



Babergh District

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 VCFSE'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 VCFSE 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

	Action		Impact	Service Lead
Immediate Crisis Support	1.1	Distribution of the Household Support Fund (HSF) - Housing Costs Element.	Households in financial hardship will receive adequate advice and support to meet their costs.	Housing
	1.2	Maximise use of Discretionary Housing Payments (DHP) and in cases of exceptional hardship Discretionary Financial Assistance (DFA)		SRP
	1.3	Citizens Advice are funded to provide debt and benefit advice in order to support households at risk of hardship.		Communities
	1.4	Supporting with the distribution of government grants to eligible households.		All
	1.5	Conducting a pilot with support from The Good Things Foundation, which supports households in temporary and emergency accommodation to get online, through the distribution of free data SIM cards.	Homeless households will find it easier to engage with a range of services including advice agencies, healthcare providers, and employment support. As well as be better able to search for housing, manage their money and take part in activities which reduce social exclusion.	Customers
	1.6	Developing a support package and transitional protection for households in receipt of Council Tax Reduction who are being migrated from legacy benefits onto Universal Credit.	Households will feel more in control of their finances, and will be better able to manage their benefits.	SRP
	Building longer term community resilience	1.7	Funding interventions which support vulnerable people not in employment, education or training.	People receive support to access opportunities which in the longer term will help to improve their financial wellbeing.
1.8		Delivering a Council Tax Reduction of 100% for eligible households, and simplifying entitlement for households on UC.	Households on a low income receive additional support with the cost of their council tax.	SRP
	1.9	Grants will be provided to small businesses in rural areas of the district to promote growth, innovation and strengthen our communities.	A stronger and more resilient rural economy provides increased opportunities and services to residents, and mitigates the risks of rural poverty.	Econ Dev/ Communities
	1.10	Working collaboratively to improve insight on customer vulnerability and holistic debt.	Vulnerable customers are better identified ensuring a coordinated response which better supports those at risk.	SRP

Maximising Income (continued)

	Action	Impact	Service Lead	
Building longer term community resilience	1.11	Data and insight; exploring efficient use of data both internally and with Suffolk Office of Data and Analytics (SODA) to better identify areas of need and send out targeted communication and shape interventions at a local level.	Communities receive timely, relevant information and support, which improve their financial wellbeing and take a more preventative approach to poverty.	Customers
	1.12	Commissioning a pilot through Community Action Suffolk which will support micro social enterprises and charities to increase capacity for organisational development, create change in their communities and feel more investment ready.	Social enterprises and charities are given the tools and support they need to grow sustainably, creating more opportunities within our communities.	Communities
	1.13	Piloting an initial trial of a referral system with Anglian Water which would refer households in receipt of Council tax Reduction for reduced water tariffs.	An increased number of households in receipt of council tax reduction will receive support with their water bill to boost their households income.	Customers
	1.14	Building relationships with private landlords through our Central Suffolk Lettings team to encourage properties to be let at an affordable rate, to homeless households.	An increased number of affordable properties in the private rented sector, and increased suitable accommodation for households experiencing homelessness.	Housing
	1.15	Continued 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 in the district, and higher awareness levels of our Central Suffolk Lettings offer.	Housing
	1.16	Consider the Income Bands and Contribution Rates in use for the Local Council Tax Reduction (UC) Scheme to ensure that the scheme keeps pace with inflation.	The reduction that customers receive will not be reduced when wages are increased to reflect cost of living pay increases. Income Bands and Contribution Rates will be reviewed annually giving consideration to CPI and other inflationary factors.	SRP

Accessing Advice

	Action		Impact	Service Lead
Immediate Crisis Support	2.1	Communications campaigns will make best use of a range of different channels to target and promote the assistance available to support people.	Increased awareness across our communities of the support available for those impacted by the cost of living crisis.	Comms
	2.2	Webpages are regularly 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.		Customers
	2.3	A variety of resources are available to help staff identify the support available to those impacted by the cost of living.		HR / O&D
	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.	Housing
	2.5	Financial Inclusion Officers will continue to support households who are experiencing increasingly complex issues and are at risk of hardship.	Households will be financially better off following support to budget their money, engage with specialist advice services, and access additional benefits, grants, and charitable aid.	Housing
	2.6	Locality teams will use events and activities such as Family Fun Days run through the Holiday Activity and Food Programme (HAF) to support low income families and promote support and advice services best placed to support with 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.	Communities

Accessing Advice (continued)

	Action		Impact	Service Lead
Building longer term community resilience	2.7	Working with Suffolk Libraries to support with their digital inclusion strategy, and build on opportunities to collaborate to support our residents.	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 and digital poverty.	Customers
	2.8	VCFSE organisations who apply for grant funding will be directed to relevant further advice and guidance from other organisations.	VCFSE organisations have a greater awareness of the advice and support available to them to navigate the cost of living crisis.	Communities
	2.9	Working with Rent Sense to gain deeper insight into our tenants at risk of hardship to enable earlier intervention and a more preventative approach.	Tenants receive appropriate support and are linked in with advice at an earlier stage in order to prevent financial crisis.	Housing
	2.10	Scoping the development of clear best practice policies, alongside guidance documents for staff, to ensure a consistent and supportive approach to rent collection.		Housing
	2.11	Working with community transport providers to improve provision in rural areas.	Households in these areas will have improved access to the services they need.	Environment and Projects
	2.12	Working with partners to broaden our understanding of the lived experience of households in financial hardship, and use this to shape future initiatives which promote financial resilience.	A richer insight into the challenges faced by households in poverty leads to more credible and sensitively delivered interventions.	Customers

Food Insecurity and Poverty

	Action		Impact	Service Lead
Immediate Crisis Support	3.1	Continued work with the Independent Food Aid Network to distribute signposting leaflets to key community stakeholders which raise awareness of advice and support agencies to those experiencing food insecurity.	Residents experiencing food insecurity across the districts will have an increased awareness of the organisations available to support them.	Customers
	3.2	Continued mapping of crisis food provision across the district, working with Suffolk Infolink to ensure this information is readily accessible to those in our communities.	Households and advice agencies will be better aware of the support available in times of crisis.	Customers & communities
	3.3	HAF programme will provide healthy food for households at risk of hardship, alongside activities which improve cooking skills and offer information on nutrition on a budget.	Low income families will have access to useful information to help them create low cost, nutritious meals.	Communities
Building longer term community resilience	3.4	Procurement of a Food Network Coordinator that will develop relationships with pantries, fridges, and pop up shops, as well as suppliers, producers and retailers to maximise the supply of food across community food projects.	Foodbanks, pantries and pop up shops will be more sustainable, and will have support to navigate the growing demand for their services.	Communities
	3.5	Working with Suffolk County Council to support the development and delivery of a food security plan for Suffolk, using our local insight to influence initiatives.	The food security plan for Suffolk will be reflective of the many communities across the county, and will support our communities to reduce food insecurity and create a more sustainable food network.	Customers & Communities

Fuel Poverty

	Action		Impact	Service Lead
Immediate Crisis Support	4.1	Staff have access to an internal Fuel Poverty Toolkit which provides an overview of the support available to households in / at risk of fuel poverty.	Staff are able to identify the support available to households and refer to appropriate advice agencies.	Customers
Building longer term community resilience	4.2	Targeting retrofitting support to council tenants in the lowest EPC rated properties, to improve the energy efficiency of their homes.	Eligible households will receive support to improve the energy efficiency of their homes, building financial resilience to future fluctuations to energy prices.	Housing
	4.3	Funding initiatives which improve energy efficiency of properties in the private rented sector and for owner occupiers.		
	4.4	Funding a new Business Innovation Support Scheme which will be able to provide recommendations and grants to businesses to improve energy efficiency and promote long term sustainability.	Businesses are better able to access advice and financial support to reduce their outgoings, innovate and stimulate the local economy, leading to increased resilience for both businesses and employees.	Econ Dev

Health and Wellbeing

	Action		Impact	Service Lead
Immediate Crisis Support	5.1	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.	Housing & Communities
	5.2	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.	O&D & Customers
Building longer term community resilience	5.3	Commissioning 4YP in the delivery of a youth social prescribing initiatives in Holbrook Academy.	Improved wellbeing for young people, an enabling fund will improve the access to opportunities for young people, working preventatively to reduce the impact of income inequality.	Communities
	5.4	Provision of grants and financial assistance to home owners and private sector landlords, which improve properties which are in poor condition, 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.	Housing
	5.5	Shared Revenues Partnership will scope the development of a vulnerable customer policy.	A consistent approach to vulnerable customers is developed with other service areas to safeguard vulnerable households who require a tailored approach to debt collection.	SRP& Housing
	5.6	Introduction of an Employer Supported Volunteer Schemes across both councils will give staff paid leave to take up volunteering opportunities.	Employees will be encouraged to give their time to local organisations, strengthening our VCSE sector at a time when recruitment of volunteers has proved a challenge for the sector. Employees will experience improvements to their wellbeing which are associated with volunteering.	Communities
	5.7	Working in partnership with Public Health and Communities to empower adults to live healthier lifestyles as part of Feel Good Suffolk.	A focus on engaging hard to reach cohorts, including those who economically disadvantaged, as part of the Core20PLUS5 approach will seek to improve health inequalities and support adults to live healthier for longer.	Communities