The discussions were wide-ranging, but the most common issue identified by the stakeholders was the need to address social isolation, as they felt this has become a more chronic issue since the COVID-19 pandemic lockdowns, and stated COVID-19 still poses a threat to vulnerable service users. They also said this issue of social isolation is not centred solely on older people as might be expected, but rather its effect reaches across all aspects of society.

To begin the participatory grant-making process – HPLC will include in its assessment of applications for organisational grant funding a continued expectation for applicant organisations to demonstrate their on-going processes to manage any issues that arise from the prevalent COVID-19 virus. This need not be a lengthy part of the application, but will need to be stated, and assurances given by the applicant they can respond quickly to another pandemic, if one should occur.

In light of this data (including the participatory grant making focus groups) and contextual information, HPLC will rescind its “Services for older people” priority and replace it with a priority addressing social isolation. HPLC’s trustees note that an over-arching commitment on the part of applicant organisations to address social isolation is in-step with providing services for older people. Also, HPLC will remove the “16-24” age criteria from its young people priority, allowing applicant organisations to widen their services beyond school age service users. Thus, for 2025/26, HPLC’s grant priorities will be:-

1) Young people NEET provision, or provision for those of school age at risk of becoming NEET.
2) Services addressing social isolation.
3) Debt and money management.
4) Food and Household goods distribution.

The charity will continue to deliver the individual grant programme to those in need. In addition, the following priorities will be considered if application levels for the main priorities are low:-

- Core Funding for organisations who work with disadvantaged groups who have been impacted by local and national cuts in funding.
- Programmes to support people with poor mental health.

Such applications are normally held until the end of the funding year, and must equitably share whatever funding remains, if any. HPLC looks to fund those applications that address one or more of the grant priorities first, and as demand for funding has increased in recent years, there’s very little chance of any funding being left over for any Core Funding and/or Mental Health Support applications in the final grant round.

6.0 Budget

The charity's total budget for the 2025/26 financial year is £270,000, consisting of:-
- £215,000 Grants to Organisations
- £55,000 Grant to Individuals (individual applicants may apply once per year).

If any of the budget for the 2024/25 financial year is unspent/uncommitted by 30th June 2025, the Trustees are to review the reinvestment of that surplus into the grants budget for the 2025/26.

Rationales for Addressing Over-Subscribed Organisational Grant Rounds

As reported, demand for organisational funding has significantly increased in recent years. This has now reached a point where the second round of the year will almost always see the value of all applications that have passed the first-stage 'rag-rating' compliance assessment, and that are strong enough to consider funding, far exceeds the funds remaining. A rationale must be applied then that ensures fairness in distributing the remaining funds and best maximises the effectiveness of the support this funding will cover, such as:-

Equitably sharing the remaining budget – the previous/most common (and thus far mostly successful) solution to this problem has been to equitably share the remaining budget around the successful applicant organisations, with their output/outcome targets also adjusted equally equitably. Where an organisation has successfully applied for £3,000 or less, it is a reasonable inference that they would find it difficult to scale down their delivery activities, should their award be equitably reduced in line with the other successful organisations. In such cases, these organisations would receive (budget allowing) their full award of 'up-to/including-£3,000', but their targets would remain in line with their original application.

This often results in (for example) an organisation receiving perhaps c.80% or c.90% etc. of the funding requested, usually meaning those organisations have enough funding to deliver most of their services. However, in recent years as demand has grown, this rationale may leave organisations being offered (for example) perhaps only c.30% or c.20% etc. of the funding requested, which will certainly mean those organisations will not have enough funding to deliver their services. At this point, this rationale no longer works.

Funding 'low risk' applications first – the June 2024 round was over-subscribed exactly in this manner. Then, the rationale used to decide which organisations to fund was that full funding was directed to the lowest value successful application first, and this rationale was repeated for each subsequently higher value application, until the funding was fully allocated. Thus, the highest value application was declined as this represented the highest financial risk to the charity. To offset the loss of income for the second-highest and last of the funded proposals, HPLC scaled down the outcomes/outputs expected by the same proportion, similar to the 'equitable funding' model above.

The charity may consider using this rationale again for future rounds, provided applicant organisations are made aware that this may be how successful funding is to be decided.

Scoring applications – the applications received for either the last round or both rounds could be scored, to ascertain how closely and/or accurately they address the needs identified by one or more of the grant priorities. This scoring would be made against a pre-decided scoring matrix. This rationale would then be that full funding is directed to the highest scoring successful application first, and this rationale then repeated for each subsequently lower scoring applications, until the funding is fully allocated. Thus, the lowest scoring application/s would be declined as this would indicate those organisations being least likely to address need in the Ancient Parish, bound by the grant priorities. To offset the loss of income for the last/lowest scoring successful award, HPLC would scale down the outcomes/outputs expected by the same proportion, similar to the 'equitable funding' model above. The charity may consider using this rationale for future rounds, provided applicant organisations are made aware that this would be how successful funding is to be decided, and have ample access to the scoring criteria and advice ahead of submitting their applications.

7.0 Key Dates

The Charitable Activities Committee continues to advocate two grant rounds per year, going forward. The Board of Trustees use the updated Terms of Reference for the Charitable Activities Committee to approve any organisational grant application, before passing to the Board. This is a further robust layer of governance to the process of assessing and approving (or declining), but it necessarily adds time to the process. As a result the deadlines are more in line with when the committee and board meet. Given the on-going high demand on HPLC for organisational grant support, it is appropriate that this pattern is maintained, to continue to effectively manage the budget across the year. Therefore, grant applications will likely be taken in two rounds across the year as follows:-

1st July – new financial year

- 1st deadline: **Friday 5th September 2025**. Approved applicants will be notified in **December 2025**, for start of delivery **1st January 2026** (or earliest date, post New Year's Day).
- 2nd deadline: **Friday 6th March 2026**. Approved applicants will be notified in **June 2026**, for start of delivery **1st July 2026**.

These date are in-line with the yearly calendar cycle of sub-committee meetings being held in advance of full board meetings, allowing the Charitable Activities Committee to assess organisational applications and can then present a summary to the board, alleviating the burden of making these assessments on the full board.

All officers submitting an application will receive a formal notice of receipt of said application. If an applicant organisation has not received this notice by the date of the deadline, they must contact the Grants Officer immediately and as a matter of urgency, to ensure the Grants Officer is actually in possession of said application.

Should there be any remaining funding into May/June likely to be unspent from either, or both, strands of the budget it will be passed forward to the following year's budget. The Grant Strategy is reviewed annually and presented for approval at the February Charitable Activities Committee meeting, to be ratified at the following full board meeting.

8.0 Application Process

Organisational Applications

HPLC will conduct focus-group consultation with local stakeholders ahead of the start of each year's rounds of grant funding, to contribute to the co-designing of the strategy, to ensure that once grant funding is awarded it is reaching the wider community (and responding to need) that might not have been addressed through HLPC's existing referral/application processes. The consultation will still pay close attention to the grant priorities, as outlined annually in the Grant Strategy.

Organisations wishing to submit an Organisation Grant Application should contact Peter Hardisty, Grants Officer (0121 426 1600, 07773 304631, or peter.hardisty@hplc.org.uk) for an initial pre-screening conversation and to request an application form. HPLC is happy to receive applications by e-mail, however, all applications must be sent to HPLC as a hardcopy, preferably by 'signed for' post.

All applicants must submit their most recent audited accounts, or management accounts if the audited accounts are more than twelve months old. Newly formed organisations without any accounts to show must provide a comprehensive breakdown of the spend for the project. All applications must be submitted in full by the dates outlined above.

Applications will go through a two-stage assessments process.

- Stage 1: Applications will be compliance checked, including legal compliance with statutory bodies. Non-compliant applications will be rejected. The applications at this stage may then have a rationale for ensuring the funding is either equitably or fairly shared, such as scoring the applications, or funding low-risk applications first. Any such rationale may result in some strong applications necessarily being declined.
- Stage 2: The charity's Grants Officer will visit applicants to gather information for a qualitative report for the Charitable Activities Committee to approve, and a summary then delivered biannually to the Board of Trustees for final approval.

The kind of grant funding HPLC can give is very specific with regards to the goals of the organisations we fund and the area they cover, aligning to the priorities listed above. HPLC seeks to support established (or newly established) organisations to relieve need within the Ancient Parish of Harborne, in order to protect known and/or valuable services at a time when they are threatened by a reduction in funding from other sources.

Applicant organisations may apply for funding within a grant round once per year (defined as no less than twelve months since the award date of any previous grant, such that the organisation may continue uninterrupted delivery of an ongoing project, should they be successfully awarded such funding). The charity will examine any further applications for a third year and beyond for indications of any growing dependency on HPLC funding, on the part of the applicant organisation.

Individual Applications

Individuals wishing to receive grant support must be assessed by an officer of an outside support agency where possible (social worker, health visitor, welfare rights officer, etc.); individuals may only self-refer if they are receiving no support from any agency. The Grants Officer will 'hard signpost' any self-referred individual to one of a range of external support agencies, to refer back to HPLC on behalf of the applicant. The Grants Officer will maintain contact with the external support agency used, to ensure the applicant is progressing through their referral process. If this doesn't happen in a timely manner, the Grants Officer may signpost the individual to connect with a different external support agency and/or encourage the individual to seek referral from similar agencies themselves.

The support agency's referral officer must be fully aware of the eligibility criteria of potential grant recipients, and the scale/scope of support HPLC can offer, and they must make this assessment themselves, with their client, before submitting an Individual Grant Application. HPLC follows the guidelines set down in the document: *'Income threshold for individual grant applicants'* (agreed by the Charitable Activities Committee, at their meeting of 9th November 2017) when benchmarking the measure/definition of poverty. Namely:-

> The Charity Commission's guidance 'The Prevention or Relief of Poverty for the Public Benefit' suggests that: *"The meaning of 'poverty' has to be considered in the context of an organisation's aims, whom the aims are intended to benefit, and where the organisation carries out its aims…*
> *For a charity carrying out its aims in England and Wales, 'people in poverty' might typically mean households living on less than 60% of median income… [after housing costs are deducted]… This includes those people who, despite working, may still fall into this category and people may quality for assistance …whether or not they are eligible for state benefits."*
>
> *Also, and in line with ".gov.uk" guidance, former/current mobility related benefits (DLA, ESA, PIP and Attendance Allowance) are tax free and are not considered as employability related benefits, and thus are not included in the assessment of an individual grant applicant's income.*

Furthermore, the Charitable Activities Committee revised (at their meeting of 1st August 2019) the upper limit/threshold for savings for any individual grant applicant to have, below which they could be considered eligible for support. The committee decided to set these figures as:-

- £3,192 per single adult (18+ and resident in the household referred) and/or;

- £6,384 for someone registered disabled, with complex needs.

-however, the figures above have increased annually since 2023/24 in line with CPI, and represent the threshold for savings for this year's Grant Strategy.

The referring officer must submit the application to Peter Hardisty, HPLC Grants Officer (0121 426 1600 or peter.hardisty@hplc.org.uk) by secure means, in line with current GDPR legislation. Applications for an individual may not be made more than once per year (defined as twelve months since the award date of any previous grant), and no more than three grants can be made for an individual/household in any rolling ten-year period (from date of approval of the first grant).

Applications will go through a two stage assessments process.

- Stage 1: Applications will be compliance checked. Non-compliant applications will be rejected, and the referral officer encouraged to reassess the client's needs and/or correct the form.
- Stage 2: The charity's Grants Officer will visit applicants, accompanied by the referral officer, to gather information for a qualitative report to the Chair of the Board of Trustees. On the occasions the presence of the referral officer is not possible the Grants Officer will ask for an HPLC colleague or an appropriate trustee to accompany them. In extremis, the Grants Officer may choose to make a 'door step' visit to the applicant, and not enter the property.

Applications for individual grant support have no deadlines; there is a rolling process of application, assessment and award. The Chair of the charity's Board of Trustees will review the reports weekly, with the CEO, and approve or decline any grant request. Any case that the Chair and Grants Officer believe exceeds any devolved powers either the Chair or any individual officials of the charity have been granted to act upon (such as, an unusually large single award), is shared with the Charitable Activities Committee to assess and decide. Thus, HPLC can demonstrate a fair, transparent and robust level of assessment for any such case.

HPLC aims to guarantee a turn-around time of 15 working days from receipt of the application to the awarding of successful grants. The charity's Grants Officer will record and monitor all applications and their outcomes, and report this to the Charitable Activities Committee. The Charitable Activities Committee, with the Grants Officer, will report this to the Board of Trustees, quarterly.

Any conflicts of interest regarding any grant application are to be declared, and another appropriate officer selected to carry out the necessary duties.

9.0 Further Information

If you require any further information please contact Peter Hardisty (peter.hardisty@hplc.org.uk, 07773 304631) or Steven Simpson (steven.simpson@hplc.org.uk) or call the charity's head office on 0121 426 1600.

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