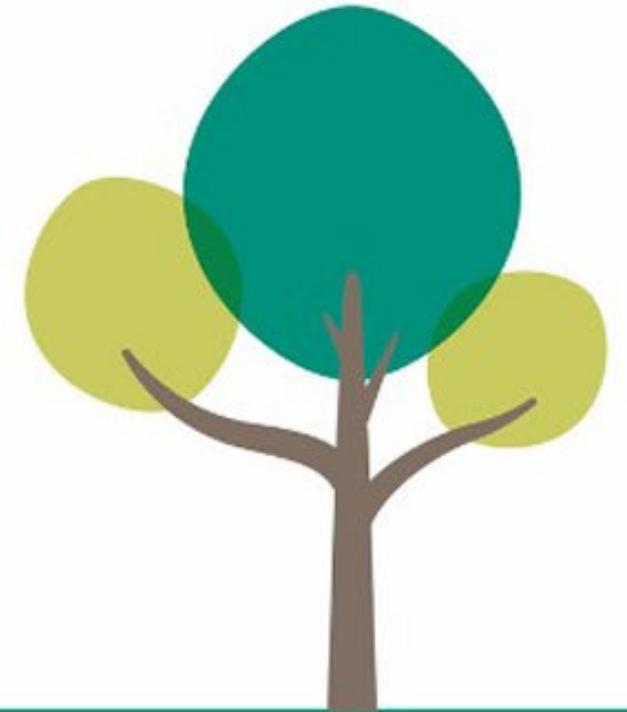




Cost of Living Support to Residents and Businesses

Cabinet Workshop - 26 October 2022 (TBC)





Agenda

- Overview of local data
- Framework for action
- Interventions (current and *potential*)
- Review decisions and actions





Sandwell's Cost of Living Vulnerability

Out of 333 LAs, Sandwell is ranked 8th across all indices of deprivation (IMD), 2nd specifically on **Income Deprivation and 2nd highest Cost of Living Vulnerability Index.**

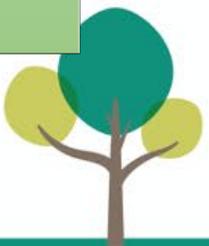
Of 135,000 households, 23% get help with paying Council Tax, 21% of households experienced **fuel poverty** (last data 2020) and 24% report **food insecurity** (2021 - highest in WM)

39% of people in Sandwell report **low confidence in managing money** and 37% report **low financial knowledge (FCA)** Over **35,000 people supported by Sandwell Advice Providers Network** in 2021/22 on benefits, housing, debt, employment and immigration

Out of XXX Council tenants, 50% pay no rent, 20% pay something and 30% pay full rent (not eligible for DHP)

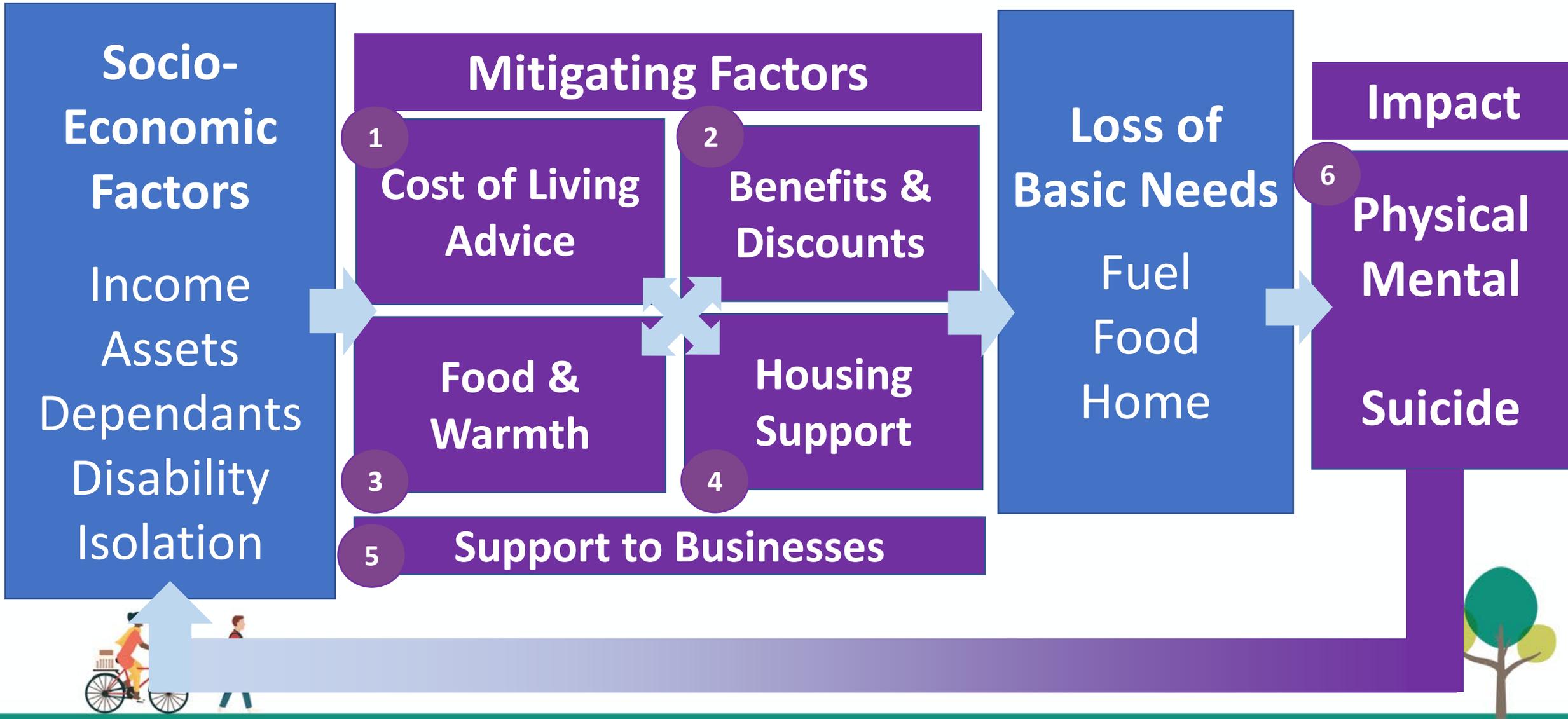
Struggles with low income, food or fuel poverty etc are strongly linked to **social isolation, poor mental health and suicide.**

Sandwell residents identified cost of living as their **highest concern** (Resident Wellbeing & Perception Survey 2022)





Cost of Living Vulnerability



Cost of Living Advice

Cost of Living Champions – training by VCS and Faith Leaders to provide advice & referral – using format of Community Vaccination Leaders Programme

Welfare Rights Team and Sandwell Advice Providers Network

Revamped Cost of Living Website and Social Media Campaign.

STEPS Centre – advice and support on applications for housing, travel assistance, Free School Meals, Disability Living Allowance



Cost of Living Advice (potential)

Complex Case Review – single view of debt and plan for repayment?

Cost of Living Advice Training to Health Professionals (Health Visitors, School Nurses, Substance Misuse & Sexual Health staff)

Youth Services: budgeting, cooking and domestic skills for young people

Free Digital Dens to improve IT skills and access to services?

Routinely refer bereaved partners/families to Healthy Sandwell and Welfare Rights?



Benefits & Discounts

Local Council Tax Support – 100% discount for lowest income households

Council Tax Hardship Policy – £500k so far in 2022/23

Discretionary Housing Payments – govt allocation of £700k, £1m HRA top up.

Household Support Fund – £6.8m paid out since Oct 2021

Energy Rebate Payments - £150 to 127,000 households; additional funding approved for Band E-H and CTR households



Benefits & Discounts (continued)

Assistance with buying school uniform

Youth Service – free transport to youth centres

Free or reduced price activities and access (eg: free swimming, bike hire, events etc)

Bulky waste – free collection for 60+

Sandwell Funeral Service, low cost burials and memorials



Benefits & Discounts (potential)

Household Support Fund Round 3 - £3.4m from October 2022?

Identify trusts / foundations to fund residential education visits

6 Towns Credit Union – work improve viability to offer low cost loans?

Offer longer-term payment plans for large expenditures, e.g. funerals?

Debt write off – review threshold to get people out of debt sooner?



Food & Warmth Provision

Council Warm Spaces (libraries and other buildings)

CVS & Faith Warm Spaces (supported with £240k PH funding for small grants)

Mattress toppers to improve warmth

Extra support to food banks (£100k)

Holiday Activity Fund



Food & Warmth Provision (potential)

Food vouchers for use in markets?

Winter Warmth gift packs distributed to selected groups?

Food parcel to every resident under 11 and 65+ ?

Food parcel/gifts for families in temporary accommodation?



Housing Support

Discretionary Housing Payment - £1m HRA top up of £700k budget

Early warning system – reaching out to tenants

Welfare Rights and money advice – referral and engagement

Rent on Time creates a safety buffer



4 Housing Support (potential)

Hardship Fund for non-DHP qualifying tenants?

Pre-tenancy support?

No eviction policy?

Drive to get homeless families into stable accommodation in time for Christmas?



Promoting webinars and government advice on energy bills for businesses – articles, newsletters and social media

Development of West Bromwich Indoor Market to improve facilities for small businesses and increase footfall

Hardship Scheme for small businesses

Vouchers to most vulnerable residents for use in market stalls?



Health, Well-being & Suicide Prevention

Winter Wellbeing booklet: Advice on vaccination, warmth, eating on a budget, finance and benefits, falls prevention, NHS services, free activities

Extra capacity into frontline PH services (Healthy Sandwell and PH Development Officers)

Extra investment into substance misuse prevention and treatment

Sandwell Health Inequalities Programme (SHIP) focused on BAME groups

Multi-agency Suicide Prevention Programme



Extension of Period Poverty Programme?

Social Isolation Programme: Mapping and New Social Prescribing Network?

Gambling Addiction Programme

New investment (via SH&CP) into children's mental health support

Extension of Better Mental Health Programme (community projects)

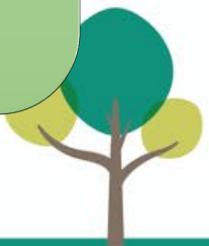




Call for Cost of Living Emergency

Sandwell as vulnerable to Cost of Living as it was to COVID-19 – do we treat them the same?

Establish governance framework – cross council/partners working closely together to support our residents, businesses and staff





What else do we need to understand?

Energy Blackouts – Potential Implications

- Understand the potential impact energy blackouts may have on vulnerable families in relation to health and safety, e.g. nursing/residential homes, equipment at home, medication delivery/dispensary, community alarms
- Review our contingency plans for support most vulnerable in the communities during for energy blackouts

Financial Vulnerability Needs Assessment

- Understand the needs in more detail to better target support
- Production of data report on key indicators including deprivation, debt and social isolation (November)

