

COST OF LIVING

A WHOLE SYSTEM APPROACH

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Babergh and Mid Suffolk Districts



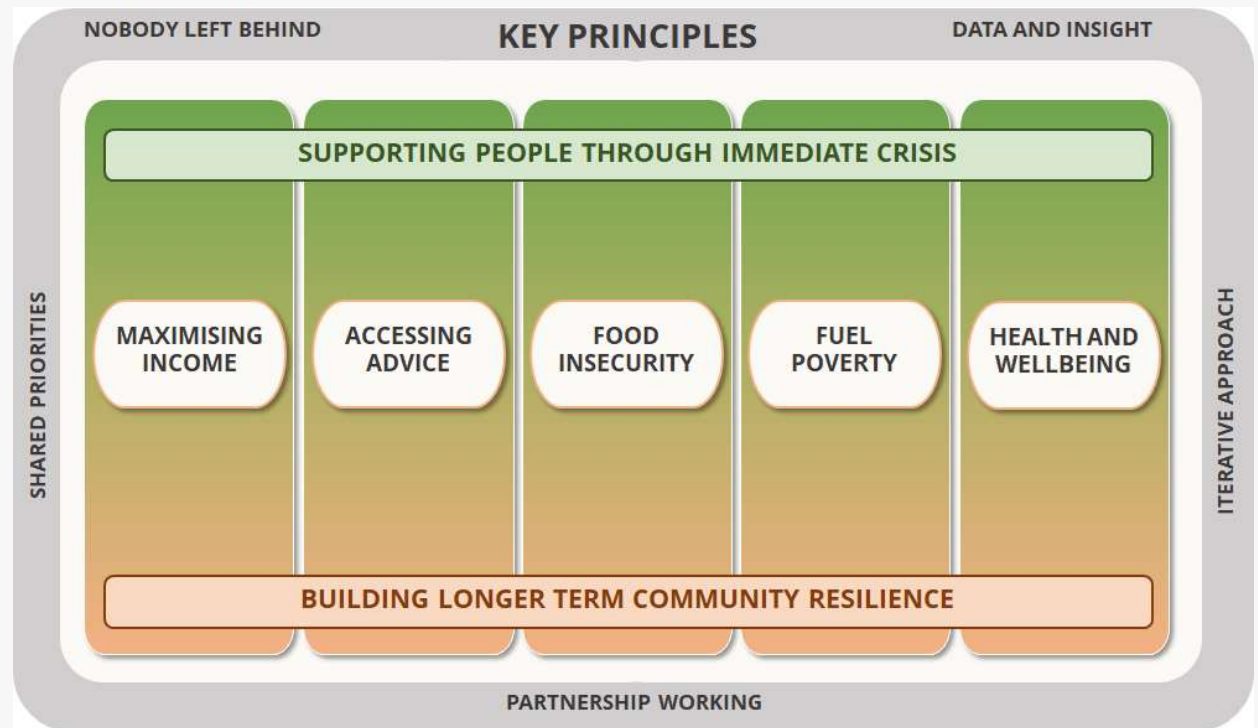
- Two separate districts with a joint administration.
- Rural populations
- Aging populations
- Disparity in the levels of deprivation, with some wards in the 2nd & 3rd IMD decile within the market towns.
- Some wards with fuel poverty rates of over 20%, with large areas off the gas grid.
- Relatively small private rented sector compared to surrounding districts and national average
- Higher proportion of owner occupiers
- Majority of social housing is Local Authority stock
- Pockets with high levels of digital exclusion

Setting the scene... May 2022

- The Ofgem Price Cap increased by 54%, increasing average household energy bills to £1971 pa.
- National Energy Action estimated that 6.5 million households were in fuel poverty.
- CPI was rising, sitting at 9.1% before housing costs.
- Predictions that 1.5m British households, 1 in 20, would face bills for food and energy which will exceed their disposable income after housing costs.
- Government support announced, including:
 - Council Tax Energy Rebates
 - 'Cost of Living Payments'
 - £500m Extension of the Household Support Fund
- Local Citizens Advice offices were reporting record numbers of clients needing crisis support and foodbank referrals, and both offices reported record breaking months for debt advice.

Creating a plan

- A holistic response which works across service areas
- Centres initiatives around the impact the cost of living on residents, staff and communities.
- Considers the immediate needs of those in crisis, and initial steps to work more preventatively.
- Multi-agency working group established to deliver the plan. Bringing together key partners and service areas to share insight and foster collaborative working towards shared outcomes.



[Babergh.gov.uk/benefits/cost-of-living-support/](https://www.babergh.gov.uk/benefits/cost-of-living-support/)

Highlights | relieving crisis

- Over £200,000 delivered to tenants to support with housing costs through the Household Support Fund, alongside support from a trained financial inclusion officer.
- £60,000 Winter Warmth Grants delivered to VCFSEs for warm and welcoming spaces
- Council Tax Reduction increased to 100% for low income households.
- Communication campaigns to promote the financial support and advice available have generated over £1m opportunities to see, and covered:
 - EBSS and AFP alternative funds
 - Support available from Household Support Fund and Local Welfare Assistance
- Comprehensive cost of living webpages to link households up with the information they need.
- Cost of living sessions for all staff, targeted sessions with customer service and housing teams.
- Cost of living resources provided to tradespeople to help signpost/ refer tenants to support.
- Mapping out the crisis support across districts at a hyper local level, sharing intelligence with partners.

Highlights | building resilience

- 👉 A 30% uplift in funding for Citizens Advice in each district, as well as a 3 year rolling revenue grant to provide increased operational security.
- 👉 37 landlords signed up to the 'Rent Guarantee Scheme' through Central Suffolk Lettings, which supports households experiencing homelessness into *affordable* privately rented accommodation.
- 👉 Fuel Poverty Toolkit developed to help staff identify the support available for households and facilitate intervention at an earlier stage.
- 👉 Resilience Fund provided over £130k in grant funding to small and medium sized VCFSE organisations who were supporting residents and communities through the cost of living crisis.
- 👉 A cost of living forum was piloted through Mid Suffolk Citizens Advice to share insight and identify gaps in support.
- 👉 Digital inclusion sessions delivered to residents in sheltered accommodation.
- 👉 Financial Inclusion Officers processed 427 referrals, and supported households to access £126,131.41 in additional income through benefits and income maximisation.

Key takeaways

Challenges

- ☛ Consistent and timely data
- ☛ Tracking the impact of initiatives, particularly in a rural areas, where overarching affluence can hide pockets of deprivation.
- ☛ Consistent collective ownership over shared outcomes
- ☛ Stakeholder relationships

Successes

- ☛ Dedicated resource to coordinate delivery and spot opportunities for collaboration
- ☛ Multiagency approach to share learning and insight.
- ☛ Targeted communications have increased awareness
- ☛ Finding opportunities to increase awareness for front facing staff and make every contact count have been well received.

Opportunities

- ☛ Increased partnership working to align our ambitions with those of health partners, the county council as well as a wider network of VCSFE partners.
- ☛ Building on momentum of the cost of living to open wider conversations about our approach to poverty.
- ☛ Bringing more lived experience to our plan and fostering opportunities for residents to co-create.

Where are we now?

- CPI last recorded at 8.7%, inflation for food and non-alcoholic beverages has reduced since last year but prices continue to rise.
- Local Citizens Advice offices continue to report record levels of debt advice and crisis support, with spikes in in November '22 and March '23.
- Nationally, Citizens Advice are reporting high levels of clients in negative budgets even after debt advice, 52% between Jan – Mar'23.
- Foodbanks in both districts continue to report high levels of referrals, with Mid Suffolk seeing a 43% year on year increase in March.
- National Energy Action now report that 7.5 million UK households are living in fuel poverty.
- Private rental prices rose by 5% in the 12 months prior to May '23.
- Homelessness has seen a 4.67% increase in Babergh, and 15.52% in Mid Suffolk. Cumulatively March saw a record number of homelessness applications with 158 across both districts.
- Small increase in the percentage of council tenants in arrears (3-4%), however the gross arrears have grown more considerably (15-21%).

Looking ahead

- Continued delivery of the housing costs support through the Household Support Fund.
- Continued communications campaigns and awareness sessions for operational staff.
- Working with The Good Things Foundation to reduce digital exclusion for homeless households.
- Piloting a referral system for those on lower incomes to be passported to social water tariffs.
- The procurement of a food network coordinator that will support foodbanks and pantries.
- Delivery of further community grants for VCFSEs which mitigate the impact of the cost of living crisis.
- Supporting access to services through increased community transport in rural areas.
- Partnership working to promote digital inclusion, particularly in areas of increased deprivation.
- Projects which support retrofitting in the private sector and for council tenants.
- Exploring 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



Thank you

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