



## Refreshed cost of living action plan

The following principles will apply to the cost of living action plan:

- **We will work in partnership:** we cannot support our residents alone, therefore we need to work across the system, with both our internal colleagues and our external partners, to ensure we are joining up to provide essential support during this time. Using this cross discipline approach, we recognise that we have a collective responsibility to deliver the actions identified to support our residents.
- **We will not leave anyone behind:** we know there are populations who will be disproportionately impacted by the cost of living crisis; such as low income households with children, those with long term health conditions and disabilities, households living in more deprived areas, people from minority ethnic communities, older adults, and those who were already just about managing. We will ensure that support is readily accessible for everyone, using behavioural insights and shared learning from our partnership working to guide our approach, and as part of this will ensure that our support does not discriminate against the 9 protected characteristics as defined by the Equality Act 2010.
- **We will share priorities and outcomes:** we will listen to those VCSE's at a hyper local level to ensure we are sharing priorities and outcomes and coming together to develop both short-term support, as well as longer term community resilience.
- **We will take an iterative approach:** The challenges of the cost of living crisis are constantly changing, we must therefore be flexible to in order to be as responsive as possible to the needs of our residents, adapting our approach as the crisis evolves and we learn more. .
- **We will use data and insight to determine trends and measure impact:** we will make best use of data obtained through our customer engagements and digital platforms, as well as the valuable insight available to us through our VCSE spaces and health partners, to identify trends and unmet support needs across the district. This can then be used to shape future initiatives and build a monitoring framework to accurately measure the impact of interventions.



## Areas of Focus

Having reviewed the pressures our residents are experiencing as a result of the increases to the cost of living, we have developed the following areas of focus to support our residents.

As part of each heading we have considered the short term support needed to alleviate crisis, as well as interventions which will build community resilience in the longer term.

### **Maximising Income**

With increases to living costs seen across the board it is important that households have the tools they need make their money go further. This can mean accessing emergency financial assistance to alleviate crisis, as well as opportunities to grow household income over the longer term.

### **Accessing Advice**

The cost of living crisis constantly evolving, it is crucial that households are able to access specialised advice to navigate the assistance available and identify solutions to prevent and alleviate crisis. We will be working to embed ownership of the cost of living across all teams, stakeholders and partners, enabling front line staff to identify households at risk and refer for appropriate support.

### **Food Insecurity and Poverty**

High levels of inflation have impacted the cost of food and non-alcoholic beverages over the last 12 months. It is critical that emergency food provision remains accessible to those experiencing crisis, while longer term interventions are explored which would reduce dependency on foodbanks.

### **Fuel Poverty**

Drastic increases in the cost of fuel mean many households in fuel poverty will choose not to heat their homes this winter, leaving them at an increased risk of health complications. Those unable to heat their homes must have access to emergency fuel support and warm community spaces, while longer term support is provided to improve energy efficiency.

### **Health and Wellbeing**

We know that deprivation can negatively impact our physical and emotional wellbeing in numerous ways. With an increased number of households now at risk of hardship due to the cost of living, we must ensure that an array of measures are adopted to safeguard the wellbeing of those at risk.

## Maximising Income for Households at Risk

	Action		Impact
<b>Immediate Crisis Support</b>	1.1	Distribution of the Household Support Fund (HSF)	Households in financial hardship will receive adequate advice and support to meet their costs.
	1.2	Maximise use of Discretionary Housing Payments (DHP) and in cases of exceptional hardship Discretionary Financial Assistance (DFA)	
	1.3	Citizens Advice are funded by Public Health through Suffolk County Council, to support households in accessing the Local Welfare Assistance Scheme.	
	1.4	Citizens Advice are funded to provide debt and benefit advice in order to support households at risk of hardship.	
	1.5	Providing the remaining funding for the discretionary scheme to those claiming Council Tax reduction.	
	1.6	Retaining capacity to respond to emerging needs and advice provision, and to additional government initiatives for financial support.	Advice and support will be responsive to the changing needs of our residents.

## Maximising Income for Households at Risk (continued)

	Action		Impact
<b>Building longer term community resilience</b>	1.7	Consulting on our current Council Tax Reduction scheme for 23/24.	If approved households on low incomes would receive a 100% reduction in their council tax.
	1.8	Supporting individuals who are not economically active to access employment and training opportunities through targeted events and promotion.	People out of work are given opportunities and advice to help them access paid employment and higher paid employment in order to boost their household income.
	1.9	Data and insight; exploring efficient use of data both internally and with Suffolk Office of Data and Analytics (SODA) to better identify trends and households at risk of hardship.	Data and insight obtained will enable the council to identify households and groups at risk, and provide early intervention and prevent crisis, as well as monitor the impact of interventions.
	1.10	Creation of a wider VCSE forum to share insights and experiences.	
	1.11	Explore the possibility of working with water providers to refer households in receipt of Council tax Reduction for reduced tariffs.	An increased number of households in receipt of council tax reduction will receive support with their water bill to boost their households income.
	1.12	Explore the use of targeted communications to raise awareness of support to renovate and let out empty properties in the district.	Landlords will be more aware of the assistance available, which may lead to an increase of affordable privately rented properties being let through our Central Suffolk Lettings Team.

## Accessing Advice

	Action	Impact	
<b>Immediate Crisis Support</b>	2.1	Communications campaigns and tools will promote the assistance and advice agencies available to support people.	Residents are more aware of the various types of support available to cope with the cost of living crisis, and as well as how to access it and who to turn to for further support.
	2.2	Webpages are refreshed to provide a hub of information related to the cost of living, and include a digital signposting form to connect people to appropriate advice agencies.	
	2.3	Front line customer service and housing staff are upskilled to identify customers at risk and refer for further support.	Staff identify households at risk and complete a referral using Suffolk Warm Handover to help the customer engage with support.
	2.4	Housing Solutions team will provide advice and assistance to households at risk of homelessness, and in exceptional cases financial assistance.	Households are supported to afford their homes, and referred for further advice where appropriate.
	2.5	Tenant Support Officers will continue to support tenants who are experiencing increasingly complex issues and are at risk of hardship, to maximise their income, budget their money and refer to agencies for specialised advice.	Tenants will be financially better off following support to budget their money, engage with specialist advice services, and access additional benefits, grant funding, and charitable aid.
	2.6	Locality teams will use events and activities such as Holiday Activity and Food Programme (HAF) to promote and signpost to support and advice services regarding the cost of living.	Children on free school meals and their families will have additional awareness of the support available, and how to access this.

## Accessing Advice (continued)

	Action	Impact	
	2.7	Advice and information is available for staff struggling with the cost of living crisis.	Staff have greater awareness of the support available to them to help them navigate the cost of living crisis.
	2.8	Exploring potential interventions to support small businesses through the cost of living crisis, and signposting to further support.	Businesses are better able to access advice and information they need.
	2.9	Retaining capacity to respond to emerging needs and advice provision.	Advice and support will be responsive to the changing needs of our residents and organisations.
<b>Building longer term community resilience</b>	2.10	Scope financial capability sessions to support residents who wish to gain access to advice on financial resilience.	Households will feel more in control of their finances and will have increased awareness of support services.
	2.11	Small group and one to one digital inclusion sessions will be delivered in libraries, and through our sheltered schemes. As well as promoting access to our free iPad loaning	Participants will have a greater degree of digital literacy and will be better able to access support and services to reduce the risk of deprivation
	2.12	VCSE organisations who apply for grant funding will be directed to relevant further advice and guidance from other organisations.	VCSE organisations have a greater awareness of the advice and support available to them to navigate the cost of living crisis.

## Food Insecurity and Poverty

	Action	Impact
<b>Immediate Crisis Support</b>	3.1 Working with the Independent Food Aid Network to produce collateral which will reduce dependence on emergency foodbank provision.	Collateral will be produced, in addition to a digital signposting form, which connects people in crisis to financial support with the aim of reducing dependence on foodbanks.
	3.2 Working with Suffolk County Council to grow knowledge around where foodbanks are, who they are serving and what they need.	An up to date snapshot of crisis food provision will be collated, households and advice agencies will be better aware of the support available in times of crisis.
	3.3 Mapping our pop up and top up foodbank provision through locality officers to ensure crisis support is readily accessible	
	3.4 HAF programme will provide healthy food for households at risk, alongside activities which improve cooking skills and offer information on nutrition.	
	3.5 Retaining capacity to respond to emerging needs and advice provision.	Advice and support will be responsive to the changing needs of our residents and organisations.
<b>Building longer term community resilience</b>	3.6 Explore the implementation of community supermarkets.	Two community supermarkets will be set up, one in each district, which will bridge the gap between foodbanks and low-cost supermarkets. Subject to UK Shared prosperity funding.

**Fuel Poverty**

	<b>Action</b>	<b>Impact</b>	
<b>Immediate Crisis Support</b>	4.1	Work with VCSE partners to ensure warm and welcoming spaces have been mapped and we are promoting the use of grant funding bids to the winter warmth grants.	Grant funding has been awarded to VCSE's to support the implementation of warm spaces across the district. These spaces will limited the exposure to cold homes for those unable to afford heating costs, while creating opportunity for community strengthening and reduced isolation.
	4.2	Scoping the development of an internal Fuel Poverty Toolkit which would provide an overview of the support available to households for their energy costs.	Staff are able to identify the support available to households and refer to appropriate advice agencies.
	4.3	Working with Community Action Suffolk to promote their community oil buying scheme, which helps to reduce the cost of heating oil through bulk purchasing. Residents using oil will also be supported if needed via LWAS.	Residents will be better able to afford to purchase heating oil, and heat their homes.
	4.4	Working alongside county wide initiatives to fund projects through the CCB which improve energy efficiency for residents' homes.	Households see a reduction in energy bills, are better able afford to heat their homes, and experience improvements to their health and wellbeing.
	4.5	Retaining capacity to respond to emerging needs and advice provision.	Advice and support will be responsive to the changing needs of our residents and organisations.
<b>Building longer term community resilience</b>	4.6	Developing a 12 month retrofitting programme alongside a longer term strategy, which will support social housing tenants with low EPC ratings to improve their energy efficiency ratings.	Once developed, eligible households will receive support to improve the energy efficiency of their properties, building financial resilience to future fluctuations to energy prices.



## Health and Wellbeing

	Action	Impact	
<b>Immediate Crisis Support</b>	5.1	Supporting organisations through Winter Warmth funding, to enable them to stay open and continue services for residents in their localities.	Organisations are able to continue services for communities, including supporting those households most at risk of the cost of living crisis.
	5.1	Working with WSCSP partners to identify those at risk of scams and fraud, raising awareness of the risks and supporting agencies available to assist.	Residents have increased awareness of the risk of scams and fraud, and are able to easily access support should they need it.
	5.2	Supporting those at risk of domestic abuse via referrals to our in house domestic abuse link worker, alongside continued staff training to raise awareness, and partnership working to drive forward change.	Customers identified as being at risk of domestic abuse have access to appropriate support.
	5.3	Working with leisure providers to make warm spaces available that will permit visitors to use their facilities.	Residents will benefit from enhancements to existing provisions that will provide community spaces with wide access to a broad range of facilities.
	5.4	Working with our Organisational Development colleagues to raise awareness of the health and wellbeing support available to staff.	Employees will have a greater awareness of the wellbeing advice and assistance available to them to help them through the cost of living crisis.
	5.5	Retaining capacity to respond to emerging needs and advice provision.	Advice and support will be responsive to the changing needs of our residents and organisations.

## Health and Wellbeing (continued)

	Action	Impact	
<b>Building longer term community resilience</b>	5.6	Providing opportunities for community activities to keep residents well.	Family fun days in conjunction with the extension of the HAF provision will deliver targeted support to lower income households, providing advice and guidance to help families navigate challenges surrounding the cost of living.
	5.7	Scoping the feasibility and benefit to residents of utilising additional allotment space as an opportunity to grow fresh produce for communities.	Potential impact of community produce growing would be scoped and, if beneficial to residents, methods of delivery and implementation would be explored.
	5.8	Extension of social prescribing referrals into health and leisure providers.	Mental health partners will be able to refer eligible participants to health and leisure providers. Participants will be able to take part in classes and activities to boost their physical and mental health.
	5.9	Working with health partners to explore interventions to support increasing mental health support for those people at risk.	Aligning resources and activity to focus on current need, shaping services to meet the need.
	5.10	Provision of grants and financial assistance to home owners and private sector landlords, which enable essential repairs to be carried out to improve the condition of properties within the district, including energy efficiency improvements and adaptations.	Eligible homeowners and private sector tenants will experience improved living conditions, which will impact positively on their physical and mental health.