

5 Point Action Plan

Cost of Living Crisis

A whole system approach to support residents to respond to the cost of living issues and enable individual and collective wellbeing through a suite of preventative / personalised measures

Foreword

The emerging cost of living crisis will impact on some people and communities more than others, further exacerbating the inequalities that people were already experiencing as a result of the pandemic.

In March the Office of Budget Responsibility predicted that UK living standards will fall at their fastest rate since the 1950s and it will take until at least 2024 to return to pre-covid levels. It said that the fall in 2022-23 would be the biggest in a single financial year since modern records began in 1956-57 and that it would take until 2024-25 for inflation adjusted living standards to return to their pre-pandemic levels. They predicted that disposable income would fall by 2.2% in 2022-23 as earnings from work fail to keep up with soaring inflation.

The Bank of England in early May predicted that the country risks entering into a recession and that it has seen inflation rising to a 40-year high, potentially above 10% by the year's end, when a further energy price cap is expected to be implemented.

The National Institute of Economic and Social Research estimates 1.5m British households, 1 in 20, will soon face bills for food and energy which will exceed their disposable income after housing costs. It also forecasts that the country could enter a recession at the latter end of this year, thus the need to refresh this plan in the autumn.

A survey by the consultancy firm BritainThinks found the cost of living was now the dominant concern for UK households, with 90% worried about the effects of rising prices. The report suggested that 10% of people were already struggling to stay afloat.

Other similar studies, such as the one conducted by Shawbrook Bank showed that 18% of people were already losing sleep over the issues and that managing their finances was the leading cause of stress.

Sudbury & District Citizens Advice works closely with food banks in the district. A report on Foodbank usage showed that:

- Demand for food parcels in 2021 was double what it was in 2019 before the pandemic.
- Most food parcel referrals were for single people, yet the number of food referrals for families with children has trebled between 2019-21.
- Almost half of people who asked for a food parcel had a disability or long-term health condition.

- The main issues faced by those seeking support from foodbanks were associated with benefits and debt.

Coupled with the above the cost of oil has also spiralled and is affecting circa 1.5m households across the country and will also affect our rural communities who rely on oil for their energy. A report by Public Health England and the UCL Institute for Health Equity¹ expresses concern that cold homes as a result of fuel poverty will further exacerbate health inequalities – that is why this action plan will need to be refreshed in preparedness for winter pressures, which will also require a rethink on an appropriate suite of interventions.

The most recent performance dashboard from Health colleagues in April found that more than 50% of Social Prescribing referrals from primary care in the Suffolk-wide system were now for welfare support, debt management and advice reasons. Concerns are also being expressed that vulnerable or isolated people who live independently or in care homes could be adversely affected if they stop receiving visits from relatives and friends – which will likely cause other impacts in the system. Think tanks are already reporting that people are travelling less due to the soaring cost of fuel.

We have provided the Sudbury & District CAB with an in-year one-off 30% uplift to their grant so that they are able to maintain capacity and operations to deal with the increased demand of our residents.

A further concern is still the number of children and young people reliant on free school meals and in Babergh this is 1814.

Free School Meals is often described as an indicator of poverty and it is likely that these families will be affected disproportionately by the crisis, coupled with those on low household incomes. It is therefore incumbent that those people that need our support receive it and that must include access to well-paid work. We will run campaigns that will focus on promoting responsible employer responsibilities, debt and finance management advice throughout the district and encourage our partners to do the same.

Our Approach:

The impact of Covid has resulted in all organisations having to rethink and digitise their operating models and that has also impacted on how consumers use services too.

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This has in effect provided extra resilience in the system, for it to be more rapid, agile and respond to people's need on the issues that are affecting people's lives. Anecdotally the system is beginning to highlight issues that the emerging crisis is now having an impact on residents and this also includes feedback from elected Members.

Our view is that focusing on cost of living issues alone will not mitigate against the health impacts that have already been exacerbated by the pandemic so we must focus on wellbeing too. We are therefore taking a two-pronged approach as outlined in this action plan: a) provide support and advice to deal with the cost of living issues; and b) support people to maintain/take responsibility for their own wellbeing. These are areas and systems that we have already invested in, both from a strategy and a financial perspective, so we are better placed than most to continue our efforts to ensure that everyone has good health.

It is important to note that it will be necessary to apply discretion to support people and prevent them from falling into crisis and this should not be seen or promoted as a universal offer. Discretionary policy implementation is not new to local government and would be operated within the context of local pre-agreed criteria, where these are not set externally.

We have been working with the CAB at locality level and as a result we believe we are among the first Districts in the country seeking to appoint a specific post that will focus on cost of living – titled Cost of Living Co-ordinator. This post will build on the operations we already have in place, including customer services, housing and welfare support and external partnerships to ensure that all partners talk to each other in meeting the needs of people. In exceptional circumstances this post will also provide a case management function that focuses on delivery of appropriate outcomes for people and their families at the cusp of crisis.

Recap of the work we have undertaken thus far:

The County Council have brought together a range of stakeholders from across the districts to form a Poverty Board. This will help us to bring together resources, understand issues and implement joint initiatives to manage the impact of the emerging crisis.

The Council already provides Citizen Advice with a 3-year core grant provision to ensure there is longevity in providing support to people. This complements current housing/welfare support provision within the Council and the circa 30% in year one-off uplift, therefore we already have well established systems to provide support and advice to build on.

Through our tenancy support management functions, our approach is one of support first. Income officers look at each tenant individually, assessing their situation rather than just rent owed. This may involve signposting to other agencies that can assist, such as CAB, or referring to our in-house Tenancy Support Officers, who can help with maximising income, budgeting and negotiating with creditors.

As part of our Shared Revenues Partnership we make best use of our Discretionary Housing Payment budget, which supports customers whose rent is restricted due to the Local Housing Allowance, Bedroom Tax or Benefit Cap

Our Council Tax Reduction Scheme offers up to 95% reduction in Council Tax for working age residents and 100% reduction for pension age residents.

New tenants are called by their rent officer within the first 2 weeks of their tenancy. This identifies issues and provides greater support to tenants at an earlier stage. This is beneficial as it builds rapport and tenants know who to go to should they get into difficulties with their rent. It also means we can assist with benefit claims earlier on or help with referrals for debt. The Household Support grant is used where appropriate.

Alongside positive interventions locally to support people to cook healthier meals, the Department for Education have committed to three years' funding for the Holiday Activity and Food (HAF) Programme which provides free activities and meals during school holidays to young people who are eligible for free school meals. Staff at Babergh and Mid Suffolk Councils are coordinating this programme, making sure that it is available to those families most in need. The Family Park Cooking sessions are a great example of this whereby families are encouraged to cook inexpensive, healthy meals together and minimise food waste.

We will be looking to expand our social prescribing offer/model to include additional partners so that we are able to support our residents to maintain good health – whether that be use of our green spaces or having affordable access to leisure provision – this will be ratified in due course.

We will continue to explore with our partners how we can address issues linked to isolation and loneliness by thinking of innovative interventions. In essence we will continue to monitor the crisis and impact closely and respond as a system in the best way we can to meet those needs.

This 5 Point Plan

The measures we are bringing together, and also some we are introducing, are built on the partnerships we have formed and our track record of always being able to respond as a system with maturity and by putting people at the heart of everything we do. Our 5 Point Plan is as follows:

Cost of Living:

- 1) **Co-ordinating Government Support** to ensure it reaches those people who need it.
- 2) **Exercising discretion when providing welfare support and advice** to support those people who could potentially fall on hard times.
- 3) **Maximise partnership working and established systems to provide targeted support in localities** where there is a particular trend and need, implementing a targeted family-first approach.

Preventing Crisis:

- 4) **Maintain Good Health** – whether that be referrals for mental health support, discounts at our gyms and swimming pools, engaging in community-led “wellbeing” initiatives, volunteering and socialising via local initiatives.
- 5) **Access to food and nutrition** – whether that be participating in healthy eating exercises/initiatives, organising a community garden to grow produce, setting up of a Community Larder or providing extra support to local food banks to meet any unmet need.

We believe putting these measures in now, together with the announcements we made during the budget earlier this year, provides us all with the best opportunity to come through this crisis together. We will of course continue to monitor the changes to people’s lives carefully and continue to respond swiftly and decisively where we can. We will keep this plan under review and update it in response to emerging need, also ensuring that it is reviewed in the autumn when we have further information and in preparation for winter pressures.

Cllr John Ward, Leader of the Council.



Co-ordinating Government Support

Cost of Living Crisis: 5 Point Action Plan

Point 1: Co-ordinating Government Support

Task	Lead (dept)	Assigned to	Timeframe	Cost & Funding Source	Benefit and potential Impact
Residents that are eligible for Council Tax Energy Rebate of £150 receive it: Bands A-D	Shared Revenue Partnership /Finance	Assistant Director Corporate Resources	1 st April 2022 onwards	Funding from Government BDC £4,816,950	Residents could use relief to offset against other living standard issues.
Energy Rebate Discretionary fund - for households in need who would not otherwise be eligible for a	Shared Revenue Partnership/Finance	Assistant Director Corporate Resources	1 st April 2022 onwards	Funding from Government BDC £142,350	The Council's discretionary policy is being developed and we will publish this alongside details of how to apply once the details have been confirmed.

Council Tax Energy Rebate.					
Household Support Grant of £5.1m invested across the Suffolk System to support residents against the following categories: (Food, Clothing and Utilities). The Suffolk System maximises our capacity to deploy the voluntary and community	Suffolk County Council / Housing Welfare Support	Assistant Directors Housing / Communities	1 st April 2022 onwards	£5.1m (Govt. funding) for Suffolk-wide System.	The fund will help households with the cost of essentials such as food, clothing and utilities (where there is a specific need identified). https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils/household-support-fund-final-guidance-for-county-councils-and-unitary-authorities-in-england#establishing-eligibility

sector to receive referrals via a “warm handover” and for the provider to meet the residents needs.

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**Providing
welfare
support and
advice**

Point 2: Exercise discretion and provide welfare support and advice for people who need it the most.

Through the Council's Shared Revenues Partnership to make best use of the available Discretionary Housing Payment (DHP) budget to support those whose rent is restricted due to Local Housing Allowance, Bedroom Tax or Benefit Cap	Shared Revenues Partnership	Assistant Directors Housing / Corporate Resources	Ongoing	DWP Grant £84,814 BDC	<p>DHP can help people with housing costs, including those affected by:</p> <ul style="list-style-type: none"> • The benefit cap • Removal of the spare room subsidy in the social rented sector • Local Housing Allowance (LHA) rates • Financial hardship <p>People may get a DHP to cover housing costs:</p> <ul style="list-style-type: none"> • Where there is a liability to pay rent and a rent shortfall exists after Housing Benefit or UC Housing Costs are paid and the household budget is insufficient to meet that shortfall. • For a short period to allow time for household adjustments to contracts and subscriptions. • To facilitate a move that removes ongoing dependency on DHP <p>DHPs cannot cover council tax or rent arrears</p>
Council Tax Reduction Scheme offers up to 95% reduction	Shared Revenues Partnership	Assistant Director	Ongoing	Subject to eligibility	Supports working people on low income that may require support and also pension age residents.

Tax for low income working age residents and 100% reduction for pension age residents.		Corporate Resources			
Tenancy Support Management/ Income Officers continue to look at each tenant (in Council Housing) individually, assessing their situation as a whole rather than just as rent owed. This involves signposting to other agencies that can assist, such as CAB, or referring to in-house Tenancy Support Officers, who can help with maximising income, budgeting and negotiating with creditors. This also includes utilisation of the Household Support Grant.	Housing and Finance	Assistant Director Housing	Ongoing	Mainstream service delivery; and Household Support Grant (Govt. fund).	Council officers continue to provide holistic support/early intervention to prevent people from falling into debt. This will be enhanced by the Cost-of-Living Co-ordinator to ensure that signposting to other agencies leads to outcomes.



**Partnership
working**

Point 3: Partnership Working/Influencing Systems

Initial scoping of data to support with enhanced visibility of customers who may require multiagency support.	Customer Services / Housing and Welfare Support / Benefits / HR	Assistant Director – Customers, Digital Transformation and Improvement; and Cost of Living Co-ordinator	Initial scoping of data to be undertaken over the summer. A more robust timeline and activities to be prepared once the cost-of-living coordinator has been recruited.	No additional costs – from mainstream budgets	<p>Initial scoping needs to be undertaken to understand the data that key partners hold, as well as identification of internal and external data sets available to support the identification of residents who may be a higher risk of falling into crisis and therefore benefit from additional support. Some of the key areas of focus would include:</p> <p>Discussions with SODA (Suffolk Office of Data and Analytics) to understand the support they may be able to provide, being specialists in this area.</p> <p>Work with Suffolk County Council colleagues to explore the LIFT (low-income family tracker) dashboard, as part of Suffolk County Council's tackling poverty action plan, to understand more about the benefits this data set will provide.</p> <p>Alongside the identification of key data sets, data governance arrangements, included but not limited to data sharing agreements, would need to be created and agreed with relevant</p>
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					<p>organisations to facilitate the sharing of information in a compliant manner.</p> <p>Once the initial scoping has been completed, recommendations will be made to show how the data will be used, alongside proposed interventions and a communications approach to help target those resident cohorts who may be at risk of falling into crisis.</p> <p>Furthermore, the data will provide us with the evidence base to support with exploring additional initiatives, above those already in place that may need to be explored and where promotion of existing initiatives is required through a communications approach. This approach will need to also be explored with Suffolk County Council as part of the tackling poverty action plan, in which they are looking to roll out regular communications related to support services for those who may require debt or food support.</p> <p>The types of data that will be explored within the scoping (not exhaustive list) could include:</p> <ul style="list-style-type: none">- Cancellation of direct debits
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					<ul style="list-style-type: none"> - Council tax/rent arrears - single view of debt - Tenants that rely on oil (alongside oil poverty data) - Workforce sickness rates - Young people skipping school meals - Referrals to mental health organisations - Trends from CABs <p>The list is not exhaustive.</p>
<p>Appoint Cost of Living Co-ordinator (fixed term for 15 months), responsible for (a) – (f) below:</p> <p>(a)Developing/confirming (legally compliant) information sharing protocol between advice agencies and district councils for purpose of multi-agency support to</p>	Customer Services	Assistant Director – Customers, Digital Transformation and Improvement	Summer (following on from the recruitment and scoping exercise).	£60k (inclusive of oncosts) from DHLUC funding.	Make sure that the personal data of customers that the Council shares is only used for its intended purposes.

residents that are at a cusp of falling into crisis.					
(b)Facilitate and bring together key agencies to co-ordinate responses that focus on achieving outcomes. Only on specific cases referred to the Cost-of-Living Co-ordinator.	Customer Services	Assistant Director – Customers, Digital Transformation and Improvement	Summer (following on from the recruitment and scoping exercise).		Following the scoping work, recommendations will be made as to how we will work across the organisations to provide this support.
(c)To analyse partnership data/intelligence from systemwide leaders (SODA) and shared by key partners – for example the Housing/Welfare Support teams / CAB to consider the deployment of pop-up clinics via the Council’s partnerships,	Customer Services	Assistant Director – Customers, Digital Transformation and Improvement	Ongoing	Included in the appointment of the Cost-of-Living Co-ordinator	Initial conversations are taking place with Suffolk County Council who have instigated a project to improve the case management approach of the Suffolk Information Partnership (SIP). We will be collectively working with Suffolk County to reduce duplication.

where the demand arises to meet need.					
(d)Customer Services, Housing and Welfare Support Services – refer cases (by exception) to the Cost-of-Living Co-ordinator where all obvious steps have failed and requires more discretionary support from the Council.	Customer and Housing/Welfare Support/Shared Revenues Partnership	AD Customer / Housing Services	Summer 2022	Included in the appointment of the Cost-of-Living Co-ordinator	Some people will require specific support, so that they are not lost in a system, which could cause harm to their mental health and personal resilience if not carefully monitored. Using the scoping and data we collect we will propose a series of support/interventions to help address these needs
(e)To work with communications colleagues to pro-actively drive campaigns that are designed to promote debt and financial management advice, household warm grants to alleviate cost of living pressures and encourage people to	Customer services	Assistant Director Corporate Resources	Ongoing	Included in the appointment of the Cost-of-Living Co-ordinator	<p>Once this has been fully scoped via the initial data scoping phase our approach to using the collective evidence to provide additional support e.g. pop up clinics or digital hubs will therefore commence.</p> <p>This work will also align with the Suffolk County communications campaign to promote finance advice, as detailed in their reducing poverty action plan.</p>

take greater control as much as possible.					
(f)Alongside the established systems we already have in place, to be the Single Point of Contact for both Mid Suffolk and Babergh District Councils, key partners and for staff who need access to confidential support and advice relating to the cost of living crisis/in-work poverty related issues and work with HR to provide trends in a timely manner.	Human Resources / Customer Services	Assistant Director Corporate Resources	Ongoing/ agreed with HR and partners (needs led)	Included in the appointment of the Cost-of-Living Co-ordinator	In-work poverty is a specific issue that will impact all sectors, which in turn will have an impact on productivity, service delivery and the economy. Asking for help can also be difficult for employees. Having a Single Point Of Contact in the organisation, in addition to established systems already in place, will provide both choice and a form of “go to” for people who don’t want to raise awareness with colleagues they work closely with. Support in some cases, will be one to one, in other cases it may be attending an advice ‘clinic’ or even an organised talk on ways people can alleviate pressures - based on ongoing analysis of emerging trends.
Sudbury & District CAB is provided with a 3 Year rolling revenue grant. Grants reviewed annually. Sudbury & District CAB receive an	Communities	Assistant Director Communities & Wellbeing	April 2022	In Babergh £161,868.00 in revenue grants has been	Providing a one-year one-off 30%+ uplift to Sudbury & District CAB, coupled with 3-year agreements ensures that the district council have invested in the infrastructure needed for residents to seek independent advice. This also enhances the partnership and relationships with

immediate circa 30% in year uplift to their funding to provide in-year support to residents in response to increasing demand.				allocated for 22/23	the CAB to respond effectively to Cost of living issues.
Suffolk system-wide investment of £1m to be provided to ensure residents that require welfare related advice and support can receive it and that the voluntary and community sector is provided with a “warm handover referral” to meet that need in districts/localities and the financial support to provide the service too.	Suffolk County	Collaborative Communities Board / Assistant Director Communities & Wellbeing	Ongoing	£1m for the Suffolk system agreed by Suffolk Public Sector Leaders.	<p>Residents across the Suffolk footprint will be able to access provision/support through local agencies via the voluntary and community sector – the scheme is known as the Suffolk information partnership or “warm handover” (SIP).</p> <p>This enables the whole system to respond, rather than reliance on one part of the system.</p>

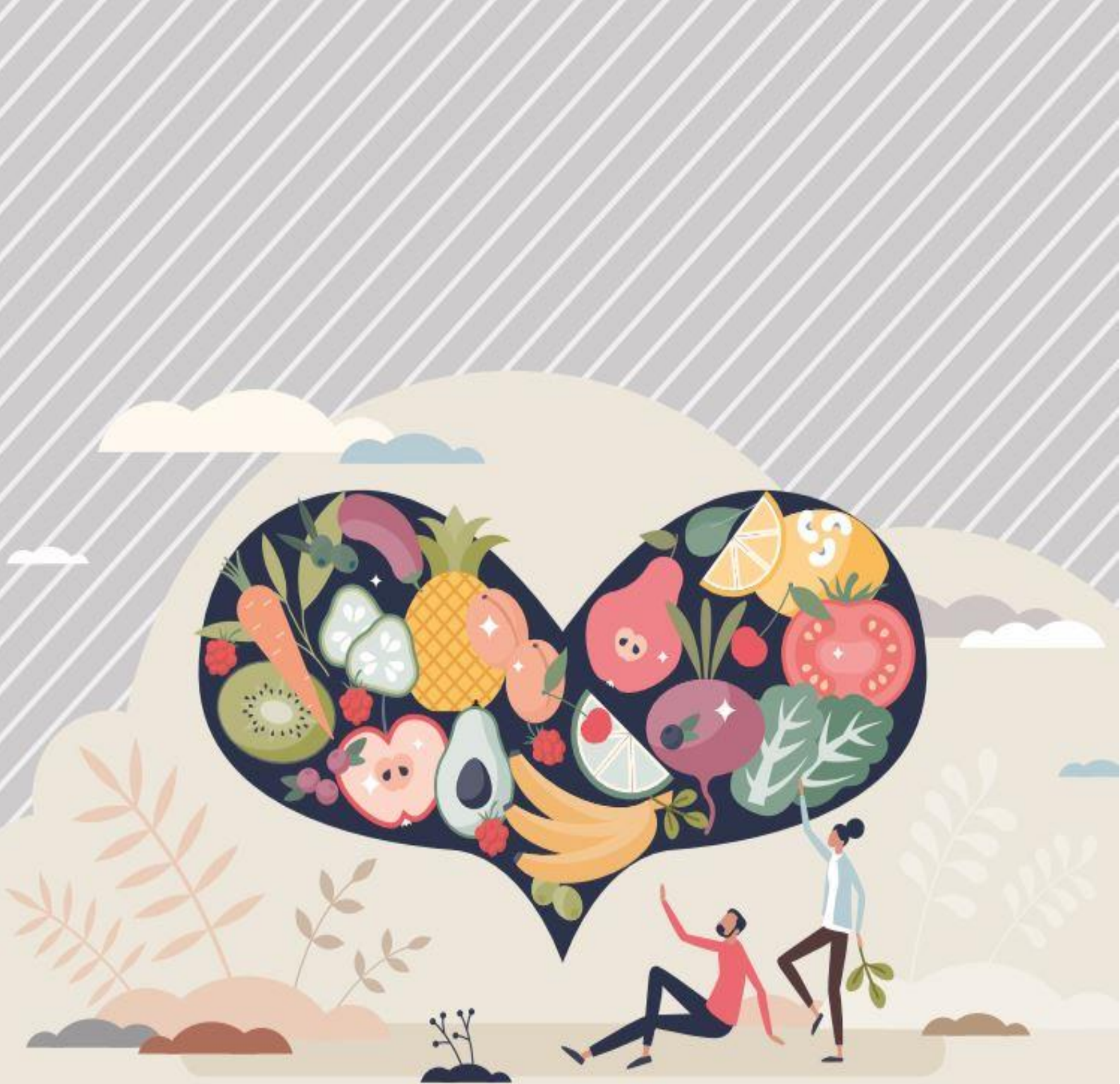


Point 4: Maintain Good Health

The Council with partners and local communities will organise/enable a calendar of family friendly events that everyone can participate in and feel positive about.	Suffolk wide	Assistant Director Communities & Wellbeing	2022/23	Mainstream delivery	<p>Events that bring people/communities together will support mental health and wellbeing and build community resilience. Communities will be encouraged to engage in as many positive activities as possible to free themselves from the issues relating to the crisis. Council staff/elected members/partners will also be able to speak to local communities about hyper local issues which should influence any internal pivoting of initiatives.</p> <p>The events will be published on the Council's website and through media channels.</p>
Continue and potentially expand community-led mental Health Wellbeing Projects/Support - that we know have worked/or are in the pipeline	Communities	Assistant Director Communities & Wellbeing	2022/23	Community grant funded – work with partners based on need to potentially expand further/commission new	<p>Community led and the VCS are vital cogs in supporting communities to remain resilient. Early sharing of intelligence and early intervention and prevention will provide the Council with the best opportunity to connect residents (particularly the most vulnerable) with initiatives that are in train, or being developed.</p> <p>The Cost of Living Co-ordinator will develop relationships with third sector organisations and work alongside the Communities Team already</p>

					working with community groups and will ensure that this plan is delivered in an inclusive context.
Working with key VCSE partners to understand the impact the cost-of-living crisis is having on their operational infrastructure and any increase in demand.	Communities	Assistant Director Communities & Wellbeing	Ongoing	Through the appointment of the Cost-of-Living Co-Ordinator and Communities Team	Working with key VCSE partners will enable the system to better understand trends, including where there are any unmet needs that the system needs to respond to support residents.
Work with partners to support the most vulnerable via the Local Welfare Assist Scheme with a fuel and travel voucher scheme for the those most in need in our communities.	Communities	Assistant Director, Communities & Wellbeing	August 2022	Part of the £1m fund established by Suffolk Public Sector Leaders.	<p>National research predicts that people in care homes, rural communities, including those people who live independently and with disabilities could be disproportionately impacted by the crisis.</p> <p>To explore the possibility of a discretionary scheme that focuses on isolation prevention to help alleviate some of those pressures, as there will be a risk of impact on a range of health related issues including falls, frailty and mental health.</p>

<p>Working with leisure providers to scope out and expand the social prescribing model to extend it to other key partners to utilise established systems.</p>	<p>Communities</p>	<p>Assistant Director Communities & Wellbeing</p>	<p>August 2022</p>	<p>TBC</p>	<p>Explore opportunities to expand the social prescribing offer to a discretionary scheme that enables partners to refer people into leisure provision that will potentially support good mental health, making people become more health conscious, which will also have knock on benefits in terms of food nutrition.</p> <p>Exploit all local free sport and wellbeing provision.</p> <p>The cost of the model should be a shared endeavour.</p>
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Food and Nutrition

Point 5: Access to Food and Nutrition

<p>Expand the DfE funded scheme by extending the Holiday Activities and Food Programme during school half terms for children/young people eligible for free school meals</p>	Communities	Assistant Director Communities & Wellbeing	3 years	<p>Government Grant from DfE for Babergh</p> <p>£106,277,23</p> <p>Babergh Funding for half terms not covered by DfE funding:</p> <p>£18,000.00</p>	<p>Research has shown that the school holidays can be pressure points for some families. For some children this can lead to a holiday experience gap, with children from low-income households being:</p> <ul style="list-style-type: none"> - less likely to access organised out-of-school activities - more likely to experience 'unhealthy holidays' in terms of nutrition and physical health - more likely to experience social isolation <p>Our HAF programme is a response to this issue, with evidence showing that free holiday clubs can have a positive impact on children and young people, and that they work best when they:</p> <ul style="list-style-type: none"> - provide consistent and easily accessible enrichment activities - cover more than just breakfast or lunch - involve children (and parents) in food preparation
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					<ul style="list-style-type: none"> - use local partnerships and connections, particularly with the voluntary and community organisation sector
<p>Map any green spaces and allotments (working with Parish Councils) to identify possible sites that can bring communities together to grow their own produce – reinvest in initiatives that have already been successful and community led and that can be repeated elsewhere through the use of community grants.</p>	Communities	Assistant Director Communities & Wellbeing	Ongoing	TBC with Parish Councils + use of community grants + DHLUC funding for Community Leadership Programme.	<p>Facilitating solutions that brings communities and people together to grow their own produce will enable people to be more independent from needing support. There are also other benefits such as behaviour change, understanding of biodiversity and collective community resilience.</p> <p>The districts have a thriving third and community sector that have implemented a range of initiatives that could support local communities. It is integral that these are promoted more widely, coupled with seed funding to get initiatives off the ground that bring a range of key stakeholders together, including schools, VCS organisations, Parish Councils etc.</p> <p>Locality officers/VCS specialists can assist as facilitators for these type of initiatives if needed – most importantly these are progressive measures that increase the pride of people in local places</p>

					<p>and also improves inter-generational interactions, providing everyone with something to do.</p> <p>Community Leadership Programme that will focus on pilots to bring people and stakeholders together to decide, design and deliver local initiatives.</p>
<p>Participate fully in the work commissioned by the County Council to understand root causes of why people are using food banks and influence the corresponding interventions.</p>	<p>Communities / Suffolk wide system</p>	<p>Assistant Director Communities</p>	<p>September 2022</p>	<p>SCC funded</p>	<p>Influence locality interventions.</p>