

Cost of Living Community Grants

Introduction

Funding from the Department of Work and Pensions (Household Support Fund) is being made available via Hull City Council. This is being administered on their behalf by Forum CIO (an organisation that facilitates the voluntary and community sector in Yorkshire and the Humber). This takes the form of small short-term grant funding.

Grants of between **£1,500 - £8,000** are offered to voluntary and community organisations supporting local communities in the city of Hull:

NB: The maximum grant you can apply for depends on the type of project you will run (see table in detailed guidance below).

The purpose of the grants is to enable VCSE organisations to provide support to Hull residents to manage their household expenditure and cope with the cost of living. This includes managing regular outgoings such as on energy and food, debt prevention and dealing with existing debt. VCSE organisations are encouraged to provide advice and guidance (or host advisors from reputable organisations), signposting, Warm Spaces and complimentary provision such as social activities and/or food. Organisations may also bid to become a Money Matters trusted partner, allowing them to nominate residents to receive a one-off £100 cash voucher to assist with their household expenses.

Grants must be entirely spent by 31 March 2026.

Who can apply?

Voluntary and community organisations working directly with local people in Hull may apply. This includes:

- Registered charities and excepted charities.
- Small groups with a committee and a constitution and their own bank account in the group's name (e.g. resident/tenants' groups, self-help groups, small unincorporated charities not required to register).
- Churches, Mosques, temples and other religious establishments may apply for funding to provide practical support to congregations/communities.
- Not for profit (limited by guarantee) companies (including Community Interest Companies that are limited by guarantee).

Organisations working in partnership are strongly encouraged to apply. This would not prevent each partner from making their own application (although each organisation may only apply once in their own right). Each partner organisation working on provision of a Warm Space will be required to sign up to the Warm Spaces Hull Charter. Note that this includes use of venues belonging to others.

For example, organisation A may wish to run a Warm Space and activity in its own venue for certain hours.

Organisation B might lack a suitable venue, but could propose to work with organisation A (with their agreement) to use their venue to open at different hours. They could claim the venue costs and pass these to organisation A, but use the remainder of the grant for their own activities.

Both organisation A and organisation B must sign the Warm Spaces Charter.

Who may not apply?

- Individuals
- Statutory bodies
- Commercial/for profit entities (including small businesses and sole-traders)
- Community Interest Companies limited by shares

If in doubt about your organisation's eligibility to apply, please contact Gail Baines at Forum on Gail@forumcio.org.uk

What can the grants be used for?

Applications for resources and equipment to enable provision of any or all of the following will be considered:

- Offering trained support for residents to advise them on dealing with the cost of living, including any or all of the following: managing money, dealing with debt, energy savings, feeding a household on a limited budget, or similar.
- Providing suitable spaces that are welcoming where Hull residents can keep warm in a safe environment ("Warm Spaces").
- Distribution/installation of targeted support appropriate in respect of winter warmth, for example warm clothing, radiator reflectors, draught excluders, energy-saving small appliances. (Note: if this is part of your proposal, please clearly identify the items and the volumes anticipated and how much you have budgeted for this.)
- Food provision where this is used to compliment a wider offer to help with the cost of living, for example: provision of free/subsidised hot meals in winter to encourage use of Warm Spaces; offering food to attract people to special events where advice services will be on offer. (Applications that are *solely* food-based are ineligible.)

Eligible Costs

The grants may be used to cover the costs of provision of this support, including for example:

- Salary costs related to the project.
- Volunteer expenses related to the project.
- Travel costs related to the project.
- Items of equipment needed to deliver the project, e.g. computers/tablets to introduce people to services they may need such as applying for benefits and

discounts or switching energy suppliers, catering equipment to facilitate production of hot meals.

- Resources and consumables for activities – e.g. craft supplies, recipe ingredients.
- Items for distribution to aid in keeping people warm/their household costs low e.g. heated blankets, air fryers, warm clothing, energy-saving lightbulbs.
- Food/refreshment provided at activities or alongside advice sessions, including hot beverages.
- Costs of marketing and communication activities to promote key messages.
- Contribution to the additional costs of overheads, insurance, licencing, etc required for the provision of this support.
- Utilities costs such as energy. The amount for this is capped at £2,000.

Ineligible Costs

- General organisational costs.
- Direct financial support to households and individuals*.
- Activities supporting residents outside the city of Hull.
- Work that is commissioned elsewhere such as social prescribing.

*Including direct payments to households in your grant bid is inadmissible. However, you may bid to become a trusted referrer for Money Matters payments to be made direct to households by the Council.

How much can each organisation apply for?

The maximum amount you can apply for depends on what will be included in your project. See the table below:

	Amounts
Projects	
Projects that will not include venue (Warm Space)	Up to £1,500
Projects that will include a venue open to residents for under 75 hours during the project lifespan	Up to £3,000 before additions
Projects that will include a venue open to residents for over 75 hours during the project lifespan	Up to £5,000 before additions
Projects that, during the project lifespan, will: (a) host advisors from other trusted agencies for a minimum of 5 hours; or	(a) +£500 (b) +£2,000

(b) train its own staff / volunteers as per appendix 2 and offer advice for a minimum of 20 hours; <u>note you may offer both (a) and (b) in order to offer a service beyond your own expertise, but the cap is still £2,000</u>	
Projects that will participate in Money Matters referrals (subject to availability)	+ £1,000
Maximum grant	£8,000

Note that it is possible to have an affordable warmth project that does not offer a venue operating as a Warm Space. For example, your organisation's project might be to deliver heated throws to residents who are housebound. Such **projects, that have no venue opening hours, can apply for a maximum of £1,500**. If your project wants to distribute items and you do have a venue, there is no specific cap on the amount you can spend on these items, but the costs of these items come within the overall capped amounts.

Utilities costs that you can include in your budget are capped at £2,000 *within* the overall amount you apply for.

How the panel will decide

The decision-making panel will consider:

- Highest impact: for example, greater opening hours, more throughput of attendees, or very in-depth work with particularly hard-to-reach groups.
- Extent of the offering: for example, offering advice services alongside an activity to encourage attendance, timetabling activities adjacent to other services that could compliment like a food pantry.
- Operating schedules that compliment as opposed to compete with other offers – this could mean opening weekends or evenings, or consulting with other organisations locally to propose a timetable.
- Positive longer-term impact beyond the funding end (end of March 2026)
- Targeting of a need specifically identified by the local community: for example, particular demographics that may be in acute need during the cost-of-living crisis such as informal carers, single person households, care leavers, larger families, an offering to overcome barriers experienced by your local community such as a language or educational barrier to accessing other forms of cost-of-living advice.
- Your suitability as an organisation to deliver the proposal you put forward. For example, if you anticipate offering a hot meal, you should be able to

demonstrate you have kitchen facilities and your staff/volunteers have undertaken food hygiene training.

- Fair distribution of funding around the city (thus, even high-scoring projects may not receive funding if there is a cluster of high-scoring applications covering a single area).

Successful Projects

Grant Agreements

Grants will be paid on receipt of a signed grant agreement and claim form which will be issued to successful applicants.

Marketing and promotion

Successful projects will be required to engage with promotional activities with any or all of the funding organisations.

Note that promotional materials for successful projects should reference the fact that the funding comes from the Department of Work and Pensions (which is the source of Household Support Fund monies), Hull City Council and Ideal Heating. Approved logos for funders can be provided.

Monitoring and reporting

All funded projects will be required to comply with monitoring and reporting arrangements. This will include submission of a project report with numbers of households participating over each quarter (broken down to reflect whether the household had any children / pensioners / disabled people or other) within eight days of the quarter ending (i.e. by 8th January 2026 and 8th April 2026). It will also include supplying at least one anonymised case study of at least 150 words by 8th April 2026, as well as liaising with the Forum CIO to discuss progress as required.

For clarity, you are required to count households benefitting as follows.

Contains Children	Contains Disabled People	Contains Pensioners	Other (Any household not fitting in the previous three categories – e.g. working age childless couple, homeless person)	TOTAL

Count each household only once, even if they benefit many times over the quarter. Count the household not the individuals in it, so if a household has five people still only count one. Put the household only once even if they fall into more than one category – for example if a household has a disabled child, choose to count them in either disabled or with children, but not both.

If you would like to try some specialist software (Upshot) to help with your monitoring, please contact kate.winstanley@hullcc.gov.uk . A limited quantity of free licences is available to assist you.

Warm Spaces

Projects that rely on taking place in 'Warm Spaces' throughout the colder months will be required to sign up to the Warm Spaces Hull charter. **See Appendix 1.** However, funding towards the energy costs of a Warm Space is limited, with the absolute maximum towards utilities being £2,000.

Advice

Projects are actively encouraged to support residents with advice that relates to the cost of living. This can be through training its own staff and volunteers to offer such advice, or by partnering with trusted organisations such as Hull City Council Warm Homes Team, Citizens Advice Hull & East Riding and Green Doctor Hull. For more detail **see Appendix 2.**

Your advice offer affects how much grant you are eligible to apply for. See table in the "How much can each organisation apply for?" section.

Money Matters

Money Matters is a referrals scheme that allows Hull City Council to issue vouchers, usually by text message, redeemable at Pay Points for £100 in cash, to households in need. If you bid to become a Money Matters trusted referrer you must have a venue to operate from. You must agree that over the project lifespan you will refer at least 50 households, that you have pre-screened as being suitable for this assistance and to whom you have offered advice about budgeting appropriately. You must also agree to capture and provide basic details of these households on a weekly basis for their payments to be processed in a timely manner. For more detail **see Appendix 3.**

Note that this scheme is subject to availability and may be over-subscribed. Consequently, if you are accepted to participate in the scheme you will be paid a flat rate of £1,000, irrespective of how many suitable households you identify above the minimum. This payment is expected to cover your delivery costs such as attending the Money Matters training and additional staff time spent with residents to offer them the Money Matters advice and assess their suitability.

How to apply

Applications must be submitted on the [application form here](#) provided no later than **9am 11th August 2025.**

For further information or assistance to apply, contact:

Linda Conway, Forum, 07543 501264



Affordable Warmth Community Grants are administered and managed by Forum on behalf of Hull City Council. Forum CIO is a registered charity no. 1107013

APPENDIX 1 – Warm Spaces

Warm Spaces – Hull Charter – Summary

If you bid to offer a Warm Space, you are required to sign the Warm Spaces Charter. In signing the Charter, you commit to providing a safe, heated, welcoming and safe venue for our residents.

By signing the Charter, your commitments to residents are as follows:

You'll get a warm welcome as well as a Warm Space. Every time you come to a Warm Space; you'll be given a warm welcome.

Everyone is treated equally. Everyone has a right to be warm, so everyone in a Warm Space treats people, and is treated by people, with dignity and respect.

It doesn't matter why you need a Warm Space. A Warm Space is a non-judgemental space, so whatever the reason you have for coming in, you will never be judged.

We'll not tell anyone about you needing a Warm Space. If you want to share the reasons you need a Warm Space, someone will listen, but they won't tell anyone else unless you give them permission, or they must because of their safeguarding policies.

Your Warm Space will be a safe place. Your Warm Space will stick to the safeguarding policies that it always uses.

APPENDIX 2 - Advice

(a) Hosting trusted Advisors

If your proposal is to compliment your core project (e.g. operating a Warm Space) by offering cost-of-living advice from trusted partners, you must host **at least 5 hours** of sessions over the lifespan of your project to qualify for an additional payment. This can be in any practical combination – e.g. having an advisor on hand for the first hour of your Friday coffee mornings five times between October and March; or hosting an advisor during a 5 hour open day.

The advice must be directly related to the cost-of-living (e.g. managing money, saving on energy bills, cooking on a budget). Other advice can be offered during your project (e.g. improving mental health) and can be considered as part of the attractiveness of your bid overall, but will not count towards the required minimum of 5 hours.

Pre-approved trusted advisors include:

- Hull City Council Warm Homes Team
- Hull and East Riding Citizens Advice
- Green Doctors Hull

You may propose to host other advisors (e.g. debt management charities), but should explain their credentials in your application.

The **£500** (max) may be used to pay the advisors where needed or can be used towards the overall budget for your project such as volunteer expenses during your sessions. Warm Homes Team and Green Doctors Hull will not charge for their attendance.

Your application will be more credible if you can evidence that you have already explored what provision you hope to offer – e.g. have booked some tentative dates with a trusted advisor.

(b) Training your own staff / volunteers

You may bid for **up to £2,000** in addition to your core project costs (e.g. operating a Warm Space) if you train your own staff / volunteers to offer advice related to the cost-of-living. The advice must then subsequently be on offer during **at least 20 hours** over the lifespan of your project to qualify for an additional payment. This can be in any practical combination – e.g. having an advisor on hand for the first hour of your Friday coffee mornings twenty times between October and March; or making advisors available during an open afternoon you run for four hours five times during the school holidays.

For robustness (e.g. to cover sickness or staff members moving on), you must train at least two individuals. Each individual must be trained in at least one area, but can choose to undertake two (or more) shorter courses instead.

An example list of the approved courses and their available dates and delivery methods are listed below. This list comprises training that is available at no additional cost to you as part of the scheme. If you wish to propose alternative training, please check its potential suitability by contacting Forum admin@forumcio.org.uk However, you will be expected to meet the costs of alternative training from the grant awarded and you must list the costs in your budget breakdown. The exact titles and dates of courses will follow when the grants are awarded.

You are actively encouraged to consider the audiences that access your services and choose training that will be of particular use to them. You are very welcome to propose that your staff / volunteers attend more training than the prescribed minimum. However, spaces will be prioritised to ensure all successful organisations achieve the minimum requirement.

Your organisation must send **two representatives** to undertake training, **each** choosing either **one course from list A or two courses from list B**.

Please note that **if you are also applying to become a Money Matters trusted referrer**, you **must undertake some Money Matters training** as part of your selection.

These are minimum requirements. You may attend additional training, places allowing. When the grants are awarded, further instruction will be given with finalised dates, how to book courses, and how to check whether spare places are available for any additional course places you are interested in.

List A

This remains an example list at present, as dates and venues remain to be finalised. These are longer, more in-depth courses (usually one day).

Course	Topic	Provider	Date	Duration	Method	Qual
Money Matters <u>full course</u>	Generalist budgeting, referral process for £100	CAB	TBD	5.5 hours	In person venue TBD North / East Hull	No
Money Matters <u>full course</u>	Generalist budgeting, referral	CAB	TBD	5.5 hours	In person venue TBD Central /	No

	process for £100				West Hull	
Fuel Debt Advice in the Community	Causes of fuel debt, dealing with energy suppliers	NEA	TBD	7.5 hours + online exam within 2 weeks after	In person venue TBD in Hull	Yes. City & Guilds Level 2
Fuel Debt Advice in the Community	Causes of fuel debt, dealing with energy suppliers	NEA	TBD	7.5 hours + online exam within 2 weeks after	Online in 3 x 2.5 hour live webinars	Yes. City & Guilds Level 2

List B

This remains an example list at present, as dates and venues remain to be finalised. These are shorter courses (usually half a day or less). If selecting only from this list, each individual must select at least two different courses.

Course	Topic	Provider	Date	Duration	Method	Qual
Money Matters <u>refresher course</u>	Generalist budgeting, referral process for £100	CAB	TBD x 2	2 hours	Online (e.g. MS Teams)	No
Money Matters <u>refresher course</u>	Generalist budgeting, referral process for £100	CAB	TBD	2 hours	In person venue TBD (same content as online)	No
What Welfare Rights can offer	Specific benefits escalations	Welfare Rights	TBD x 2	1.5 hours	Online (e.g. MS Teams)	No
Threat of homelessness	What to do if someone is at risk of losing their home	HCC Homelessness Team	TBD	1.5 hours	Online (e.g. MS Teams)	No
What Warm	Advice, interventions	HCC Warm	TBD	1.5 hours	Online	No

Homes Team can offer	and grants available via Warm Homes	Homes Team			(e.g. MS Teams)	
Energy: offering advice to vulnerable customers	Managing costs, energy saving, signposting	NEA	TBD	2.5 Hours	Online (e.g. MS Teams)	No
Tackling the cold	Prevention of cold homes, signposting	NEA	TBD	2.5 hours	Online (e.g. MS Teams)	No
Changing energy-related behaviour	Getting people to act on advice about warm homes	NEA	TBD	2.5 hours	Online (e.g. MS Teams)	No
Delivering high quality energy advice*	*Compliments other energy-related courses, not for use in isolation	NEA	TBD	2 hours	E-learning (not a live webinar)	No

APPENDIX 3 – Money Matters

Money Matters training will be offered on **at least two dates early autumn.**

The **full training** consists of an in-person session at a community venue in Hull, lasting from 10am – 3.30pm, with a break for lunch (please bring your own with you).

The full training is interactive and has some exercises to complete during the day to help embed the learning.

If your organisation has never participated in Money Matters before, you must attend the full training.

If your organisation has already undertaken Money Matters training, you should still send at least one representative to attend training if Money Matters is part of your bid. This is because things change, like benefits eligibility and amounts. So, whilst some content will be the same, there may still be updates that are useful to you and the people you work with. You may attend the full training as above (and should certainly do so if your representative is a different person to previously) or attend a **refresher session**.

The refresher session lasts around 2 hours and is more knowledge-sharing. This can be delivered as a live online video call on the following dates/times:
at least two dates will be offered in early autumn.

The topics covered at both sessions will be similar, including:

- Common benefits enquiries
- A basic introduction to common energy-related issues
- Signposting to other organisations
- How to make a referral for the Money Matters £100 cash credit to households you have screened and believe should receive this

You are welcome – and encouraged – to send more than one representative on Money Matters training. But a minimum of one person per organisation is mandatory if Money Matters is part of your bid.