

LONDON BOROUGH OF CAMDEN	WARDS: All
REPORT TITLE: Cost of Living Winter Interventions and Debt Alleviations	
REPORT OF Director of Equalities and Community Strength and Director of Finance	
FOR SUBMISSION TO Resources and Corporate Performance Scrutiny Committee.	DATE 27 February 2024
<p>SUMMARY OF REPORT</p> <p>As part of the Council’s update to the Committee in July 2023, there was a commitment to report back on the operation of programmes receiving Family Crisis Fund support. This report updates and further outlines the work of the Council to tackle the cost-of-living crisis over the winter, demonstrating how we have allocated funds and resources to support both our ongoing emergency response and long-term approach, aligned with our strategic work</p> <p>The update covers the following topics:</p> <ul style="list-style-type: none"> • Tackling poverty: winter cost of living update • Voluntary Community Sector’s partnership initiatives • Debt Transformation Project – long-term ambitions <p>Contact Officer John Muir – <i>for Community Partnerships</i> Head of Community Partnerships Supporting Communities 5 Pancras Square London N1C 4AG john.muir@camden.gov.uk</p> <p>Alejandra Diaz – <i>for Debt Transformation Project</i> Head of Service Design and Policy Design Corporate Services 5 Pancras Square London N1C 4AG Alejandra.Diaz@camden.gov.uk</p>	
<p>RECOMMENDATIONS</p> <p>The Resources and Corporate Performance Scrutiny Committee is asked to consider and note the report.</p>	

H. Mansur
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Signed:

Date: 15 February 2024

1. BACKGROUND

- 1.1. Camden Council has made tackling inequality a core part of our priorities and commitments – it is central to our purpose outlined in We Make Camden. There has been a persistent and increasing wealth and income inequality gap in the Borough – one that the Council has sought to tackle through our housing, employment, education, health, and other services.
- 1.2. This Cost-of-Living (CoL) crisis is and will continue causing long-term harm requiring both an urgent response and the design of our services to respond to poverty and inequality in our communities for the foreseeable future.
- 1.3. We have pledged to work with all our residents, our voluntary sector, and across all our public services to ensure that no child, no resident, and no family in Camden go hungry or cold. Alongside this, we are seeking to put in place services and support to enable people to access the help they need to avoid debt and be financially secure in the long term.
- 1.4. The Cabinet Member for Finance and Cost-of-Living at the Budget setting Full Council in February 2023 announced a "Cost of Living" budget allocation and a number of investments to support ongoing work to tackle the cost-of-living crisis – the following were agreed as part of our 2023 Budget:
 - Continuing to fund our £2m cost of living crisis fund;
 - Continuing our investment in our Council Tax Support Scheme (over £29m in Council Tax support to the lowest income households);
 - Continuing to invest in Sure Start provision;
 - Continuing to fund the re-purchase of Council homes for use as temporary accommodation – the Council has already purchased 132 homes through our Temporary Accommodation Purchase Programme (TAPP) and also refurbished to bring into use a further 26 homes for use as temporary accommodation;
 - Continuing our commitment to £4m per year VCS Investment Programme for the voluntary and community sector (VCS);
 - Establishment of our £1m Community Impacts Resilience Fund for the voluntary and community sector in the Borough.
- 1.5. Alongside this, at Full Council in February 2023, the Leader of the Council announced the intention to create a one-off Cost of Living Family Crisis Fund utilising £1.3m of funding released as a result of the Mayor of London's commitment to fund universal primary free school meals for the academic year 2023/24. The Leader committed that universal primary school free school meals would continue beyond the academic year 2023/24 and that Camden would fund this if required. The Leader said in this announcement that the time-limited Family Crisis Fund would focus its support on:
 - Supporting children and young people in secondary school entitled to free school meals or otherwise experiencing hunger and food poverty;
 - Help with school clothing;
 - Other support to families continuing to experience financial hardship as a result of the Cost-of-Living crisis.

- 1.6. The allocation of these funds was subject to scrutiny by the Resources and Corporate Performance Scrutiny Committee and was agreed at the Cabinet meeting in July 2023. As part of this decision, the Council committed to report back on the operation of programmes receiving Family Crisis Fund support.
- 1.7. The report below outlines the running of a number of these programmes and wider service-led responses to the Cost-of-Living crisis and includes information on:
- Tackling Poverty Team's work on providing direct support to residents most impacted by financial hardship;
 - Our ongoing partnership work with Camden's Voluntary and Community Sector, including the CAN, Warm Welcome partners, among others;
 - Introduction to our Debt Transformation project looking at setting our long-term approach to more proactive and joined-up support to residents facing debt and financial insecurity.

2. TACKLING POVERTY: WINTER COST OF LIVING UPDATE

2.1. Tackling Poverty Budgets: Different funds and their distribution

Direct support to residents is a central part of our Cost-of-Living (CoL) response. Through our Tackling Poverty Team we have established and administered a range of programmes designed to provide support for those facing financial hardship. To do this, we have drawn on a number of funds, which allow us to run programmes addressing different areas of hardship our residents face. Details of the funding of the team, and the purpose and use of each fund is summarised in table 1.

Table 1: Tackling Poverty budgets 2023-2024

Budget name	Source	Value	Use
Cost of living Crisis Fund (CoLCF)	Local Camden budget	£2.25m	<ul style="list-style-type: none"> • Support residents in severe hardship with the essentials needed to live. • Can be used to support those in debt • £250k of this budget is ringfenced for Resettlement Grants. These are one off awards of up to £1000 for residents moving to new tenancies after a long stay in an institution, fleeing domestic violence or from being homeless. They are used to buy essentials to make a house a home, such as a cooker, fridge, furniture and bedding.
Household Support Fund (HSF)	Government funded	£4m	<ul style="list-style-type: none"> • Used to support families on Free School Meals (FSM), Housing Benefit and Council Tax Support, with school holiday hunger. • Funds an income maximisation advice team and supports specific cohorts identified by the Department for Work and Pensions to deliver reactive awards. • Can be used towards debt and housing costs that are not covered by the Discretionary Housing Payment Budget

Discretionary Housing Payments (DHP)	Government funded	£622k	<ul style="list-style-type: none"> Provides temporary financial support with rent or housing costs for residents experiencing a shortfall in the housing element of the benefit they receive
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2.1.1 The potential loss of the Household Support Fund for 2024/25 would impact over 10,000 households, 9,000 of them with children on very low incomes. In addition to the direct financial support provided, the HSF funds the income maximisation offer, which is critical for helping households over a longer term. Should the Household Support Fund not be available in the next financial year, the Council are considering how some of these priorities can be met using local budget.

2.1.2 The government have confirmed the continuation of the Discretionary Housing Payment budget for 2024-25. It has been previously indicated this budget will be reduced with the aim of phasing it out. However, due to the cost-of-living crisis and rent hikes, it has remained unchanged for several years, making a reduction for the coming year unlikely.

2.2. Tackling Poverty Data Overview

2.2.1. Since the launch of the Cost-of-Living Crisis Fund in September 2022, 12,820 applications have been received. Residents apply for the fund for a range of emergency and essential needs, ranging from energy bills to food expenditures, or other energy efficiency improvement products. There is an 87% approval rate and £3.8m in awards have been given to our residents.

2.2.2. The online self-referral launched in May 2023, allowing residents to independently access the fund without the support of trusted partners, which had been causing bottlenecks and pressures in the services, leading to delays in accessing the fund. Self-referrals have removed barriers to support considerably. This has been demonstrated by the popularity of this option – over Autumn and Winter, 53% of applications came via this route. Of the remainder of the applications, 27% came from Camden frontline workers and the 20% came from external partners such as the Camden Advice Network (CAN), schools, Public Health and other voluntary and charity organisations.

2.2.3. This Autumn and Winter we received 3,381 referrals and have approved 92%. Over £1m has been given in awards over the last four months, demonstrating the continued need and the peak in demand over the Winter period.

2.2.4. Of the applications we've received, we continue noticing a prevalence over specific demographics since the beginning of the fund: 62% of referrals are from Black, African Caribbean, Asian or mixed ethnic groups and 64% of applicants are women.

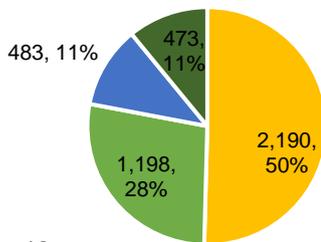
2.2.5. Tackling Poverty work with Camden Federation of Private Tenants, the Camden Advice Network and other partners to increase awareness and referrals from the Private Rented Sector (PRS). Table 1 below details the application volumes from three key sectors – Council, Social Housing and PRS:

Table 2: Money advice referral tenures

Type of Housing	Sept 22 - 11 Feb 23	Sept 23 - Feb 24
Council housing	71.4%	61.6%
Social housing	13.3%	17.3%
Private tenant	5.3%	8.2%

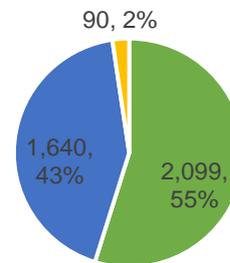
2.2.6. We have, however, noticed a steep increase in applications citing living with a disability or long-term health condition as the main reason for needing support – rising to 54% between September 2023 and February 2024, from 27% for the same period in 2022/23. At the same time, having dependants being cited as the main reason for hardship has significantly reduced from 50% to 2% (See chart 1 and 2 below).

Pie chart 1: Primary reason for hardship
13/9/22 - 12/2/23



- Under 18
- Living with a disability or long term health condition
- None of the above
- Resident of Pensionable Age

Pie chart 2: Primary reason for hardship
1/9/23-12/2/24



- Living with a disability or long term health condition
- None of the above
- Under 18

2.2.7. Although during autumn and winter 2023/24 no applications cited being a pensioner as the primary reason for hardship, 308 referrals (10%) came from residents of pensionable age and these had a 96% approval rate.

2.3. **Government funded Discretionary Housing Payments:** From the budget mentioned above, more than 650 DHP awards have been given to over 500 households at a value of £505k. At the start of February 2024, 81% of the budget has been spent with 19% remaining, and 13% of the year still to go.

2.3.1. Measures to ensure the budget is used in full are in place. One particular project to this end, carried out annually, is working in partnership with the care leavers service to pay rent arrears for care leavers in temporary accommodation. This allows them to move onto new tenancies and live independently. In addition to this work, closed cases are being reviewed to identify if any potential additional help can be offered, and the maximum award amount is being given to new applicants.

2.4. **Tell us once, income maximisation advice:** Officers have been delivering income maximisation advice and reviewing multiple forms of support available – linking

residents into other help and making specialist referrals where needed. Some examples of outcomes from this approach are:

- Supporting pensioners to access a low-cost plumber to get a bath pump fixed and a Cost of Living (CoL) payment;
- CoL payment, a DHP referral and payment, and HSF payment for very vulnerable residents;
- DHP applicants at risk of eviction given HSF award towards arrears and linked in with homelessness prevention to support with landlord;
- Made specialist benefit referrals for resident in hardship who should be in receipt of Universal Credit, Council Tax Support and Job Seekers Allowance;
- Identified and referred on residents who could also claim Disability Living Allowance and Personal Independence Payment as well as giving CoL/HSF awards;
- Alerted Neighbourhood Housing Officers to tenants needing specialist support to ensure they are referred to Housing Welfare Rights, as well as giving CoL/HSF awards;
- DHP assessors going the extra mile, working with Housing Benefits (HB) officers to have overpayments written off and HB backdated to help prevent eviction as well as giving CoL/HSF awards

2.5. Removing barriers and improving access to all support

2.5.1. A two-way referral tool, Plinth, has been implemented – allowing external and internal services to refer to each other. This includes the Camden Advice Network and Camden services such as Housing Benefit, Floating Support, Early Help and Good Work Camden. Next steps are to increase awareness and system usage with all frontline workers, including schools, VCS and internal services.

2.5.2. The monthly Tackling Poverty Operational Group is an opportunity for internal, resident facing services to share details of their offers and how to access them with the aim of removing barriers and maximising support for residents through one contact. By forging strong relationships with internal services (E.g. Early Help, Welfare Rights and Homelessness Prevention) we will improve outcomes for citizens such as negotiating rent arrears payments and payment plans to prevent eviction and providing advice and referrals for partners in other services.

2.5.3. To support Camden's digital inclusion agenda the team have continued to deliver outreach to residents who cannot access support to complete the online referral. This has opened access to over 160 residents who are digitally excluded. It is run in partnership with Family Hubs, Adult Social Care and as part of the estate action days, to ensure the most vulnerable residents are not left behind. The Welfare Support Team in Contact Camden continue to provide telephone support for applications and the Tackling Poverty team deliver face to face appointments daily and do regular call backs to help people who do not have a friend or family member who can help with the online self-referral.

2.5.4. 'All frontline staff briefings' take place weekly to ensure all frontline workers can get a better understanding of the support that is available and can be set up on the CoL crisis fund referral form and on Plinth

2.6. **Benefit uptake campaigns:**

2.6.1. **Pension Credit (PC)** take up campaign (as of December 2023 data) generated £1,548,546 into 260 households, covering PC moving forward for the year, back-dated amounts and their entitlement to the 2023 Cost-of-Living payments. Looking at this over the likely lifetime of their claims, that's over £17m of savings for residents. Broken down across the three areas the data is as follows:

- Pension Credit annual amount moving forward of £1.08m
- Backdated Pension Credit of £237,049
- Cost-of-Living 2023, £900 payments, total of £234,000
- Phase two outreach is now underway since the start of February

2.6.2. **Healthy Start:** Healthy Start take up rates have increased from 61% in January 2023 to 70% in December (based on NHS data).

3. **VOLUNTARY COMMUNITY SECTOR'S PARTNERSHIP INITIATIVES**

3.1. **Convening the Tackling Poverty Network:** The Community Partnership and Tackling Poverty teams are continuing to convene the Camden Voluntary Community Sectors' (VCS) Tackling Poverty Network. The network includes organisations in the Camden Advice Network, the Camden Food Partnership, Warm Welcome Hosts, Social Prescribers, and other Camden teams involved in the response to the Cost-of-Living. This network seeks to ensure that VCS organisations have information about the range of programmes and support provided, developing collaboration and partnerships between organisations with a shared purpose of tackling poverty. By proactively co-convening key statutory and VCS services we collectively aim to:

- Improve consistency of awareness, signposting, and referrals across systems
- Improving equity, access and support for residents on low incomes - via targeted interventions/support – 'wraparound support'
- Cascade/share training and best practice
- Develop a space for Peer support
- Gathering data and case studies for campaigning – Tackling Poverty
- Collaboration and developing a shared and coherent view of information, advice, and support in Camden

3.2. **Voluntary Community Sector's Cost of Living Community Response Fund:**

3.2.1. Through the COL Community Response Fund the council has worked with the borough's VCS to establish local community partnerships where local voluntary sector organisations and community groups residents have provided warm welcome spaces; community food projects; debt, welfare benefits and housing advice; and access to free personal hygiene products to support residents through the cost-of-living crisis.

3.2.2. In 2022/23 an additional £650K was awarded to Camden VCS providers, this included four key elements: The Ward Level Funding of £300K, £200K for additional Generalist Advice Outreach capacity and £150K ringfenced for Food Partners.

3.2.3. In November 2023 the council decided to establish a Cost of Living Community Response Fund 2023/24. This fund, comprising £450,000 from CIL, the Family Crisis Fund and other Council budgets was established to provide grants to

VCS organisations to support residents and communities, who are most impacted by the rising cost of living.

- 3.2.4. The grants awarded through this programme will be restricted to the provision of additional services and activities that respond directly to the impact that the rising cost of living is having on residents. The fund focusses on six community action areas, that were developed in response to known community needs, ward councillor knowledge and insights gathered through estate and tenant engagement and learning from last year. The six community action areas prioritised through the fund are:
- Community kitchen and cooking projects, including how to cook and healthy eating classes
 - The development 'welcome' spaces in community facilities, including the provision of educational and recreational opportunities for residents
 - Dedicated 'welcome' spaces for young people, which will be open after school for homework and educational and recreational activities
 - Community launderettes in community spaces such as community centres, schools and Tenants and Residents' Halls
 - Partnerships with Camden schools to tackle cost of living crisis via the above projects.
 - Providing hygiene and/or warm packs alongside the above activities.
- 3.2.5. In December 2023 Participation and Partnerships and Community Partnerships coordinated eight VCS Cost of Living Community Response Meetings across the borough. A total of 145 organisations registered and/or attended a session - 13 partners representing the wards in the North Neighbourhood, 36 in the East, 54 in Central, 15 in the South and 27 in the West - reflecting and representing multiple stakeholders including VCS organisations, schools, faith organisations, TRAs, GPs, community activists and organisers.
- 3.2.6. These meetings were established to promote collaboration and partnership between VCS organisations and to invite VCS partners to share and build a picture of the impact of the cost of living crisis on residents, share details of the work their organisation was delivering and develop partnership funding proposals to support residents disproportionately impacted by the cost of living.
- 3.2.7. Award Recommendations: Following the deadline, the Community Partnerships team will work with the Participation Team to map requests and delivery proposals against known gaps in provision, deprivation and need; and further align this approach with our future Neighbourhoods approach. VCS Partners will be notified of awards by the end of February.
- 3.2.8. As evidenced last year, the Cost-of-Living crisis has led to an increase in citizen action – with more people in the borough mobilised to take action to support those living around them. To respond and capitalise on this momentum, the Council has committed to fund Camden Giving to run the We Make Camden Kit to support citizen action for a further two years. We have also further increased funding (an additional £85k) via allocation of a Community Infrastructure Levy investment to support citizen-led action.

3.3. **Warm Welcomes 2024-25:**

3.3.1. All 50+ Warm Welcome sites have maintained and adapted their provision throughout 2023-24, with additional provision for seasonal peaks in demand. As previously outlined, these spaces include council services and partner organisations that have committed to providing warm, welcoming spaces for residents all year round with information about the support that is available for residents impacted by the rising cost of living.

3.3.2. Approximately 40% of all Warm Welcome sites are VCS run, and many of these partners have registered for the above-mentioned CoL Community Response Fund and are looking at opportunities to partner with neighbouring organisations and expand and evolve their offers. This could look like Warm Welcome spaces offering freshly prepared nutritious food, homework clubs and a community laundrette. These different variations are currently in design phase by VCS and Community organisations, based on evidenced resident need. Existing models offering holistic support include:

- The London Irish centre – Advice, Pantry, Social, Community meals and Debt Support
- Castlehaven Community Association – Multi generational activities and support, social prescribing, Community Garden, Food Bank, Advice and Debt support etc.
- Gospel Oak Living Room – After school club, community laundry, Food Coop and Healthy Cookery
- Queens Crescent Community Association – Multi generational activities and support, Advice, Community Meals, and emergency Food provision

3.3.3. There are numerous examples of holistic provision within VCS Warm Welcome Hosts provision. Within the Tackling Poverty Network meetings, organisations share and seek support on the noticeable increase in complexities faced by residents seeking support. Partners welcome the opportunity to secure additional short-term funding to further embed provision throughout the year.

3.4. **Voluntary Community Sector's Community Advice Provision:**

3.4.1. **Camden Advice Network:** The Camden Advice Network (CAN) launched in April 2020. Funded £1Million per year over 7 years, the network includes the following 13 community providers: Citizen Advice Camden, Age UK Camden, Camden Peoples First, Camden Community Law Centre, Mary Ward Legal, Camden Disability Action, Hopscotch, West Hampstead Women's centre, London Irish Centre, Somers Town Community Association, Kosmos, Camden Somali Cultural Centre, and New Horizon Youth Project.

3.4.1.1. Since launching the network has collectively supported over 47,000 residents, raised over £9million in unclaimed benefits, and supported residents to have £1million in debt written off, across both priority and non-priority debt.

3.4.1.2. Priority debt refers to debt which holds a more immediate risk of highly affecting a person's situation if not addressed, either because of the possibility of losing their home or of incurring serious legal consequences, covering debts such as Council Tax or rent arrears. Non-priority debt are other more varied debts, including from credit card

debts, amongst others. This type of debt is on the increase, and non-priority debt can easily escalate and become unmanageable. While priority debt is more pressing to be addressed, both are important to tackle when supporting residents to reach financial stability, as they equally exasperate resident's lived experience and reduce their wellbeing.

3.4.1.3. Outlined below is the collective impact Data of the network, from its establishment to the present year (Year 4, running April – Sept 2023). To note that data for Years 3 and 4 include additional Generalist Capacity from the CoL Generalist Advice Fund 22-23 (outlined below in 3.2). It is possible to gather from the data that there are noticeable increases in benefits secured due to CoL Crisis Fund in Year 3, and debt recovery is proportionately higher in Year 2.

- Year 4 (April 23 – Sept 23): Total benefits raised £1,710,974 with an additional £78,846 of debt written off and a total of 8,393 residents supported.
- Year 3: Benefits raised totalling £3,099,175 and debt written off by £282,837 with 14,891 residents supported.
- Year 2: Benefits raised totalling £2,706,392 and debt written off £436,796 with 10,914 residents supported.
- Year 1: Benefits raised totalling £2,370,813 and debt written off £222,441 with 13,083 residents supported.

3.4.2. **Cost of Living Generalist Advice Fund 2022-23:** In January 2023 Camden Advice Network (CAN) partners were awarded an additional £200K to increase VCS advice provision for 12 months. Their key focus has been increasing community outreach across the borough. Partners were mobilised across Q4 of 2022-2023 and Q1 2023-2024 to meet additional provision goal, and capacity will phase out from January to June 2024.

3.4.2.1. Mapped provision across the borough indicates approximately 36 community outreach sites. The additional provision has enabled Camden Advice Network partners to work with and support residents accessing emergency food provision and warm welcomes sites. Examples include:

- London Irish Centre at Castlehaven Community association
- Age UK Camden at Euston Food Bank
- Hopscotch working with Edith Neville school.
- Estate-based support in via Kosmos and Camden Somali Cultural Centre.

3.4.3. **Cost of Living Equity Fund:** A second additional investment of £60K was awarded to 12 community organisations in Summer 2023. The fund was specifically aimed to support residents disproportionately impacted i.e.: older people, Black, Asian, and ethnic minority residents, Disabled people, Carers and Women.

3.4.3.1. Partners funded as follows: Age UK Camden, African Physical Training Organisation, British Somali Community, Bengali Workers Association,

Camden Somali Cultural Centre, Camden Carers, Henna, I am Irish, Life After Hummus, London Irish Centre, Rosslyn Hill Chapel, and Umoja (African Health Forum).

4. DEBT TRANSFORMATION

4.1. Overview of Initial Discovery Phase

- 4.1.1. At the same time as the Council continues delivering on a series of programmes responding to the pressures of Winter and the continued Cost-of-Living crisis, it recognises the need to allocate some resource to think more strategically and long-term about how we might continue improving our approach to debt collection and to support those residents who are experiencing financial hardship.
- 4.1.2. To this end, the Strategy and Design team worked over the winter 2022-23 on the Debt & Financial Security Discovery: working with a core team of subject matter experts within the Council and consulting with residents, to build a deep understanding of the challenges faced by staff and residents around debt collection and support, and consider how the Council could better support people in debt.
- 4.1.3. Through that work, we found out that residents often fall into debt because they don't claim benefits they were entitled to, don't understand how processes work, assume they are exempt from paying fees, or received a benefit overpayment they haven't accounted for repaying. People in debt don't engage because they don't trust the Council will care and help them. They often feel ashamed, overwhelmed or hopeless and don't know where to turn to because advice agencies are overwhelmed with demand. Extended wait times, website maintenance, lack of support in community languages, and confusing letters create additional barriers to engagement.
- 4.1.4. These insights, amongst others, were summarised into three main challenge areas:
 - Distinct systems and ways of working across teams are hindering staff's ability to collect income and support residents
 - Many residents in debt don't engage with the Council because they are scared, distrusting or unaware of support
 - Confusing processes, lack of benefit take-up, disjointed and insufficient support push residents into further debt
- 4.1.5. The team gathered a range of evidence across these areas – including research with residents, staff, and partners to understand experiences with debt, the impact of the Cost-of-Living discretionary award, and resident interactions with council. They then worked with subject matter experts to develop a range of ideas to address the challenges.
- 4.1.6. This insight was articulated in Camden's ambition for financial resilience and to shift from reactive support to a more preventative approach, summarised under a vision statement: 'Our vision is to create a compassionate and joined-up system for people in Camden who are experiencing escalating debt - enabling the Council to collect income from people who can afford to pay but doing this

in an empathetic, supportive and sustainable way that protects people from financial hardship.'

- 4.1.7. In service of this bold ambition, two opportunities were prioritised to be taken forward as complementary pieces of work, both of which are detailed below. These projects work together by focusing respectively on aligning how the Council collects debt and preventing debt from escalating, and on improving the Council's advice and welfare support to prevent financial hardship earlier on. Together, they will offer a more cohesive support offer which will improve resident's experiences interacting with the Council, and ultimately allow for an incremental reduction of debt and an increase in sustainable collection over time.

4.2. **Prioritised Opportunities**

4.2.1. Embedding Camden's Corporate Debt Policy

The first piece of work focuses on creating a coherent approach to debt collection across our teams so that we prevent residents' debt escalating and improve their experience of interacting with the Council regarding managing and settling their debts.

This project looks at internal Council processes and policies to streamline ways of working and create more collaborative and joined up working across collection teams. Particularly, the team are currently exploring the implementation of a 'single view of debt' system which will enable collection teams to share data and support on specific cases and develop a better understanding of a resident's holistic situation, allowing officers to make better informed decisions and diminish duplication of work.

4.2.2. Developing a Holistic Financial Support offer

The second project focuses on improving the Council's advice and welfare support with early intervention and prevention of debt and financial hardship through a new model, focused on a proactive, relational and holistic approach, which would allow support teams to reach residents at an earlier stage and prevent them from entering into complex or problematic debt. Based on research and similar models in other local authorities, the team is working to set up this offer as a pilot to understand the impact of this model and explore potential to scale over time.

The pilot team reaches out to people in debt who are disengaged and aren't getting help due to pride, lack of awareness or simply because they feel overwhelmed. Financial support coordinators act as a trusted point of contact, offering personalised and compassionate support. They take the time to understand residents' circumstances, help them set objectives, supporting individuals to increase their income (by applying for benefits, grants, discretionary funds), connect them with debt, benefits, or other advice in the VCS, and help tell their story. Accessibility is a key consideration: the language used will be easy to understand, and interpreting services will be readily available in community languages. Beyond language needs, Coordinators will understand and tailor the support time, cadence, format, and meeting location, to enable residents to participate.

- 4.3. **Next Steps:** The team will continue to develop the service propositions, staff skills and enabling systems for both projects and will bring an update on progression of work and learnings from initial testing in due course.

5. LEGAL COMMENTS OF THE BOROUGH SOLICITOR

- 5.1. This report provides an update on the spend from the Family Crisis Fund support
- 5.2. Section 1 of the Localism Act 2010 allows the council to do anything an individual may generally do, provided it is not prohibited by other legislation; this general power must be used in accordance with the Act. The Council can use this general power to make proposed payments where there is no other power to do so.

6. RESOURCE IMPLICATIONS

- 6.1. The Executive Director Corporate Services has been consulted and his comments are included in the body of the report.

7. ENVIRONMENTAL IMPLICATIONS

- 7.1. There are no proposals with environmental implications made in this report.

REPORT ENDS