

## **CABINET – 13TH OCTOBER 2022**

### **Report of the Chief Executive Lead Member: Councillor Jonathan Morgan (Leader)**

#### **Part A**

#### **COST OF LIVING SUPPORT TO COMMUNITIES AND BUSINESSES**

##### **Purpose of Report**

The purpose of this report is to outline the support the Council has put in place regarding the Cost of Living crisis and to request financial resources to provide enhanced support to residents and businesses.

##### **Recommendations**

1. That Cabinet approves the release of £180,000 from the Reinvestment Reserve for internal and voluntary sector use to assist communities with the cost of living crisis
2. That delegated authority is given to the Chief Executive for the distribution of these funds. The report sets out an indicative spend plan.
3. That any funds unspent at 31 March 2023 are returned to the Reinvestment Reserve.

##### **Reasons**

1. To provide support to communities and businesses with the cost of living crisis through a range of mechanisms
2. There is a project team, led by the Chief Executive and comprising of officers from across the Council who will develop a comprehensive spend plan outlining where the support will be allocated
3. To ensure that financial resources are not unnecessarily earmarked and hence unavailable for alternate uses.

##### **Policy Justification and Previous Decisions**

In January 2020 Cabinet agreed its Corporate Strategy for 2020-2024, setting out the direction of the Council for that 4 year period.

The Strategy makes a commitment to supporting happy and healthy residents, improving wellbeing and supporting those in need

The Council demonstrated this commitment through the pandemic and is continuing to do so through the current cost of living crisis.

## Implementation Timetable including Future Decisions and Scrutiny

A project team is already established and comprises officers from across the Council. This team is looking at further ways to support residents, an allocation of funding will enhance this work and be distributed and monitored as swiftly as possible. Members will be updated via the Leader and CEX member briefing sessions and via regular communications. The relevant Cabinet Lead Members will be directly updated by officers involved in the project.

### Report Implications

The following implications have been identified for this report.

#### *Financial Implications*

A maximum of £180,000 will be allocated via the Reinvestment Reserve. Use of the Reinvestment Reserve includes investment in service enhancement. It is considered that service enhancements will be necessary in the short term to respond to the cost of living challenges facing our residents.

Any unspent funds may be returned to reserves if it is deemed they are not required or an intervention is no longer reasonable.

This funding does ultimately reduce the Council's overall revenue reserves but that an amount of £180,000 is considered affordable in the context of current total reserve levels.

#### *Risk Management*

The risks associated with the decision Cabinet is asked to make and proposed actions to mitigate those risks are set out in the table below.

Risk Identified	Likelihood	Impact	Overall Risk	Risk Management Actions Planned
Risk that demand exceeds the support available	4	2	Moderate (6 - 9)	A sizeable amount of money will be requested from Cabinet although it is recognised that further support could always be provided
Risk that the support is not allocated effectively	2	2	Low (3 - 4)	The project team will allocate the money and will comprise of officers from several different teams

#### Equality and Diversity

A separate EIA has been completed

Key Decision:

Yes

Background Papers:

None

Officer(s) to contact:

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Chief Executive  
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## Part B

### Background

The 'cost of living crisis' refers to the fall in 'real' disposable incomes (that is, adjusted for inflation and after taxes and benefits) that the UK has experienced since late 2021.

In early February 2022, the government announced measures to respond to high energy prices, a particular flashpoint of the crisis. At the Spring statement, the former chancellor Rishi Sunak announced general policies to support squeezed household budgets and a much larger package of household support for energy bills was announced by the Government in late May 2022 and further in September 2022.

These measures include the Energy Bills Support Scheme which outlines an energy price guarantee of £2,500 a year for the average household, replacing Ofgem's energy price cap for two years. This means that around 28 million UK households will get £400 off their domestic energy bills. This will come in six instalments of around £66, deducted from energy bills between October 2022 and March 2023.

In addition all households in council tax A-D will receive a £150 council tax rebate.

The government will also allocate extra one-off payments if individuals receive certain benefits such as Universal Credit, PIP or Attendance Allowance or are over State Pension age and get Winter Fuel Payment.

More than eight million households receiving Universal Credit and other means-tested benefits will get additional support in the form of a one-off £650 cost of living payment. This has been divided into two instalments which began on 14 July. Pensioner households on pension credits will receive a separate payment of £300, while those in receipt of disability benefits will get £150.

The Council recognises that further support may be required and has created a dedicated webpage ([www.charnwood.gov.uk/costofliving](http://www.charnwood.gov.uk/costofliving)) to signpost residents to a range of different agencies. The page has links to advice on issues including budget and debt advice, financial support, housing, food provision and welfare and mental health support. The communications team are sharing the page via the Council's social media channels and email alerts and have shared it with staff.

The tenancy support team are able to offer a range of support to tenants. The core work of the team is supporting tenants to pay their rent. This includes supporting applications for benefits and help with budgeting, debt, and household bills. Referrals for specialist debt advice are made where appropriate.

The Council is a significant partner of Your Store social supermarket which is continuing to take new customers and now includes hubs in Loughborough, Mountsorrel and Shelthorpe.

In addition, the Council has been involved in the Charnwood Food Poverty network, supporting a range of food banks and services to those in need.

The next round of Charnwood Community grants will prioritise projects that will deliver support for Cost of Living – this report will be presented to Cabinet in November 2022

The Charnwood Big Switch is a collective energy switching scheme to help residents change suppliers. The scheme is delivered by the Council and iChoosr, an independent specialist provider in collective energy switching

The Council works with key partners across the voluntary and community sector to support vulnerable, groups including the elderly, through the delivery of befriending and related services.

Within the Council Tax and Benefits Service, the Council offers four different types of financial support, customers can apply directly or can be referred from other services areas or outside organisations

Housing Benefit provides financial support to cover rent payments. For new claims customers will now be directed to claim the housing element of Universal Credit (UC). The Council continues to administer existing Housing Benefit claims including changes to circumstances etc.

For customers who may not qualify for financial support but are still struggling with payments, the Council Tax Team work with them to find a suitable solution, from extending payments across 12 months instead of 10 to agreeing payment arrangements if account do go into debit. In addition, regular reminders are sent to customers who have missed payments to commence early engagement to prevent debts increasing.

Customers that are experiencing financial difficulties can apply to claim Council Tax Support, this is a means tested benefit that provides a discount of up to 85% of the annual Council Tax bill.

For those customers in receipt of Council Tax Support but due to extreme financial hardship are unable to pay the outstanding element of their Council Tax there is a limited pot of funding to make a discretionary award. Customers must apply for this further 'top-up' and individual circumstances will be reviewed to determine if an award is made. Once the funding within the pot is used no further applications can be accepted. The pot is fully funded by the Council.

A Discretionary Housing Payment (DHP) is financial support towards housing costs paid by the Council when a customer needs more help with housing costs and is currently claiming Housing Benefit (HB) or Universal Credit (UC) with housing costs towards rental liability. Primarily this fund is used to cover the shortfall between any UC housing payment or Housing Benefit payment and the actual rent amount.

The Council has been working closely with Leicestershire County Council (LCC) who are administering the Household Support Fund (HSF). The fund is designed to support households in the most need with food, energy and water bills. It is also used to support households with essential costs related to those items and with wider essential costs. In exceptional cases of genuine emergency, it could be used to support housing costs where existing housing support schemes do not meet this exceptional need. LCC have currently closed the applications as of the 30<sup>th</sup>

September. We will work with LCC to understand if there will be further iterations of the HSF which is funded by Central Government.

On the 21 September the Government announced a support package for businesses. The scheme will fix wholesale gas and electricity prices for firms for six months from 1 October. Hospitals, schools and charities will also get help.

The Council recognises that businesses may also need support and have also signposted them to where help can be provided and are working with the Leicestershire Enterprise Partnership and other partners such as the Loughborough BID.

Proposals

An officer group has been established and has determined a range of high level themes and options where further support can be offered.

These areas are outlined in the table below;

OPTION	
1	To establish Charnwood Community Action Group and provide support
2	To provide support funding to Citizen’s Advice Bureau (based on demand)
3	To provide support to Age Concern (based on feedback of need)
4	To support food poverty via funding for a range of voluntary and community providers
5	To support voluntary sector resilience to help with energy costs and specific projects over the winter
6	To support and enhance the ECO4* scheme
7	To provide printed materials for distribution to target groups which signpost people to support
8	To support local high streets and independent business with targeted advertising. In Loughborough this will be done in conjunction with the BID
9	Capacity budget for CBC services to meet demand

*\* The ECO4 scheme has been established to help households achieve a goal of going 100% carbon neutral. The ECO4 scheme provides grants to fund energy-efficient upgrades to homes reducing emissions, electricity and energy bills. These grants pay for new heating systems like boilers, loft or cavity wall installation and other measures designed primarily to increase energy efficiency and reduce fuel poverty and energy costs.*

The project group will assess the need under each of the themes and allocate resources on a case by case basis. This will be informed by feedback from the Charnwood Community Action group and by professional officer insight and knowledge.

Any funding awarded to external partners will be based on a simple business case assessing the need and benefit of the funding award. The internal officer group will consider prior to approval by the Chief Executive. A robust audit trail will be maintained. Members wishing to promote initiatives or support for voluntary or community groups can make suggestions or raise points via the Community Development team who will

feed these into the Charnwood Community Action Group and the internal officers group.

## Appendix

Equality Impact Assessment

# Equality Impact Assessment

**Cost of Living Crisis -  
support for residents and  
businesses**



- **Background**

An Equality Impact Assessment is an improvement tool. It will assist you in ensuring that you have thought about the needs and impacts of your service/policy/function in relation to the protected characteristics. It enables a systematic approach to identifying and recording gaps and actions.

- **Legislation- Equality Duty**

As a local authority that provides services to the public, Charnwood Borough Council has a legal responsibility to ensure that we can demonstrate having paid due regard to the need to

- ✓ Eliminate discrimination, harassment, victimisation.
- ✓ Advance Equality of Opportunity
- ✓ Foster good relations

**For the following protected characteristics:**

- ✓ Age
- ✓ Disability
- ✓ Gender reassignment
- ✓ Marriage and civil partnership
- ✓ Pregnancy and maternity
- ✓ Race
- ✓ Religion or belief
- ✓ Sex (Gender)
- ✓ Sexual orientation
- ✓ Socially excluded groups

**What is prohibited?**

- ✓ Direct Discrimination
- ✓ Indirect Discrimination
- ✓ Harassment
- ✓ Victimisation
- ✓ Discrimination by association
- ✓ Discrimination by perception
- ✓ Pregnancy and maternity discrimination
- ✓ Discrimination arising from disability
- ✓ Failing to make reasonable adjustments

**Complete this action plan as you go through the questions**

- **Step 1 – Introductory information**

Title of the policy	<b>Cost of Living</b>
Lead officer and others undertaking this assessment	<b>Helen Gretton – Head of Transformation, Strategy &amp; Performance</b>
Date EIA started	<b>16.09.22</b>
Date EIA completed	<b>20.09.22</b>

- **Step 2 – Overview of policy/function being assessed**

Outline: What is the purpose of this policy? (Specify aims and objectives)
<p>Charnwood Borough Council recognises the cost-of-living crisis and fall of real disposable income that the UK and borough have experienced since late 2021.</p> <p>This crisis has been caused due to high inflation surpassing wage and benefit increases, this has been further impacted by tax increases.</p> <p>Charnwood are looking to support a range of voluntary organisations</p>
What specific group/s is the policy designed to affect/impact and what is the intended change or outcome for them?
<p>It is the Council's aim that the support is inclusive of all communities where need has been established.</p> <p>Analysis will be undertaken to ensure that the grants/support are distributed in a reasonable and proportionate way.</p>
Which groups have been consulted as part of the creation or review of the policy?
<p>Consultation has taken place with the voluntary and community sector, Leicestershire resilience colleagues and internal services to ensure that the process is fair and equal to all.</p> <p>In particular analysis is undertaken to determine any barriers which prevent specific communities from successfully applying or accessing help.</p>

- **Step 3 – What we already know and where there are gaps**

<p>List any existing information/data do you have/monitor about different diverse groups in relation to this policy? Such as in relation to age, disability, gender reassignment, marriage and civil partnership, pregnancy &amp; maternity, race, religion or belief, sex, sexual orientation etc.</p> <p>Data/information such as:</p> <ul style="list-style-type: none"> <li>• Consultation</li> <li>• Previous Equality Impact Assessments</li> <li>• Demographic information</li> <li>• Anecdotal and other evidence</li> </ul>
<p><b><u>Demographic information</u></b></p> <p>The Council has access to a wealth of data and information which has helped inform the approach to the cost of living crisis.</p> <p>The demographic profile of Charnwood skews younger than the national average due to large numbers of students living in off-campus accommodation primarily, but not exclusively, in Loughborough. The latest data from the 2021 Census shows breakdown by broad age category and is as follows:</p> <ul style="list-style-type: none"> <li>• 0-19 (23.21%)</li> <li>• 20-39 (27.46%)</li> <li>• 39-64 (30.56%)</li> <li>• 65-90+ (18.81%)</li> </ul>

This is higher than the England and Wales average for populations under 19 and 39-64 and lower than the England and Wales average for 20-39 and 65+ population groups. Comparing to the 2011 census there has been an increase of 26.9% in people aged 65 years and over, an increase of 7.0% in people aged 15 to 64 years, and an increase of 10.2% in people aged under 15 years.

Of these ages groups the breakdown by sex, by which is meant the sex of an individual assigned at birth or to whom a Gender Recognition Certificate has been issued is 91,100 females and 92,000 males or 49.97% and 50.02%, respectively. This is in line with previous census data.

In the borough it is estimated that there are 10,540 (6.4%) people between the ages of 16-64 with a moderate or serious physical disability. This compares to 12,882 (7.7%) over 65. Nationally it is estimated that 1 in 4 people will be affected by mental health issues at some time in their life. In Charnwood this would equate to 41,525 out of 166,100 residents. Mental health issues can either be short or long term, the most common being mixed anxiety and depression. In Charnwood there are 290 people aged 18-64 with learning disabilities. There are 567 children with Statements of Special Educational Needs or on an Education Health Care Plan. The Council is currently in the process of determining how many people residing in Charnwood are registered with sight or hearing loss, or both. It is estimated that there are a high number of people with a sight and hearing loss within Charnwood who have not yet registered.

Within Charnwood approximately 65,000 people (47.1%) are either married or are in a registered same-sex civil partnership. This is relative to Leicestershire as a whole.

Local Authority level data for ethnicity from the 2021 census has yet to be released however previous census data shows 145,114 people (86.2%) of the population identified themselves as 'White' and 20,986 people (12.7%) are from Black and Minority Ethnic (BME) Groups, which shows an increase of 4,413 people from the 2001 census data. Specific race groups within Charnwood, which the population identified themselves as, are Indian (10,225 people), Other White (4,147 people), Bangladeshi (2,022 people), Chinese (1,943) and Other EU- Accession Countries (1.1% of people).

On Gypsy & Traveller community it is estimated across Leicester, Leicestershire and Rutland in 2012 was 588 families, many of whom may pass through Charnwood and the neighbouring areas.

Refugees and Asylum Seekers: In Loughborough there is a Home Office East Midlands Reporting Centre and Loughborough is recognised as a 'Town of Sanctuary' for refugee and asylum seekers to seek support. Therefore, we recognise that there may be a number of asylum seekers and refugees situated in, travelling through or visiting Charnwood.

Religion or Belief (& No Belief): Within Charnwood there are a number of religions and beliefs followed by local people, which include Buddhist, Christian, Hindu, Jewish, Muslim, Pagan, Sikh and Spiritualist faiths. In the 2011 census (55%) of the population identify themselves as being Christian, 5% Hindu, 2% are Muslim, 1% are Sikh and 1% are all other religions. 29% of Charnwood residents stated that they had no religion.

There are a number of areas where there remain gaps and/or lags in data reporting. Gaps include sexual orientation, maternity or pregnancy status and gender identity and reassignment status. This is due, in particular regard to LGBT+ communities, to ONS not capturing or reporting on this data, however it is assumed that between 6-10% of a given population will identify as Lesbian, Gay or Bisexual with estimates of between 0.5-1% identifying as Transgender or Non-Binary.

We will continue to monitor Census data releases in line with the ONS release schedule upon which we will update our monitoring activity and mitigative actions in line with national and international best-practise.

What does this information / data tell you about diverse group? If you do not hold or have access to any data/information on diverse groups, what do you need to begin collating / monitoring? (Please list)

The data available highlights that Charnwood is an area which is largely representative of the England and Wales average with small divergences primarily in age. This is largely derived from the high number of students relative to the permeant, settled population of residents.

For groups where data is not captured or currently held, we have no current plans to capture additional information. This is due to considerations for privacy and safety of particular at-risk groups e.g., Trans and Non-Binary people or, as in the case for pregnancy and maternity status data is captured elsewhere and has limited interoperability with local government or ONS capture and reporting systems.

● **Step 4 – Do we need to seek the views of others? If so, who?**

Considering the answers given in Step 2, do you need to consult with specific groups to identify needs / issues? If not explain why.

There has been significant engagement to date which has informed the development of the approach to the cost of living crisis. Ongoing engagement via our neighbourhood's team will continue with the VCS community, residents' groups, community leads networks and internal stakeholders.

● **Step 5 – Assessing the impact**

Considering any data/consultation/information and your own knowledge, identify whether the policy has a positive or negative impact on the individuals or community groups who identify with any 'protected characteristics' and provide an explanation for your decision. Please refer to the general duties on the front page.

Age	<p><b>Positive Impact</b></p> <p>The support makes a specific commitment to facilitate focused meetings/support with interest groups, organisations and community advocates where there is demand. Overall, the aim of this is to advance equality of opportunity to access support.</p> <p>Support will be available to all ages who meet the threshold for support. The proposal has therefore created a positive impact in relation to the protected characteristic of age.</p>
<p>Disability</p> <ul style="list-style-type: none"> <li>● Physical</li> <li>● Visual</li> <li>● Hearing</li> <li>● learning disabilities</li> <li>● mental health</li> </ul>	<p><b>Positive Impact</b></p> <p>The support makes a specific commitment to facilitate focused meetings/support with interest groups, organisations and community advocates where there is demand. Overall, the aim of this is to advance equality of opportunity to access support.</p> <p>Support will be available to all individuals who meet the threshold for support. The proposal has therefore created a positive impact in relation to the protected characteristic of disability.</p>
Gender Reassignment (Transgender)	<p><b>Neutral Impact</b></p> <p>Benefits of the support would be equal as it applies to the public generally.</p>

Race	<b>Neutral Impact</b> Benefits of the support would be equal as it applies to the public generally.
Religion or Belief (Includes no belief)	<b>Neutral Impact</b> Benefits of the support would be equal as it applies to the public generally.
Sex (Gender)	<b>Neutral Impact</b> Benefits of the support would be equal as it applies to the public generally.
Sexual Orientation	<b>Neutral Impact</b> Benefits of the support would be equal as it applies to the public generally.
Other protected groups <ul style="list-style-type: none"> <li>• Pregnancy &amp; maternity</li> <li>• Marriage &amp; civil partnership</li> </ul>	<b>Neutral Impact</b> Benefits of the support would be equal as it applies to the public generally.
Other socially excluded groups <ul style="list-style-type: none"> <li>• Carers</li> <li>• Low literacy</li> <li>• Priority neighbourhoods</li> <li>• Health inequalities</li> <li>• Rural isolation</li> <li>• Asylum seeker and refugee communities</li> </ul>	<b>Positive Impact</b> The support makes a specific commitment to facilitate focused meetings/support with interest groups, organisations and community advocates where there is demand. Overall, the aim of this is to advance equality of opportunity to access support.  The proposal has therefore created a positive impact in relation to the protected characteristic of socially excluded groups.

<p>Where there are potential barriers, negative impacts identified and/ or barriers or impacts are unknown, please outline how you propose to minimise all negative impact or discrimination.</p> <ul style="list-style-type: none"> <li>• If you have identified adverse impact or discrimination that is illegal, you are required to take action to remedy this immediately.</li> <li>• Additionally, if you have identified adverse impact that is justifiable or legitimate, you will need to consider what actions can be taken to mitigate its effect on those groups of people.</li> </ul>
<p>We have not identified any adverse or negative impact arising from the support outlined. On-going monitoring and evaluation are designed to capture any adverse impact as soon as possible and mitigative action will be overseen and authorised, in consultation with the appropriate bodies and communities.</p>
<p>Summarise your findings and give an overview as to whether the policy will meet Charnwood Borough Council's responsibilities in relation to equality and diversity (please refer to the general duties on the front page).</p>
<p>As a local authority that provides services to the public, Charnwood Borough Council has a legal responsibility to ensure that we can demonstrate having paid due regard to the need to</p> <ul style="list-style-type: none"> <li>• Eliminate discrimination, harassment, victimisation.</li> </ul>

- Advance Equality of Opportunity
- Foster good relations

We have not identified any adverse or negative impact arising from the support outlined. On-going monitoring and evaluation are designed to capture any adverse impact as soon as possible and mitigative action will be overseen and authorised, in consultation with the appropriate bodies and communities.

• **Step 6- Monitoring, evaluation, review**

Are there processes in place to review the findings of this assessment and make appropriate changes? How will you monitor potential barriers and any positive/ negative impact?

This proposal will be subject to strategic delivery oversight by the Senior Leadership Team who will ask the project lead to provide regular monitoring information.

There is robust monitoring, evaluation and reporting in place to assess both qualitative and quantitative measures of success of which a consideration of ongoing equality, diversity and inclusion issues are a part.

How will the recommendations of this assessment be built into wider planning and review processes? e.g. policy reviews, annual plans and use of performance management systems.

This EqIA and all subsequent monitoring activity will be captured in order to assess performance of this proposal and any additional / mitigating actions that need to be taken.

• **Step 7- Action Plan**

Please include any identified concerns/actions/issues in this action plan. The issues identified should inform your Service Plan and, if appropriate, your Consultation Plan

Reference Number	Action	Responsible Officer	Target Date
	NONE		

• **Step 8- Who needs to know about the outcomes of this assessment and how will they be informed?**

	Who needs to know?	How they will be informed (we have a legal duty to publish EIA's)
Employees	x	If Cabinet approves this proposed support, the document will be published online for the reference of all service users (general public and organisations).
Service users	x	
Partners and stakeholders	x	
Others	x	
To ensure ease of access, what other communication needs/concerns are there?	x	Accessibility requests will be responded to in a positive manner.

• **Step 9- Conclusion (to be completed and signed by the **Service Head**)**

Delete as appropriate

**I agree with this assessment**

Signed (Service Head): Helen Gretton, Head of Transformation, Strategy and Performance

Date: 23.09.22

Please send completed & signed assessment to **Vicky Brackenbury** for publishing.