
	Policy Panel		Item 9
	27 September 2023		
Report of	Head of Health Partnerships & Wellbeing	Author	Michelle Tarbun & Zoe Raven
Title	Cost of Living Crisis – Council Response reflection and next steps		07890 397164
Wards affected	Not applicable		

1. Executive Summary

- 1.1. In September 2022 the Council identified the need to monitor inflation, increased interest rates and rising fuel costs that were pushing our resident's basic costs to unaffordable levels. The Cost-of-Living Crisis was expected to disproportionately affect those on the lowest incomes and to likely worsen existing inequalities across the city.
- 1.2. The Employment & Financial Support team lead on the Council's response to the Cost-of-Living Crisis but increasing in-person support, delivering discretionary funds, identifying the proximate cause of hardship and maximising resident's income.
- 1.3. The Council worked as part of a system with partner organisations and CBH to provide thorough advice, support and signposting advice to our residents.
- 1.4. A significant communications campaign was launched which included a 'One Colchester' response video, social media case studies and Cost-of-Living webpages on the Council's website.

2. Background Information

- 2.1. "The cost-of-living crisis needs an immediate response, from every level of Government, with partners and at pace. This Cabinet will prioritise support for those faced with terrible choices, between food or warmth or other essential needs, working with communities and through our community partners to build community wealth. This will include working with partners, strengthening the capacity of the Council's high performing welfare support team and leveraging resources to provide targeted help for those in extreme difficulty, acknowledging rising demand for help and support for the most vulnerable." – Cabinet Vision and Priorities 8 June 2022.

3. The Employment & Financial Support Team

- 3.1. The team moved from Customer to Communities- now Health Partnerships and Wellbeing. This meant they could work closely with the Communities and Partnerships team to deliver a Cost-of-Living response.
- 3.2. The Employment & Financial Support team currently has 7.9FTE. The team has some employees on core budget contracts, some fixed term funded positions and some seconded positions. There has been a recent staff leaver in the Welfare Benefit team which has increased the demand on the team service to an unsustainable level. Due to the complex cases that specialised officers deal with and the level of training this entails, it is difficult to recruit to these positions for short contracts.
- 3.3. The existence of the Employment & Financial Support team at Colchester City Council means that we can provide a higher level of support to our residents compared to other local authorities. We can provide support in addition to that which the Revenue & Benefits team are able to deliver.
- 3.3. The support delivered by the team includes:
- Budgeting advice
 - Signposting for debt advice and energy saving advice.
 - Direct financial assistance to help with housing costs, council tax costs and energy costs.
 - Full benefit checks and support completing applications.
 - Welfare benefit mandatory reconsiderations, appeals and tribunals.
 - CV writing, interview skills and other employment support
 - The team are currently distributing the Household Support Fund and the Discretionary Council Tax Rebate. They are offering support for residents in completing the online form providing bank details.

4. Delivery of Financial Support

4.1 Financial support is delivered by different Government bodies:

- **Colchester City Council**
 - **Housing Benefit-** for existing customers on legacy benefits, pensioners and residents in supported or temporary accommodation and with a low income
 - **Council Tax Support-** for homeowner or tenants on a low income
 - **Discretionary Housing Payments-** to assist residents in rented accommodation stabilise affordable tenancies. (Housing Benefit or Universal Credit housing element needs to be in payment)

- **Exceptional Hardship Payments-** means tested benefit that reduces the cost of Council Tax bills. (Council Tax Support has to be in payment)
- **Council Tax Support Hardship Fund-** This was extra funding we had to assist residents who are struggling financially. It is likely that this funding will be diminished in September 2023.
- **Department for Work and Pensions**
 - **Universal Credit-** New style benefit for working aged customers. Replacing previous legacy benefits
 - **Legacy Benefits-** Old style benefits such as ESA & JSA which is being replaced by Universal Credit
 - **Cost-of-Living Support Payments-** lumpsum payment to assist with rising costs of living. Residents had to get benefit payments between certain dates to qualify.
 - **Welfare Benefits-** Disability benefits such as PIP, DLA and Attendance Allowance. Payments specifically for residents with living with a condition that affects their daily living needs and mobility.
- **Essex County Council**
 - **Household Support Fund-** Extra Government help awarded to County Councils to assist low-income households, particularly those who may not be eligible for other Government support schemes. ECC has decided to incorporate a substantial amount of this money into their existing Essential Living Fund.

5. Cost of Living Response Statistics

The statistics shown below cover the period September 2022 Until March 2023.

	Number	Financial Help
New referrals to the Welfare and Employment Support Teams	1057	
Discretionary Housing Payment	645	£181,223
Exceptional Hardship Payment	108	£13,686
Foodbank Referrals	261	
Emails Actioned Benefits.advice@colchester.gov.uk	1806	
Phone Calls Actions	3037	
Cost of Living Webpage Views	16,486	

6. Cost of Living Outreach Roadshow

6.1 A key priority for the Council, Policy and Public Initiatives Panel was that in person support was provided to all parts of the City including the rural areas. This would ensure assistance is accessible for residents who could not afford to travel to the City Centre. A roadshow was organised to cover January 2023- March 2023. This included the following locations:

- **ASDA- Turner Rise**
- **Abberton & Langenhoe Community Centre Coffee Morning**
- **Abbey Field Medical Group**
- **Boxted- Harpers Caffe**
- **C3 Impact Hub- Ypres Road**
- **C360 Community Hub**
- **Greenstead Housing Office**
- **Job Centre Plus- Chapel Street**
- **Monkwick- Foodbank**
- **Langham- Community Centre Coffee Morning**
- **Tiptree Library**
- **Tollgate Foodbank**
- **Town Market**
- **Warm & Toasty Club- Shrub End and Greenstead**
- **West Mersea Library**

Findings from this roadshow highlighted that customer contact was lower in rural areas that were more affluent. However, leaflets with information and contact details for the Employment & Financial Support Team, Housing Solution Team and C360 were left in location with community partners aware of our services so they can signpost.

The roadshows created valued partnerships which we have continued through the summer at locations with the most customer contact.

As well as the listed locations, we also attended community events and organisational events to provide support and advice.

6.2. Community groups that were funded by the ECC warm space initiatives within Colchester were listed and mapped on our website and the Employment & Financial Support team information was left in location. If this funding opportunity continues for 23/24 this will be updated on our website.

6.3. Outreach will continue but in a more targeted way so we can utilise our limited resources in the best way.

7. Communications

7.1. As we are relying on social media communications to promote our services, we are working with the Digital Access Support Team who can assist with basic

technology skills and show residents how to find information and make applications online.

- 7.2. A video was created last winter explaining the Cost of Living Support available from a collective of organisations known as 'One Colchester'. We will be reviewing this video to see it is appropriate for re-distribution across the city. The video can be viewed here: [One Colchester: Here to help you and your family - YouTube](#)
- 7.3. More leaflets will be distributed across the city to organisations and community groups.

8. Forward Plan

- 8.1. As the cost-of-living remains high, the support we deliver will be implemented as Business as Usual. This means that the support we deliver will be as standard to all residents. The poverty our residents are experiencing is subjective to each of them and a full triage will be needed to identify the proximate cause of their hardship.
- 8.2. A new winter resilience plan is being developed for autumn/winter 23/24. This will include staggering our discretionary funds, so they last until the end of Mar 2024.
- 8.3. A contract has been signed with The Fuel Bank. An organisation which takes referrals for people in fuel poverty and can issue vouchers for per-paid meters. We are the first Local Authority to pilot this scheme.
- 8.4. We will continue our partnership working with organisations such as the Job Centre and the Foodbank, but outreach will be on a reduced scale due to resource pressures.
- 8.5. Working with the Neighbourhoods Team in the delivery of the Garden Waste Scheme and providing support to residents who cannot afford the service.
- 8.6. We will be utilising some of the external resettlement support funds received by Colchester City Council to secure resource and capacity in the team. We will be able to assist this cohort of the community with their benefit entitlement and employment opportunities and prepare residents waiting for their settled status.
- 8.7. We will look at all other funding options to boost the team and the support we can offer without increasing the council's budget.