

# Update: Mitigations the Council can make regarding loss of Universal Credit uplift and financial inequalities

Policy Panel – 2 March 2022



Colchester  
Borough Council

Leonie Rathbone – Assistant Director, Customer  
Jason Granger – Group Manager, Customer



Fuel price crisis-  
Average bill to  
increase by £693



Ongoing impact  
of Covid

Covid isolation  
affecting economy

Employment market  
dramatically changed

Skills gaps



# Residents

Pay rises fail to keep  
up with cost of living

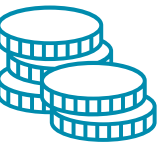


Backlog of eviction  
cases in court system

Post-Christmas  
debt

UC £20 uplift  
removed

Inflation 5.8% in  
2021



# How the Council provides support

Our Financial and Employment Support Team offer a range of free, confidential financial and employment support to all residents in Colchester, including:

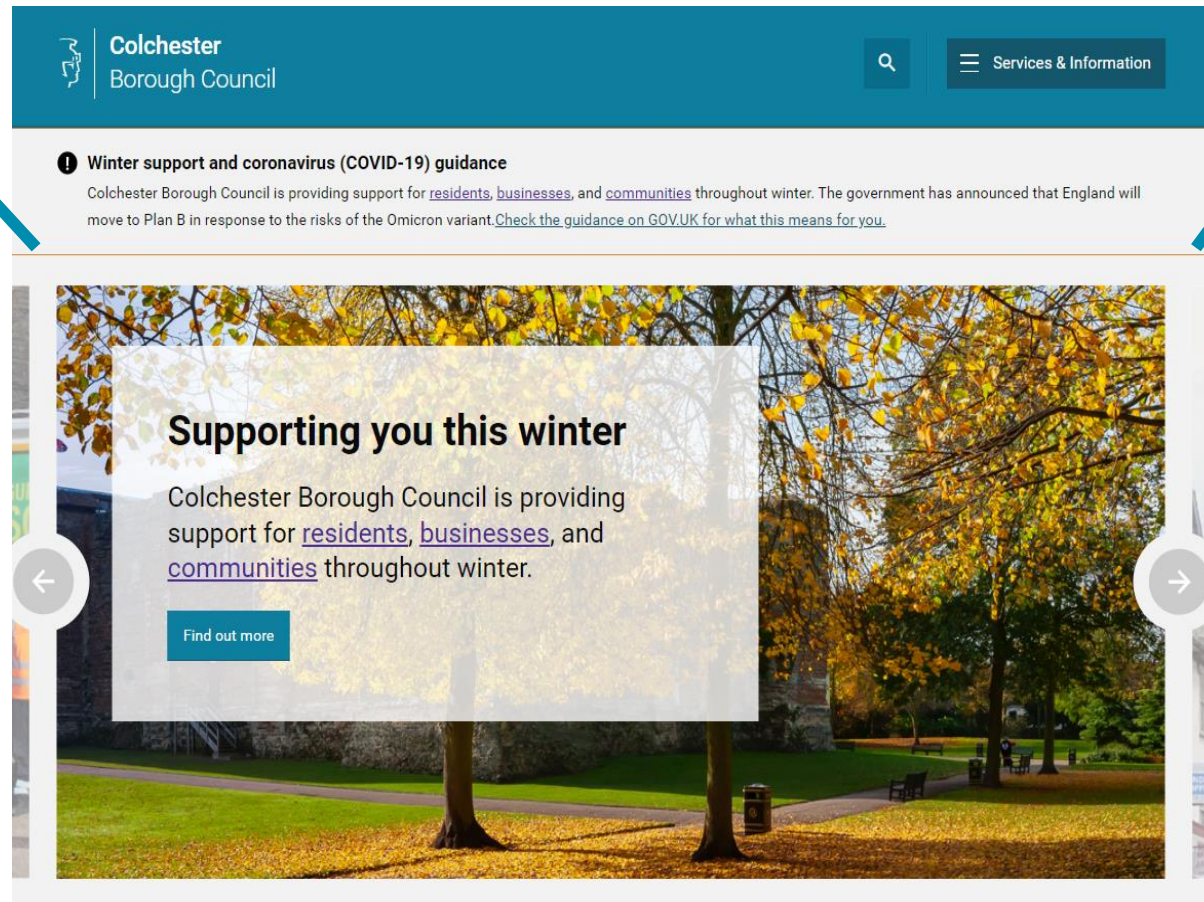
- Assess personal finances and budgeting
- Help paying rent arrears
- Support paying Council Tax
- Accessing wider Benefits
- Employment and Job Search
- Accessing food
- Help paying energy bills
- Money and Debt advice



# Accessing Support - CBC website

## ! Local support and coronavirus (COVID-19) guidance

Colchester Borough Council is providing support for [residents](#), [businesses](#), and [communities](#). The government has announced that England has returned to Plan A. You should continue to protect yourself and others. [Find further guidance on GOV.UK.](#)



# Accessing Support - In-person / Phone

## Team

Welfare Benefit Specialists

Financial Support Officers

Employment Support Officers

## Locations

Greenstead Local Housing Office

One Colchester Community Hub

Job Centre Plus – Chapel Street

Job Centre Plus – Headgate



01206 505855

# Working across the system

## Bringing together the distribution of direct payments to residents

### Influencing National Context

- LGA
- DCN
- DWP

### Local

- CBH – support for vulnerable renters
- ECC – Essential Living Fund / Household support fund / Data share / Levelling up
- DWP – co-location – 'same customer' principle
- CBC – Communities Team and Voluntary Sector

# Update - New or increased funding

## Some funding pots finish by 31 March 2022

- Financial support whilst self-isolating (CBC)
- Household support fund (£9.4mM):

Essential Living Fund (ECC)

Community Hubs (CVSs) /  
Citizens Advice

CBH / CBC

- Low income private renters fund (CBH administering £191k)
- Help paying energy bills - households to receive up to £350 of government support:

Council tax bands A-D, £150 payment  
April 2022

Domestic electricity customers, £200 off their energy bills  
October 2022

Discretionary Fund  
To support vulnerable people on low incomes that do not pay Council Tax, or  
that pay Council Tax in Bands E-H

# How CBC have helped residents from April 2021/22

Residents



Test and Trace Support Grants *	4273	£2.1 million
Welfare Benefit gains	497	£715k
Discretionary Housing Payments	599	£396k
Exceptional Hardship Payments	130	£18k
Household Support Fund	95	£12k
Employment Support	200	

\* From September 2020

# Wider work – building resilience

**The Alliance** - £2m investment by Health Alliance to tackle inequalities – Communities to update Members of this wide reaching work in coming months – more to follow

**Anchor programme** - CBC is working with Anchor institutions across Essex to improve skills and offer job opportunities for residents. Critical to long term stability and changing life chances

**Business Support** – Since April 2020 CBC has distributed £65m in vital Covid support grants to local businesses – quickly and efficiently. Helping businesses survive the pandemic and continue trading

**Towns Fund / Levelling up** – £18m awarded to CBC for economic regeneration of Colchester to deliver long term growth. £3.8m awarded to Essex to support vulnerable families in their communities and help them build a brighter future

# Case example

## Example of multiple support provided to resident

Dear Cllr [REDACTED]

Referral re : [REDACTED]

Thank you for passing on this referral with regards to financial support for [REDACTED].

I have been in contact with [REDACTED] and would like to update you on the support that has been provided.

- A Discretionary Housing Payment has been awarded to support with rental arrears and ongoing rental shortfall
- A Household Support Fund payment has also been awarded to support towards a new washing machine, clothing and items of specific need for her baby
- A referral was made to C360 who supplied a Coop voucher to exchange for goods
- A food bank referral was made for a parcel to be delivered
- We have escalated the Universal Credit issue with the Manager at Job Centre Plus and have requested they contact [REDACTED] direct

I hope these measures will relieve some of the financial worry that [REDACTED] is experiencing at present.

[REDACTED] has been provided my personal contact details should she need any further advice or support.



# Questions?