

MID SUFFOLK DISTRICT COUNCIL

TO: Mid Suffolk District Council	REPORT NUMBER: MCa/23/18
FROM: Cllr Andrew Mellen Cabinet Member For Performance and Resilience	DATE OF MEETING: 03/10/2023
OFFICER: Samantha Lake, Corporate Manager Customer Operations and Elysa Dale, Cost of Living Coordinator	KEY DECISION REF NO. CAB440

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 reasonably 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 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 and alternative fuels. 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 of debt clients 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. Mid Suffolk 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. August has seen the highest ever recorded month for benefits advice, with over 750 issues advised on.
- 4.9 Stowmarket Foodbank had a record month in March with 451 people fed, a 45% increase compared to the year before. This was accompanied by a drop in donations that is typical for the time of year, but which cause additional strain on the operation. The foodbank saw a notable reduction in referrals following the cost of living benefit payments in May, these payments gave low income households more control over their finances and better ability to purchase their own essentials. This has helped to bring referrals more in line with the previous year, giving the foodbank the chance to rebuild reserves before heading into the colder months, when demand is expected to peak again.
- 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 March saw a record of 73 homelessness applications taken by the Housing Solutions team in Mid Suffolk. During Q1 a total of 180 applications were made, a 33% increase on last year. The leading cause of homelessness continues to be 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 with Q1 '23 taking 22 homelessness applications as a result of abuse, an 83% 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 48 tenants through the 3rd round of the Household Support Fund, the 4th round of the fund has recently opened with 40 applications made as of the 31/08/23, and 11 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.
- 6.3 In addition to this, all households with a remaining liability after Council Tax Reduction had been applied, received an additional £75 off their bill. Through this an additional £129,958.13 of support has been distributed to lower income households in Mid Suffolk.
- 6.4 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.
- 6.5 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.
- 6.6 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. 34 new tenancies were let through the 'Rent Guarantee Scheme' in Mid Suffolk last year, with a further 16 since April 2023, including the launch of a new HMO which will provide shared accommodation for single people in the district.
- 6.7 Financial Inclusion Officers have processed 201 referrals for households experiencing financial difficulties and supported them to access £47,323.12 in additional income through unclaimed benefits and income maximisation. Since April a further 62 referrals have been received and £54,706.86 accessed.
- 6.8 A cost of living forum was piloted through Mid Suffolk Citizens Advice to share insight and identify gaps in support. 31 organisations attended, ranging from housing Associations, food banks, community pantries, local churches, Town Councils as well as the District and County Council. A report was produced and circulated highlighting the discussion, trends, and gaps, as well as information and guidance distributed to ensure attendees could signpost to relevant support, where needed.
- 6.9 76 households in Mid Suffolk were supported with the cost of their rent through Discretionary Housing Payments (DHPs) last financial year, totalling £70,022. Since April a further 65 have been supported with £51,585.30. Support from DHPs has

been highlighted often through our targeted communication campaigns and print media.

- 6.10 Following grants from Public Health, Mid Suffolk Citizens Advice advised over 270 people on their eligibility for Local Welfare Assistance and supported 235 with their application. Mid Suffolk Citizens Advice advised on over 2100 debt issues last financial year, a 41% increase on the year previous. Since the new financial year demand has continued to be increase, with June seeing the busiest recorded month for debt advice for the Mid Suffolk 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.
- 6.11 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 7 individuals in Mid Suffolk, with increased participant numbers anticipated over the next quarter, building on engagement with this hard to reach cohort. This is alongside recruitment fairs held in Stowmarket in September to raise awareness of the employment opportunities available to people locally.
- 6.12 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, with grant windows being spread across the year to enable us to be more responsive to the needs of our communities. Our latest round of community development grants has recently closed, which will provide financial assistance to many local groups to help them stay afloat and support their communities this summer, while our Resilience Fund provided over £77,014.00 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 8 digital inclusion sessions in Mid Suffolk were delivered with 10 attendees. These provided residents with digital skills support at libraries and 4 sheltered accommodation sites, with 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 588 homelessness applications in 2022/23 in Mid Suffolk, the team were able to successfully prevent homelessness in 153 cases and used their discretion to provide financial support to 41 households through the homelessness prevention fund. All homeless applicants receive advice and support to help prevent or relief their homelessness. A further 180 applications were taken during Q1 2023/2024, with 50 successful preventions. An additional 22 households have received financial support through the prevention fund since April, totalling £12,876.66.

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 8 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 Stowmarket and Eye, and provided 56 picnics as well as vouchers to households, along with activities for over 100 families. Over 300 activity packs were given out to families as well as 140 books. 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 1761 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 £48,260.53 was provided to 32 applicants through winter warmth grants across Mid Suffolk, 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 1568 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 has been 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 95 households received support from our dedicated Domestic Abuse Link Worker, with a further 62 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 Following research completed through Suffolk MIND's 'Emotional Needs Survey' it was highlighted that the financial implications of the cost of living crisis were having a significant impact on people's wellbeing and sense of control, particularly in the Stowmarket area. As a result, our grants team opened the IP14 Wellbeing Fund, which was funded through Public Mental Health Programme. This fund provided £42,071.45 to support 8 projects in the IP14 area which support households to improve their wellbeing, including a focus on financial control and access to recreation for low income households.
- 10.6 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.
- 10.7 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.
- 10.8 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.

10.9 In addition, we have worked with Mid Suffolk Leisure to provide free swimming sessions to children in lower income households, the initiatives proved very popular, with all 120 sessions being used within the first year.

10.10 Our Private Sector Housing team have provided £76,725.62 in financial assistance to 19 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 work around 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 to target our financial support into the VCSE who offer the most support to those at risk	Customer Operations 008
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	Customer Operations 009

			cost of living plan, will 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.	
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.	Customer Operations: 010

*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 Mid Suffolk 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

Elysa Dale: Cost of living Coordinator

Samantha Lake: Corporate Manager Customer Operations