

Initial Outcome Proposal to the East Suffolk Community Partnership Board - FY2021/22

(Stage 1 Proposal)

1. Key outcome(s)

Please detail the KEY OUTCOME(S) (Measurable and time specific) the proposal is looking to achieve: At its meeting in March 2022, the Board identified a range of potential impacts of the current Cost of Living crisis, these included:

- Increased levels of domestic violence and family breakdowns
- Increased incidences of homelessness
- Increase in crime (particularly acquisitive crime)
- Impact on mental health and wellbeing
- Increase in illness, hospitalisation and care needs
- Increased isolation and loneliness

The proposed outcomes that this programme of work will deliver to mitigate/reduce these impacts include:

- Improved resilience to the impact of rises in the cost of living within the East Suffolk population
- Improved mental health and wellbeing for residents due to a reduction in anxiety and stress
- Fewer people reaching the point of extreme, costly interventions e.g. home repossession or eviction due to non-payment of rent/mortgage
- Reduced social isolation and loneliness

2. How has the need been identified?

The 'cost of living' is the average amount of money that individuals need to be able to cover basic living expenses, such as food and housing. The cost of living is rising across the board – housing costs, energy and water costs, fuel and food have all risen rapidly in price over recent months. The impact of these rises, combined with the ongoing impact of the Covid-19 pandemic on individuals, families, communities and the voluntary sector is likely to hit hard, particularly in Winter 2022/23. Inflation continues to climb, and the invasion of Ukraine by Russia has further increased pressures at a local and national level.

A wide range of services have been impacted – food banks are seeing higher usage than ever (with lots of first-time users, including those in work), Citizens Advice are dealing with unprecedented demand and our two Disability organisations are struggling to cope with requests for support.

Suffolk County Council has produced a cost-of-living profile for Suffolk which was considered at the May 2022 Health and Wellbeing Board [Making-ends-meet-the-cost-of-living-suffolk.pdf](https://www.healthysuffolk.org.uk/wp-content/uploads/2022/05/Making-ends-meet-the-cost-of-living-suffolk.pdf) ([healthysuffolk.org.uk](https://www.healthysuffolk.org.uk)). This includes a wealth of information, but some notable points include:

- The March 2022 Office for Budget Responsibility, Economic and Fiscal Outlook identified that peak CPI inflation could reach 8.7% in the final quarter of 2022, leaving the average household £1,000 worse off than in 2021/22
- As inflation exceeds increases in wages, many individuals face the equivalent of a real term pay cut
- National Insurance contributions rose by 1.25% in April 2022, the energy cap rose by 54% (also in April) and the price of petrol has increased by more than 40p per litre

- Gross weekly pay for Suffolk residents is already £40 lower than England and £55 lower than the East of England
- An additional issue for those on low income is the 'poverty premium', where those on low incomes often pay more for basic goods and services including food, fuel and power - with those in the lowest 10% income decile spending more than double those in the highest 10% income decile
- An estimated four in five households will receive £150 via the Council Tax system and everyone will receive a £200 Energy Bills Rebate this Autumn, however this will not be enough to balance the books for most households
- ONS data from March 2022 indicates that 90% of respondents said that their increase in the cost of living was mainly due to an increase in the price of food. Food accounts for 14% of expenditure in lower income households compared to 8% for the highest income households
- Other key aspects include the rise in heating oil prices, the cost of childcare and the impact on health of cold homes
- 39% of adults in 2018 said that they did not feel confident in managing their money

Through a programme of meetings and workshops, including the Community Partnership Board Task and Finish Group focussing on Inequalities (which has made the Cost of Living increases its immediate priority), the key challenges have been identified against four key themes – money, food and essentials, energy and fuel and housing. These are shown below:

Money – The Challenges

1. Dealing with debt, affordable payment plans, loan sharks, conciliation loans, debt relief orders
2. Reducing spending e.g. energy, phone, TV packages, housing costs
3. Affordable credit and ethical loans
4. Help with budgeting, including in schools/with families
5. Cohorts who are asset rich but cash poor
6. Maximising income – benefits and grants
7. Digital exclusion
8. Lack of access to a bank account and no ID documents
9. Just About Managing families – in work and not on any benefits, miss out on most support provided
10. Parents unable to afford university costs
11. Disposable income squeeze – leisure, health, childcare
12. Potential increase in addictions e.g. substance misuse and gambling

Food and Essential Items – The Challenges

1. Increasing food costs and supply issues
2. Lack of skills to cook healthy meals
3. Reducing donations to food banks and loss of volunteers
4. Lack of cooking facilities/fridge/freezer
5. Access to toiletries and sanitary products
6. Affordability of clothes, even from charity shops, including school uniforms and interview clothes
7. Oral hygiene – lack of access to toothpaste and toothbrush
8. The media telling people that healthy food is more expensive!
9. Loss of volunteers since Covid – fear, need a rest, cost, re-entered labour market

Energy and Fuel - Challenges

1. Increasing cost of gas and electricity and increase in energy cap
2. Increase in heating oil price
3. Cost of wood and fuel for open fires and wood burners
4. Rising cost of petrol and diesel and supply chain issues

5. Impact on VCSE organisations/community hubs e.g. loss of community transport drivers due to increased petrol costs
6. Net zero and climate change activities may disadvantage those on lower incomes
7. Stop start nature of energy efficiency programmes
8. Heat the Person not the Home v avoiding damp/disrepair and resultant health issues
9. Government support not reaching the most vulnerable
10. Volume of potential need due to energy price increases

Housing – Challenges

1. Less Money = non-payment of rent/mortgage
2. End of evictions moratorium and increased evictions
3. Discretionary Housing Payment allocation cut by 30%
4. Increase in families presenting as homeless
5. Rapid increase in house prices (second homes issue), rental values and larger gap in LHA rates
6. Lack of private rented and social housing / pressure on temporary accommodation / insecurity of tenure
7. Net Zero – landlords selling up/increasing rents to cover energy improvement costs
8. Homes falling into disrepair because people can't afford to maintain
9. HMO issues – quality, unregistered, occupants not eligible for refunds/benefits
10. Lack of supported housing beds

3. Who will benefit from the outcomes?

This outcome proposal sets out our ambitions to develop a programme of activity in East Suffolk that will complement and supplement work at Suffolk level through the Health and Wellbeing Board to try to mitigate the impact of the cost-of-living crisis on the East Suffolk population.

The East Suffolk programme will benefit:

- Individuals and families who need urgent/crisis support through a range of interventions across the four priority areas
- Individuals and families who may tip into crisis at some point in the future through data-led (including use of LIFT) preventative work to enable them to manage the resources that they do have more effectively and increase financial literacy
- Improved outcomes across the four priority areas should have a positive impact on mental health and wellbeing, loneliness and isolation
- Reducing the number of individuals and families needing service interventions e.g. homelessness, drug and alcohol and domestic abuse services will reduce the costs on the Suffolk system

4. How will the outcomes(s) be sustained after the funding period (if appropriate)?

The proposals set out below are a mixture of urgent/crisis support and preventative activity and complement the significant investment at Suffolk level in initiatives such as the Local Welfare Assistance Scheme (LWAS), Suffolk Advice and Support Service (SASS) and support for Food Banks. The Public Health team at the County Council have been actively involved in the Task and Finish Group. The Suffolk Tackling Poverty Action Plan, developed by the Public Health team on behalf of the Suffolk Health and Wellbeing Board, has four aims – emergency support, increasing incomes and reducing costs, wellbeing and life chances and preventing poverty.

The work proposed in East Suffolk will complement and support delivery of this wider Suffolk programme but provide additional impetus in the District. Specific related actions in the Suffolk Plan include:

- Fareshare have been commissioned to provide food to foodbanks and emergency food is stored

at Saxon House

- Suffolk Public Sector Leaders have agreed to underwrite LWAS and SASS costs up to £1,000,000
- Pilot 'Poverty Proofing of the School Day' initiative
- Increased offer and uptake of Health School Vouchers and Free School Meals
- Increase awareness of, and access to, Credit Unions
- Continue to work with Districts to develop the Holiday Activity and Food (HAF) programme
- Pilot a small grant pot to help overcome the barriers to escaping Poverty
- A new Community Development Officer – Parent and Child Groups has been funded at Community Action Suffolk
- Good quality financial education - schools, parents and VCSE organisations
- Poverty awareness training sessions and materials

East Suffolk Council has invested in two new Financial Inclusion Officer posts for two years. These staff will work with residents to maximise income, reduce debt, access affordable credit and budget effectively and realistically. East Suffolk Council agreed at Full Council in May 2022 that each Councillor would be given the opportunity to allocate £1,000 of their Enabling Communities Budget towards this cost of living programme (providing a maximum pot of £55,000).

This programme aligns well with the Well Minds East Suffolk programme supported by the Board at its March 2022 meeting.

5. Name of Project/activity that will deliver the outcome(s)

Tackling the Rising Cost of Living in East Suffolk

6. Brief description of the project / activity that will deliver the outcome(s).

Through a series of Task and Finish Group meetings plus two workshops (one for ESC staff and one for partners), a programme has been developed which sets out 1) Challenges (see Section 2 above), 2) Existing Activity and 3) Project Ideas, against our four themes of Money, Food and Essentials, Energy and Fuel and Housing. The project ideas represent our ambitions to mitigate the impact of the recent and ongoing cost of living rises on the East Suffolk population. The ask of the Board is for a pot of funding to enable implementation of these projects over the next twelve months.

Existing activity and the project ideas are set out against each theme below – the latter will be outlined in more detail at the Board meeting:

Money

Local Welfare Assistance Scheme (Suffolk) – extended to at least October 2022	Household Support Fund (Suffolk)	Citizens Advice East Suffolk (£190k ESC funding p.a.)	Discretionary Funding e.g. DHP
Disability Advice Service / Disability Advice North-East Suffolk	2 two-year ESC Financial Inclusion Officer posts – plus existing post in Housing	Community Intervention Team = a bridge to services for most vulnerable	Developed a simple budgeting sheet that anyone can use
Connect workshops (Summer 2022) to focus on Cost of Living	Suffolk 500 Reasons – 500 people donating £1 per week	Early Intervention model for families - pilot in Aldeburgh, Leiston and Saxmundham CP area	Pilot Digital Champions in Customer Services / other organisations
	Interest free loans from Eastern Savings and Loans for oil?	Suffolk Warm Handover Scheme (Suffolk Information Partnership)	

Money-Existing activity

Money – Project Ideas

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|---|
| M1. Develop a comprehensive East Suffolk financial inclusion framework – reduce debt, maximise income, affordable credit, savings (including saving schemes) and budgeting and establish an East Suffolk Financial Capability Forum |
| M2. Local Welfare Assistance Scheme (Suffolk) – identify gaps in East Suffolk in the LWAS offer and secure funding to address these gaps |
| M3. Expand the Early Intervention model for families (piloted in the Aldeburgh, Leiston, Saxmundham and villages CP area) to other CP areas, and build upon the work of the ESC Community Intervention Team with individuals |
| M4. Ensure that all planned events and activities over the coming months have a ‘financial inclusion’ element |
| M5. Build on libraries project/Grandpads and make kit available in community locations so that people can access digital services plus support and training from Digital Champions |
| M6. More work around money and budgeting at key transition points e.g. leaving school, retirement, divorce. Sessions in schools (CAP/Money Matters) |
| M7. Upskill key workers on the basis of Making Every Contact Count and ensure those on the ground know who to refer people to. Include Financial Inclusion in training for Customer Services staff/Digital Champions |
| M8. Establish a fund to pay for people to access ID documents – driving licence (£34) or birth certificate (£14) to enable them to open a bank account, prove their employment status and reduce the risk of financial abuse |
| M9. Use a range of champions to enable people to access Open Banking services (e.g. Moneyhub, Yolt, Cleo). NB need to protect people from fraud |
| M10. Talk to SCC about use of the Pupil Premium and additional opportunities to use this more effectively |
| M11 Use Parentmail (or equivalent) to reach parents and DWP/Job Centres and ED Team to reach employers |
| M12 Support workers to go where people already are e.g. Thin Ice/Comfort Food sessions, Community Pantries/Food Banks and Warm Rooms, plus groups such as brownies and scouts to address the stigma of seeking help |

Food and Essentials

Food - Existing activity



Food and Essentials – Project Ideas

F1. Recruit a Food Network Co-Ordinator for East Suffolk to open up pathways between food providers (including supermarkets) and food banks/Pantries/fridges
<i>F2. Launch a campaign to encourage donations to food projects/food banks and inform people what to donate plus secure additional volunteers for food projects, include cultural items and consider allergies</i>
F3. Expand 'Your Local Pantry' across District – fund the franchise fee and equipment for at least one Community Pantry per town
F4. Funding for 'Hubbub' support for additional community fridges and freezers in smaller, more rural locations (to complement the pantries)
F5. Expand 'Comfort Food' (based on 'Thin Ice' model in Lowestoft) – to at least one venue in each town - offering a free hot meal and drink
F6. Provide 'Kettle Packs' for people without an oven or microwave
F7. 'Cooking on a budget' classes – develop a programme/model based on learning from the pilots, identify additional locations in East Suffolk, include batch cooking and cooking with leftovers
F8. 'Food to fork' projects – community allotment/garden projects as funded by three Community Partnerships/ Boost Sustainable Food grants and smaller scale window boxes, hanging baskets and planters
F9. Fund additional essential equipment for food banks e.g. scales, bags, crates to enable them to cope with increased demand
F10. Funding for bigger, catering size cooking equipment for groups to share and for bulk cooking
F11. Purchase microwaves and fuel cards for those who do not have access to an oven to heat food, encourage donation of unused microwaves
F12. Plant fruit trees and bushes on housing estates rather than ornamental trees
<i>F13. Promote use of sites like 'olio' and 'too good to go' to increase take-up in East Suffolk</i>
F14. Fund/support School Uniform, Prom Clothes and Interview Clothes banks – in larger places provide central coordination for network of schools
F15. Fund additional slow cookers through Rural Coffee Caravan

F16. Buy refrigerated vans for food deliveries (rather than leases) – use ESC buying power
F17. Establish a 'tier 2' Pinkorange delivery that is more responsive in rural areas
F18. Outreach work through existing mobile projects e.g. HWB bus, Rural Coffee Caravan, Connected Communities
F19. Use school networks to engage about food
F20. Evening opening at food banks and other food projects
F21 Work with Town and Parish councils as food hubs

Energy and Fuel

Energy- Existing activity

Warm Homes- aimed at households on lower incomes

Anglia Affinity Oil Buying Scheme (CAS)

Fuel Vouchers/Cash payments for fuel via LWAS (Suffolk)

Warm Homes 'winter warmth' packs

Pilot 'warm room' project in Bungay Winter 2021

SCF Surviving Winter grants- preventative approach e.g. income maximization/energy switching

Work in Norfolk to understand impact of cold homes on health

'Boost' grants to DAS and DANES to work with people with disabilities around energy costs

Project Linus provided handmade quilts for families last year

Fuel Bank Foundation

Emerging proposal for Community Energy Champions across Suffolk

Cadent Gas partnership working and funding

Community Bike Schemes e.g. Cookley and Walpole Community E Bikes

Energy and Fuel – Project Ideas

E1. Work with Suffolk partners to scope out an Oil Loan Scheme to provide interest free loans to enable families to spread the cost of buying oil
E2. Develop additional Warm Homes Healthy People offers for Winter 2022/23 e.g. expand heated items available in Winter Warmth Packs
E3. Establish a network of "warm rooms" across East Suffolk for next winter, building on the Bungay pilot in 2021/22
E4. Work with Suffolk partners to scope a 'Wood Bank' pilot. Explore re-use of excess/broken wood products e.g. pallets
E5. Develop a campaign to encourage those who can save now to cover energy costs next winter to do so and to invest in changes to make homes energy efficient for Winter 2022/23
E6. Fund energy audits and provide funding for home boiler checks to ensure that they are set up correctly to maximise energy efficiency
E7. Provide free Carbon Monoxide detectors for people burning wood to ensure emissions are safe
E8. Provide free Smoke Detectors and batteries
E9. Fund a handyperson to fit draught excluders/curtains/LED bulbs etc.
E10. Encourage/promote boiler upgrades - https://www.gov.uk/guidance/check-if-you-may-be-eligible-for-the-boiler-upgrade-scheme-from-april-2022 - and provide loans for those who don't qualify for the grants. Increase uptake through promotion via 'trusted' advisers
E11. Improve access to fuel vouchers – look at additional locations where people can use their

vouchers given the limitations in some parts of the District (N.B. LWAS offer of food and supermarket vouchers to Citizens Advice)

E12. Increase access to clean, warm bedding e.g. sleeping bags, quilts, blankets

E13. Encourage people to use other forms of transport e.g. bikes. Support locations where people can get free bike repair/maintenance

E14. Fund to enable people on gas to install electric showers

E15. *Promote the 1 degree lower campaign – link energy saving to cutting costs*

E16. *Promote the benefits of car sharing to save on fuel costs*

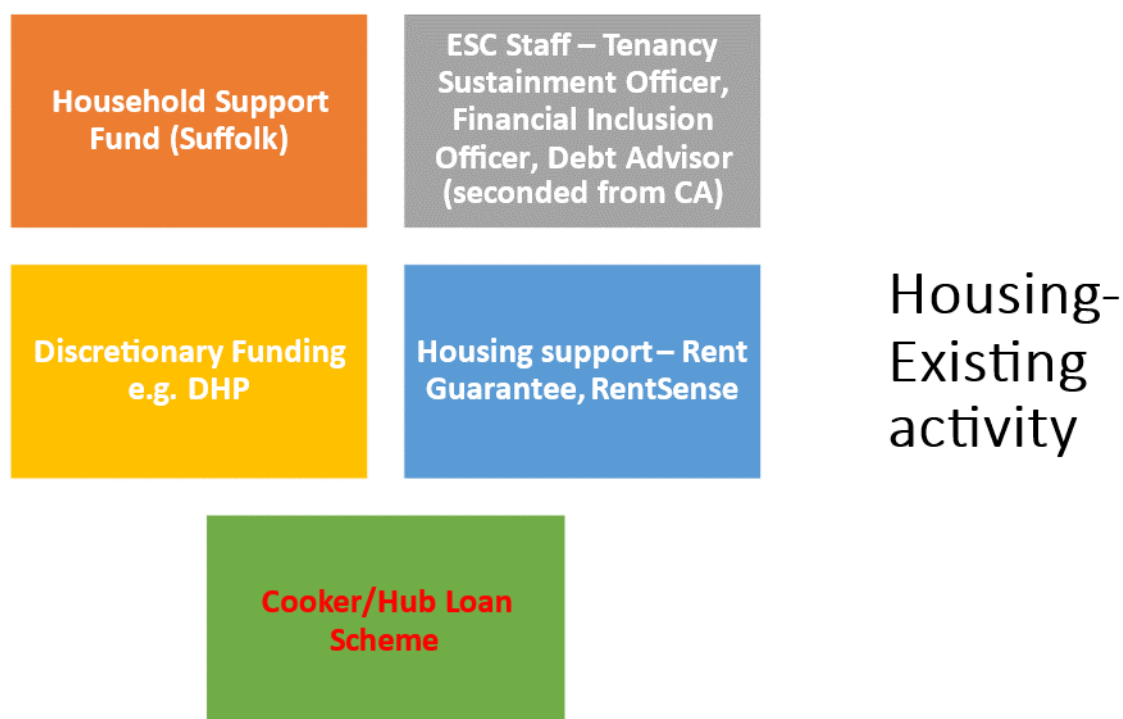
E17. Provide incentives for landlords to improve energy efficiency

E18. *Encourage VCSE 'hubs' in community buildings where costs can be shared*

E19. Accelerate the roll out of fast charge electric car charging points

E20. *Market Net Zero projects and opportunities more widely*

Housing



Housing – Project Ideas

H1. *Maximise the impact of the Housing Support Fund*

H2. *Use the Rent Guarantee Scheme if people need to move to more affordable accommodation*

H3. *Use the Whatever it Takes (WEIT) funding for anything to prevent homelessness*

H4. *Support individual applications for Discretionary Housing Payments, be prepared to fund fully*

H5. *Use available data, including through sources such as Low-Income Family Tracker (LIFT) and RentSense, to identify residents and tenants who need additional support as early as possible*

H6. *Make Gateway to Homechoice simpler and easier to use to enable people to move more easily between properties*

H7. *Maximise donations of good quality furniture and household items to existing charities e.g. Salvation Army and Barnardo's*

H8. *Make it easier for people to donate electrical items safely – inspection and testing*

H9. *Increase awareness of Council Tax Reduction Scheme – not the same as CT discounts and identify people who might benefit*

H10. Extend Self Neglect and Hoarding project – huge amounts of unmet need

H11. Easier access to Housing Officers to help to unblock issues and challenges

Projects that do not require financial resources

The following projects do not require additional funding but are important in terms of the overall programme:

- M1 - Financial Inclusion Framework
- M4 - Activities/Events
- M7 - Training for Staff
- M11 - Use of Parentmail/DMP/Job Centres
- M12 - Workers where people are
- F2 - Food Bank campaign
- F13 - Take-up of reuse sites
- F18 - Outreach work through existing mobile projects
- F19 - Use school networks to engage about food
- F21 - Town and Parish councils as food hubs
- E5 - Eenergy savings campaign
- E15 - Promote the 1 degree lower campaign
- E16 - Promote the benefits of car sharing to save on fuel costs
- E18 - VCSE 'hubs' in community buildings
- E19 - Market Net Zero projects/opportunities
- H1- H6 – Various Housing offers
- H7 - Donations of good quality furniture and household items
- H9 - Awareness of Council Tax Reduction Scheme
- H11 - Access to Housing Officers

Cross Cutting Projects

In addition, there are a number of important projects that underpin the programme:

1. Take a data-led approach to identifying both those in crisis and those who can be supported through prevention and early intervention activities to ensure that they do not slip into crisis
2. Develop a simple referral form (based on HBNA during Covid) and case management system
3. Develop a webpage which brings together information about all areas of 'cost of living' challenge into one portal
4. Use Suffolk Information Partnership (SIP) Warm Handover process to refer to other organisations where relevant
5. Targeted East Suffolk-wide campaigns e.g. 'Max Your Money', 'What to Donate', 'Food Myths', 'Home Energy Efficiency', 'Loan Sharks' focussed on messaging about being thrifty and helping others rather than needing help/charity
6. Co-production through the Connect workshops in each town in East Suffolk Summer 2022, information giving, advice, engagement
7. Use East Suffolk Neighbours network to get information out into communities

Project / activity START DATE; June 2022 END DATE: TBC

7. Who is involved?

Who is involved in developing this outcome proposal?

Who will deliver the project/activity?

Project / activity lead: East Suffolk Council – Nicole Rickard (on behalf of the Board Task and Finish Group)

Name: Various

Name of East Suffolk Community Partnerships Board Member supporting the project:	Organisation: Telephone: Email: Name: Rachel Hunt, Norfolk and Waveney CCG
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8. Give information about match funding here:		
Source of match funding:	Funding confirmed?	Amount (£)
East Suffolk Council – Covid Funding for Financial Inclusion Officers x 2 for two years including on-costs	YES	£196,000
East Suffolk Council – Covid Community Recovery for Community Pantries, Community Fridges, Comfort Food	YES	£42,000
East Suffolk Council – ECBs 2021/22 for Comfort Food	YES	£18,000
East Suffolk Council – ECBs 2022/23 (unallocated)	YES	£35,000 (MIN)
ESC Business Equalisation Reserve	NO	£50,000 (MIN)
East Suffolk UK Shared Prosperity Fund	NO	TBC

Total project / activity cost	TBC – as much as possible
Total of confirmed match funding	£291,000
Total amount of Strategic funding required	£100,000

9. Identify where the Community Partnership Board Strategic Budget will be spent:	
Description of activity or item (by who and by when where appropriate)	Cost (£)
A number of projects have been identified as a priority at the workshops held in May 2022 to involve partners in the co-design of the programme. Further work will be undertaken to co-produce the programme and prioritise the elements within with those with lived experience of financial exclusion/poverty at a programme of roadshow events held in each market town in Summer 2022.	

10. How will the project / activity be monitored, and outcomes reported (including project risks)?
<p>Each project within the programme will be monitored individually as well as ESC considering the impact of the programme as a whole. Each of the priority projects will be scoped in detail before submission of the Stage 2 outcome proposal. Progress against outcomes will be captured and reported quarterly. We will capture as much data as possible as this will be key to evidencing need, impact and success. We will allocate funds once we properly understand the need and what are the most effective ways of addressing that need.</p> <p>We will use the learning from this programme to advise/lobby government etc as to where the gaps are, and what works in terms of our interventions.</p>

Community Partnership Board Member Declaration:

I confirm that I support this proposal:

Name: Rachel Hunt, Norfolk and Waveney CCG

Signature:

Date:

Lead Organisation Declaration:

I am authorised and eligible to sign and approve this proposal on behalf of the lead organisation and declare the information included in this proposal is true and accurate.

By signing below, the information you have supplied is being collected to allow us to process your application. By completing this form, you consent to East Suffolk using your information in this way.

I understand that in the assessment of this proposal the Council may share information contained within it, with other core funders for funding programmes we have applied too, relevant Council directorates and committees. If you do not provide your consent, we will not be able to process this proposal. Your information will not be used for any other purpose unless we obtain your consent. Your information will be retained for 4 years. You can request that your information is deleted at any time.

Privacy Notice

Data will be processed and held securely and in accordance with the UK General Data Protection Regulation (and any updates).

Further information about data protection can be found on the East Suffolk Website

<http://www.eastsuffolk.gov.uk/assets/Your-Council/Access-to-Information/Privacy-Notices/Communities-Privacy-Notice.pdf>

Please enter your name below only if you agree to be bound by the terms set out in this form. We will treat this as your signature of the form.

Name:

Signature:

Date:

Please submit this proposal to the Funding Team at grants@eastsuffolk.gov.uk Hard copies can be submitted and returned to: Funding Team, East Suffolk Council, East Suffolk House, Station Road, Melton, Woodbridge, IP12 1RT.