# **BABERGH DISTRICT COUNCIL**

то:	Babergh District Council	REPORT NUMBER: BCa/23/17
FROM:	Cllr Alastair McCraw Cabinet Member For Customers, Digital Transformation and Improvement	DATE OF MEETING: 03/10/2023
OFFICER: Samantha Lake, Corporate Manager Customer Operations and Elysa Dale, Cost of Living Coordinator		<b>KEY DECISION REF NO. CAB440</b>

# COST OF LIVING: REVIEW OF 6 MONTH PLAN AND BEYOND

# 1. PURPOSE OF REPORT

The Report aims to provide the following:

- 1.1 A summary of the work undertaken on the Cost of Living Action Plan (phase 2) over the last six months, following the last progress report provided to Cabinet in December 2022.
- 1.2 Context and background regarding the changing landscape of the cost of living crisis, alongside reflection on the progress made.
- 1.3 A summary of the phase 3 action plan and proposed way forward for the future focus of cost of living.

# 2. OPTIONS CONSIDERED

- Option 1: To consider ending our co-ordinated and locally focused approach to the Cost of Living crisis, and to rely only on co-ordinating and promoting any national government support going forward.
- Option 2: To note the phase 3 Cost of Living Action Plan and continue with six monthly updates to the plan going forward, which focus primarily on relieving and preventing crisis for those households who have been acutely impacted by the increase in the cost of living, but which does not seek to develop a long term, preventative, approach to addressing and preventing poverty across the districts.
- Option 3: To note phase 3 of the Cost of Living Action Plan and endorse the commitment to develop a longer term approach to preventing poverty which seeks to understand the underlying drivers of poverty across both districts at a hyper local level through continued work with internal and external stakeholders and to include wider engagement with Town and Parish Councils.

# 3. **RECOMMENDATIONS**

3.1 To note phase 3 of the Cost of Living Action Plan and endorse the commitment to develop a longer term approach to preventing poverty which seeks to understand the underlying drivers of poverty across both districts at a hyper local level through continued work with internal and external stakeholders and to include wider engagement with Town and Parish Councils.

# **REASON FOR DECISION**

The Cost of Living Action Plan is a proactive response to the quickly changing nature of the cost of living crisis and has been developed in partnership with internal and external stakeholders to ensure a holistic approach.

Our approach must continue to work across systems to consider the needs of our residents and the work being delivered across our organisation and by partners. Failure to sufficiently coordinate our approach risks missing opportunities to work more efficiently and in a way which reduces duplication and will mitigate gaps in support for the most vulnerable.

Equally, while the delivery of support to residents experiencing crisis is crucial at this time of heightening financial pressures, we are mindful that it would be prudent to balance crisis support with the need to work more preventatively. Without comprehensive work to understand and address the underlying drivers and mitigations of poverty across our districts, we cannot sustainably equip our communities with the tools they need to remain resilient to economic shocks in the longer term.

# 4. KEY INFORMATION

# Background; a reflection on the evolution of the cost of living crisis so far

- 4.1 The pressures of the cost of living crisis continue to impact on our communities. Since our last update to Cabinet, we have seen a continuation of many of the key issues highlighted in our previous reports as well as new challenges.
- 4.2 Nationally, despite falling from a peak of 9.6% in October, CPIH inflation remains high at 6.3%
- 4.3 The high cost of essentials continues to be of concern and is placing additional pressure on household budgets. The 12 month CPIH rate for food and non-alcoholic beverages in March 2023 was 19.2%, the highest rates seen for over 45 year. We are slowly seeing rates decline, now sitting at 13.6%, however many cupboard staples continue to see sharp increases in price such as sugar, cooking oil and basic fresh fruits and vegetables.
- 4.4 Housing costs continue to add to the financial strain, with July seeing a record 5.3% increase in costs across the privately rented sector compared to the previous year. Alongside this, there has been no increase to the Local Housing Allowance for those who rely on benefits to pay their rent. Mortgage interest rates continue to rise sharply

as a result of increases to the Bank of England base rate, leaving lower income homeowners concerned about the prospect of managing drastically increasing mortgage costs.

- 4.5 While inflation rates for gas and electricity have stabilised since our last update, the Energy Price Guarantee has now come to an end and prices continue to rise, albeit at a slower pace. The milder weather seen over the summer months has temporarily reduced pressure on households, however as we move into the winter many will again be concerned about how they will heat their homes, particularly those on prepayment meters. National Energy Action now estimate that 6.6 million households are in fuel poverty compared to just over 4 million in October of 2021.
- 4.6 The cumulative impact of the increased cost of these essentials is that the crisis is being felt more acutely by those households on the lowest incomes, for whom essentials make up a higher proportion of their budget. As the crisis continues the long term financial repercussions for these households worsens.
- 4.7 National Citizens Advice have reported that the cost of living crisis is now becoming a debt crisis, with over half debt clients now being in a negative budget after only essential expenditure. Their report identifies an increase in the number of working people in negative budgets, of debt clients who are working full time, 40% were in a negative budget. This figure increases to 60% for self-employed people.
- 4.8 Locally, Citizens Advice have continued to report high levels of debt advice and crisis support. Sudbury & District Citizens Advice advised on a record level of debt issues in June '23, while March saw the highest ever recorded month for charitable support, foodbank referrals and Local Welfare Assistance, and well as a record month for benefits advice.
- 4.9 Sudbury Storehouse continue to see high levels of food parcel referrals, which cannot be matched by donations alone. The foodbank makes regular use of the supplies available through Saxon House in Ipswich (funded by Suffolk County Council) to top up provision in order to continue to provide support. The food bank saw a notable drop in referrals following the cost of living benefit payments in May. Unfortunately, this was short lived, with referrals increasing sharply again in June, however this does evidence the role that payments such as these can play in supporting food networks at a local level, particularly at such a vulnerable time.
- 4.10 Our call centres also noted a reduction in calls related to the cost of living crisis following the cost of living payments in May, with calls dropping from an average of 114 per month to only 53 calls in May. This trend continued through to July however as we moved into the summer holidays the number of calls increased again, with August seeing 70 calls related to the cost of living.
- 4.11 The Household Support Fund and Local Welfare Assistance continue to provide invaluable support to those households who find themselves in crisis. Local Welfare Assistance, which is administered by Suffolk County Council, has seen an average 164% increase in applications each month compared to the previous year, while the third round of the Household Support Fund received over 500 hundred applications between October '22 and March '23. Since reopening at the end of July the Household support fund has continued to see a steady stream of applications from a wide range of housing tenures, indicating a wider awareness of the support available. Citizens Advice have advised that cash support such as this is a key factor in reducing

the strain on foodbanks and other charitable support, as noted above with regards to cost of living payments.

- 4.12 January saw a record 79 homelessness applications taken by the Housing Solutions team with March following closely behind with 76. During Q1 of this financial year Babergh took 181 applications, a 31% increase on last year The leading cause of homelessness in the district was the ending of a private rented tenancy, primarily due to the landlord wishing to sell the property, further contributing to the shrinking of our private rental sector as laid out in our previous report. We have also seen an increase in homelessness due to domestic abuse the district, Q1 '23 taking 23 homelessness applications as a result of abuse, a 92% increase compared to the previous year.
- 4.13 Whilst we have not seen a significant increase in the number of council tenants behind in their rent, we continue to note an increase in the gross level of arrears across all accounts (approximately 11% depending on the date of sample), which suggests that those tenants who are falling behind are experiencing a deeper level of debt. We are also mindful that some tenants have accessed support through the Household Support Fund, and as a result this may have had a mitigating effect on the number of households behind in their rent.

#### 5. A review of the work achieved in the last six months:

- 5.1 We have presented this work under the key headings agreed as part of the phase 2 plan implementation, these were:
- Maximising income
- Accessing advice
- Food insecurity
- Fuel poverty
- Health and wellbeing
- 5.2 These areas were further broken down by relieving crisis and some medium term activities. Some of the work that has been undertaken in the last 6 months has been summarised by these key headings in the report below.

#### 6. Maximising income

- 6.1 £50,000 has been delivered to 41 tenants through the 3<sup>rd</sup> round of the Household Support Fund, the 4<sup>th</sup> round of the fund has recently opened with 44 applications made as of the 31/08/23, and 10 payments committed thus far. All applicants are assessed by a trained Financial Inclusion Officer. This has provided the balance between tackling the immediate crisis, whilst the financial inclusion officers provide longer term budget support and signposting to help families feel more in control of their finances.
- 6.2 Council Tax Reduction was increased to 100% for low income households, following a consultation exercise over last year. This change particularly supports those claiming Universal Credit (UC) where possible fluctuations in earnings previously

created additional pressure and uncertainty, as awards would require frequent recalculations and lead to possible arrears.

In addition to this, all households with a remaining liability after Council Tax Reduction had been applied, received an additional  $\pounds75$  off their bill. Through this an additional  $\pounds140,710.00$  has been distributed to lower income households in Babergh.

- 6.3 Communication campaigns across multiple channels have promoted the financial support and advice available. The campaigns, generated over 1m 'opportunities to see', with campaigns carried out regarding the following support:
- Energy Bill Support Scheme (EBSS) and Alternative Fuel Payments (AFP) alternative funds
- Support available from Household Support Fund (HSF) and Local Welfare Assistance (LWAS)
- Reliable sources of information and advice, for example organisations such as Citizens Advice and our webpages.
- 6.4 The communications campaigns were sent in various formats including, media releases, radio interviews, direct mail to schools and landlords, as well as social media campaigns to promote these schemes across the district.
- 6.5 In addition, information was sent to owners of empty properties across the districts to raise awareness of the option to let a property through our Central Suffolk Lettings team and their Rent Guarantee Scheme. This scheme seeks to help homeless households secure accommodation in the private rented sector, through financial incentives and by acting as a guarantor for their rent. 48 properties were let through the 'Rent Guarantee Scheme' in Babergh last year, with a further 10 since April 2023.
- 6.6 Last financial year Financial Inclusion Officers processed 226 referrals for households experiencing financial difficulties and supported them to access £78,808.29 in additional income through benefits and income maximisation. Since April a further 58 referrals have been received and £37,952.60 accessed.
- 6.7 Last financial year £86,438 was awarded through Discretionary Housing Payments (DHPs)to 108 households who were struggling with the cost of their rent. Since April a further 65 households have been supported with £57,727.06. Support from DHPs have been highlighted often through our targeted communication campaigns and print media.
- 6.8 Following grants from Public Health, Sudbury & District Citizens Advice advised over 320 people on their entitlement and supported 39 who needed assistance to make an application.
- 6.9 Sudbury & District Advice saw a 136% increase in debt issues last financial year, advising on over 4300 issues. Since the new financial demand has continued to increase, with June seeing the highest number of debt issues on record for the Sudbury office. In recognition of the increasing demand for advice Citizens Advice offices received a 30% uplift in their funding to assist with the continued delivery of debt advice.

- 6.10 Working in partnership with West Suffolk and Ipswich Borough Councils, our economic development team have now jointly commissioned Lapwing, to provide dedicated support to young people who are not in employment, education or training via their Minding The Gap (MTG) Local project. Lapwing Education are an alternative education provider who support young people with additional needs. This new service provides one to one support, as well as courses and group sessions to break down barriers to education, employment and training opportunities. The service has supported 12 people so far in Babergh, with increased participant numbers anticipated over quarter two, building on engagement with this hard to reach cohort. This is alongside recruitment fairs which were held in July in Sudbury to promote opportunities for local employment across the district.
- 6.11 The need to support the financial resilience of our communities in the face of the cost of living crisis has underpinned our grant allocations this year. Grant windows have been spread across the year to enable us to be more responsive to the needs of our communities, while our Resilience Fund provided £51,901.68 in financial support to grass roots organisations who were hit with higher costs last winter. All organisations who apply for funding are signposted to other support which may also be available to them such as through Suffolk Community Foundation or Community Action Suffolk, to help build financial resilience across our local VCSEs.

### 7. Accessing Advice

- 7.1 Comprehensive cost of living webpages which link households up with key support and information have been created and kept up to date, with over 1100 views to our cost of living site so far.
- 7.2 Cost of living sessions for all staff were delivered with 45 attendees, and additional targeted sessions with customer service and housing teams have also been carried out to ensure front line teams felt upskilled in the support available to those experiencing hardship.
- 7.3 Cost of living resources were also provided to tradespeople to help signpost/refer tenants to support, providing earlier support to individuals and families.
- 7.4 23 people have been supported through digital inclusion sessions in Babergh, these are one to one sessions which have been delivered by our Digital Skills Officer in sheltered accommodation and selected libraries across the Babergh District. Following their session one customer providing us with the following feedback:

"Thank you SO MUCH for all your help at yesterday afternoon's 'tutorial' of my smartphone. I came away feeling positively optimistic, not a feeling I have experienced much since I bought it. Using the Samsung Health app you found was there for me already, I counted my steps back home, it told me how many calories I had burned during this, exertion and the distance. I played around with it late yesterday and this morning getting it to identify plants in my garden even though I knew what most of them were."

7.5 Housing Solutions accepted 627 homelessness applications in 2022/23 in Babergh, the team were able to successfully prevent homelessness in 144 cases and used their discretion to provide financial support to 57 households through the homelessness prevention fund. All homelessness applicants receive advice and support to help prevent or relief their homelessness. A further 181 applications were

taken during Q1 2023/2024, with 50 successful preventions. An additional 20 households have received financial support through the prevention fund since April, totalling £15,353.02.

7.6 We are continuing to scope the need and development of financial capability sessions to build financial resilience in households impacted by the current crisis. We are conscious that partners such as Suffolk Libraries and Suffolk County Council are also developing initiatives, and Citizens Advice in Mid Suffolk are working with households to gain insight into the lived experience of their clients. We will be looking to work with our partners to ensure our approach is coordinated, embraces co-production and reduces duplication.

### 8. Food Security

- 8.1 We have engaged with 40 different community organisations as part of our work with the Independent Food Aid Network to produce a comprehensive signposting leaflet. The leaflet aims to help households experiencing food insecurity to find support in their area to access advice, support and boost their income. The leaflet is due to launch shortly and will be available in a number of foodbanks, pantries and pop up shops across the district.
- 8.2 We have engaged with our local communities to better understand the hardship support and crisis food provision across our district, with 18 foodbanks, pantries and pop up shops mapped and this information shared with staff and partners such as Citizens Advice and Suffolk InfoLink to improve awareness of the support available for our households.
- 8.3 Our communities team again delivered Family Fun Days throughout the summer holidays as part of the Holiday Activities and Food (HAF) Programme. Fun days were held in Sudbury, Shotley and Hadleigh. The days provided 83 picnics as well as vouchers to families, and activities for over 100 children and young people. 100% of attendees advised they would return again next year. In addition to the Fun Days the HAF programme has provided a range of free activities and food support to low income families during school holidays throughout the year, increasing access to recreation and health food. Throughout the summer and Easter holidays, activities were attended by over 617 children.
- 8.4 We recognise the increasing strain being experienced by foodbanks and pantries across our districts as demand continues rise. Community Action Suffolk have now been commissioned to deliver a Food Network Coordinator Role to strengthen links between these operations at a hyper local level and increase sustainability. This is part of a wider Suffolk initiative to allow us to work collectively to support community food projects, as well as use our community intelligence to offer specific local interventions. The role will work to improve communication between food projects, advise on governance and link in with other organisations to help projects become more sustainable. The role will work with communities to stimulate new food projects in areas of need and reduce food insecurity.

### 9. Fuel Poverty

9.1 A total of £43,257.88 was provided to 30 VCFSE's through winter warmth grants across Babergh, to help provide warm spaces and reduce social isolation over the winter months. All warm spaces were linked in with the Rural Coffee Caravan for

support and added to their map of warm spaces, to help local people find support in their area. Over 1190 people attended these warm spaces across the winter, with groups reporting a high proportion were accessed by older people who are recognised as being more vulnerable to the impact of cold homes. The grants enabled community groups to continue to stay open and provide free support for their communities at a time of rising costs.

- 9.2 A Fuel Poverty Toolkit was developed to help staff identify the support available for households, and facilitate intervention at an earlier stage. This was rolled out to staff in June, and also provided more recently to Councillors, with an opportunity to provide feedback to ensure we continuously develop and update the information. Since launch the toolkit has had over 600 views. We will also look to identify opportunities to measure the impact of the newly introduced toolkit.
- 9.3 We have promoted Community Action Suffolk's Community Oil Buying Scheme through our website and via targeted email alongside information on other support available for those households who rely on alternative fuels, as well as in our Fuel Poverty Toolkit for staff and Councillors.
- 9.4 Through our work with the Suffolk Climate Change Partnership, Babergh and Mid Suffolk District Councils provides funding to Warm Homes Suffolk. The scheme provides advice and support to help households access Government grants to improve energy efficiency and reduce fuel poverty for private tenants and owner occupiers. We have promoted this support across our webpages, Fuel Poverty Toolkit and in our targeted communications, as well as in briefings to staff and health partners.
- 9.5 Following assessment of our housing stock earlier in the year, building services are moving forward with a programme of works to improve the energy efficiency of our housing stock through cavity wall insulation and loft insulation top up. Aran Insulation have now been contracted to deliver the works which are due to start this month and will target properties with the lowest EPCs.

### 10. Health and wellbeing

- 10.1 Many of the actions throughout the report have supported with the health and wellbeing impacts of the cost of living crisis, however some of the progress from our action plan includes:
- 10.2 Last financial year 109 households received support from our dedicated Domestic Abuse Link Worker, with a further 58 since April. Our Link Worker operates across the organisation and with external partners, helping survivors of domestic abuse to navigate the various agencies and systems, and access the additional support available to them.
- 10.3 In addition, we actively supported the White Ribbon Campaign in November 2022. This year's campaign fell on the same week as the start of the FIFA men's World Cup. Partners joined the national campaign which encouraged people to come together and start playing as a team to end violence against women and girls -That's #THEGOAL. Activities included engagement events across the districts, social media messages, staff were given the opportunity to sign the White Ribbon Pledge and attend a lunch and learn session designed to raise awareness around domestic abuse, which 62 members of staff attended.

- 10.4 Babergh and Mid Suffolk have now increased from 10 to 37 members of staff trained as Domestic Abuse Champions to help support victims and survivors of Domestic Abuse and make referrals to external agencies that specialise in Domestic Abuse. In November 2022, the council launched an internal dedicated domestic abuse network designed to develop a strong internal approach to domestic abuse- empowering staff from a range of services to work together to enhance and share best practice.
- 10.5 We also recognise the impact that the cost of living crisis will be having on the wellbeing of many of our staff. Our Cost of Living webinar for staff highlighted the support available for to look after their wellbeing during times of financial stress, including information on our financial wellbeing pages and employee assistance programme and various other employee benefits. In response to the follow up survey which found that employees would appreciate more information on budgeting support, a further webinar was delivered with the Money Advice and Pensions Service. HSBC's Cost of Living sessions have been widely promoted in Working Together and on our cost of living Connect page.
- 10.6 We have scoped the feasibility and benefit of increasing opportunities for communities to grow their own produce. Learning suggests that more sustainable models utilise existing community assets and networks to create links between local growing groups and local food pantries. This is something we will therefore be considering alongside the work of the Food Network Coordinator and Suffolk County Council's Food Security Plan for Suffolk, which will look to strengthen the local food economy and relationships between outlets and producers, tapping into local assets to grow sustainably.
- 10.7 Our assistant manager for Health, Wellbeing, Sports and Leisure has worked closely with health partners and leisure providers to extend the scope of social prescribing referrals, to give participants access to activities, clubs and exercise programmes via a referral to help them stay physically active and improve overall wellbeing.
- 10.8 Our Private Sector Housing team have provided £35,061.99 in financial assistance to 10 households to improve the condition of their properties, ensuring that everyone is able to live in good quality housing which safeguards their physical and mental wellbeing.

# 11. The phase 3 cost of living plan

- 11.1 There has been significant learning throughout the last 12 months delivery. Phase 3 of the plan continues to focus on the key areas of support identified in phase 2, with focus on continuing to deliver crisis support, as well as recognising the need to develop a longer term approach. Some of the key areas of focus, as seen in the phase 3 action plan are:
- Continued delivery of the housing costs support through the Household Support Fund as part of the continuation of responding to the crisis.
- Continued communications campaigns and awareness sessions for operational staff to ensure everyone is able to support our residents with cost of living challenges.
- Working with The Good Things Foundation to reduce digital exclusion for homeless households.

- Continue to deliver digital exclusion sessions across the districts, particularly in areas of increased deprivation. While working in partnership to undertake digital inclusion asset mapping to understand the gaps and provide joined up support with partners.
- Piloting a referral system for those on lower incomes to be passported to social water tariffs to increase uptake and maximise income for low income household.
- Supporting food networks across Babergh and Mid Suffolk through the Food Network Coordinator, leading to improved and more consistent access to support and increased sustainability across our pantries and foodbanks.
- Delivery and promotion of further community grants for VCFSEs which mitigate the impact of the cost of living crisis.
- The implementation of an employer supported volunteering scheme to deliver positive impacts for both the Councils and local communities.
- Support for social enterprises to help the sector grow sustainably and thrive, through the commissioning of Community Action Suffolk.
- Social prescribing provision in schools through commissioning of The Mix will increase access to recreation and opportunities for young people, particularly those in low income households.
- Working in partnership with Feel Good Suffolk to support adults to live healthier for longer, with focus on low income and hard to reach cohorts through a Core20PLUS5 approach.
- Supporting access to services through increased community transport in rural areas.
- Projects which support retrofitting in the private sector and for council tenants.

### 12. The future focus of the cost of living action plan

12.1 We have now delivered 12 months of cost of living activities and created 3 action plans which take us to 18 months of cost of living delivery. We now wish to consider how we broaden our approach to address longer term drivers of hardship, and how we align this with pre-existing strategies, to embed a shared ambition to prevent poverty.

#### Some key considerations in devising a long-term approach

- 12.2 Working closely with Town and Parish Councils to understand more about hyper local issues and how we can work collectively to address these, while increasing awareness of support within our communities.
- 12.3 Work with key VCSFE organisations to understand more about lived experience of hardship, ensuring we collaborate with Citizens Advice (who have started this work) as well as Healthwatch Suffolk to ensure that we work in partnership.
- 12.4 Work closely with Suffolk Libraries as they launch their upcoming digital inclusion strategy, to ensure we are reducing duplication.

- 12.5 Work in partnership with Suffolk County Council on the preventing poverty strategy to ensure we are working successfully across the system.
- 12.6 Continue to work internally to embed the cost of living priorities across the organisation particularly in light of the refresh of our corporate plan and the social value policy.
- 12.7 Lastly, develop a set of measures to help better articulate the impact of the cost of living work on preventing poverty.

# 13. LINKS TO CORPORATE PLAN

13.1 This work aligns to the Corporate Plan Vision to have:

"Great communities with bright and healthy futures that everyone is proud to call home".

13.2 This work aligns to all the corporate plan strategic priorities.

#### 14. FINANCIAL IMPLICATIONS

The Phase 3 Action Plan does not require additional funding from the Council over and above existing budgets. The team has been maximising the opportunities of external funding, through the Collaborative Communities Board, national government programmes. The team has also been working to use our internal grants process to focus on what is most needed.

#### 15. LEGAL IMPLICATIONS

There are no legal implications as a result of this report.

#### 16. RISK MANAGEMENT

16.1 Key risks are set out below and held on the customer Operations operational risk register 008, 009 and 010.

#### 16.2

Risk Description	Likelihood	Impact	Mitigation Measures	Risk Register and Reference*
Those most at risk from the cumulative impacts of the cost of living, do not receive the support.	3	3	Our communication campaigns to help target support where it is most needed. Using our knowledge of local circumstances and communities	Customer Operations 008

			to target our financial support into the VCSE who offer the most support to those at risk	
Support provided to our communities and those in most need is not sufficient, aligned or coordinated	3	3	Maximise our system wide partnership working, internally and externally of the District Council. Aiming to provide targeted support in our localities where we have identified trends and needs. The future aspirations of the cost of living plan, will and also allow us to ensure we are working at more of a hyper local level to understand the impact and work across the system to provide a greater preventative focus.	Customer Operations 009
The impacts of the Cost of Living crisis undermines the wellbeing and resilience of our communities	3	3	Bringing together our existing delivery to support communities and their wellbeing, and focus this effort where we can have the greatest impacts.	

\*Name of risk register where risk is currently documented and being actively managed and it's reference number

# 17. CONSULTATIONS

- 17.1 Portfolio Cabinet Members have been consulted about this work and kept informed as it has been developing and wider Cabinet have been consulted.
- 17.2 Our internal stakeholder group which operates across Housing, Customer Operations, Shared Revenue Partnership, Communications and Communities and Wellbeing and Economic Development.
- 17.3 We have consulted with external partners such as Sudbury & District Citizens Advice, health colleagues, Suffolk County Council and colleagues on the Collaborative Communities Board as part of the Tackling Poverty Subgroup.
- 17.4 The report has been shared with Overview and Scrutiny, and received the recommendation to proceed with option 3 as laid out under 'options considered' without further amendment.

#### 18. EQUALITY ANALYSIS

There is no requirement to complete an Equality Impact Assessment (EIA) currently. The core content of the work is intended to tackle and prevent inequalities and make sure there is no discrimination against the 9 protected characteristics as defined by the Equality Act 2010.

#### **19. ENVIRONMENTAL IMPLICATIONS**

While the primary purpose of our cost of living action plan is to mitigate the negative impacts of the crisis on our communities, we feel it is important to align our work with the wider organisational ambitions relating to the environment, and share outcomes where we can. The work to support retrofitting across the district will lead to improved energy efficiency across our own housing stock and in the private sector, and therefore not only decrease fuel poverty, but also reduce carbon emissions.

In addition, through increased community transport provision, improved sustainable travel infrastructure, as well as digital skills support, we can improve access to services for our residents while reducing the carbon emissions associated with independent travel. These co-benefits can particularly support our residents living in rural communities, those with health conditions which affect the way in which they access services, and also lower income households who are less likely to have access to a car.

### 20. APPENDICES

Title	Location	
(a) Cost of living infographic	Attached	
(b) Cost of living refreshed action plan	Attached	

### 21. **REPORT AUTHORS**

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