

South Lakeland District Council
Overview and Scrutiny Committee

Friday, 11 January 2019

Update on the Building Financial Resilience Project

Portfolio:	Health and Wellbeing Portfolio Holder
Report from:	Director of Policy and Resources (Monitoring Officer)
Report Author:	Simon Blyth – Principal Partnerships and Communities Officer
Wards:	(All Wards);
Forward Plan:	Not applicable

1.0 Expected Outcome

This report highlights the work done to date by the SLDC led Building Financial Resilience (BFR) partnership group. The BFR action plan (appendix 1) links together key partner agencies across the District to proactively promote the range of opportunities and sources of support to those experiencing financial hardship in South Lakeland. The plan will make it easier for people to access these opportunities and supports agencies to deliver consistent, informed and constructive messages to those experiencing financial hardship in the area.

2.0 Recommendation

2.1 It is recommended that Overview and Scrutiny:-

- (1) Note the progress achieved by the BFR group**
- (2) Use the information to inform and educate colleagues and members of the public to enable them to take positive steps to build financial resilience.**

3.0 Background and Proposals

3.1 SLDC's first Tackling Poverty Workshop (December 2016) brought together officers, councillors and external organisations to help to shape the work of the Council and partners through a better understanding of poverty and by identifying any gaps in service provision. All Members of the Council were invited to the workshop, and officers from the Council's partnerships, revenues and benefits, housing, economic development, public protection and development strategy teams were present. Representatives from Age UK South Lakeland, Barnardo's, Cumbria County Council, South Lakes Citizens Advice and South Lakes Housing were also in attendance. The workshop sought to raise ideas for reducing poverty in South Lakeland through the work of both the Council and partner organisations.

3.2 The outcomes of the workshop identified three clear areas of work:-

- **Understanding** the nature and extent of poverty in South Lakeland;
- **Helping** those in immediate need; and
- **Focussing** the work of the Council and partners in the long-term to help to address the root causes of poverty in the area.

3.3 Subsequently, a Position Statement was created which set out the broad aims for the BFR group in tackling poverty. This statement evolved and now states – “*Ensuring that no-one in South Lakeland is excluded from an acceptable standard of living*”.

3.4 **Poverty in South Lakeland:**

- More than 1,200 children under the age of 16 are living in poverty
- Around 4,810 households are classed as ‘fuel poor’ or unable to keep warm on their income.
- Wages tend to be lower here than the national average
- The number of families on the very lowest income is increasing
- Around 3,600 low income households receive Housing Benefit and more than 4,800 qualify for Council Tax reduction
- Homelessness applications are on the increase

3.5 An SLDC BFR officers group developed an initial analysis/ mapping exercise of poverty in South Lakeland and drafted an action plan through meetings with partner agencies to take on their issues, concerns and recommendations. The action plan is in appendix 1.

3.6 The full BFR partner group has now met 5 times, with a future meeting set for March 2019. Partners expressed the desire to continue meeting as they value the creative collaborative networking opportunity where new initiatives and link ups are taken forward to support people suffering financial hardship.

3.7 Key actions achieved by the group to date:

- Creation of 5 task groups who have met to work on the actions.
- Fuel poverty and money advice scheme (LEAP) has been launched providing free energy saving household improvements and advice on switching and budgeting to all fuel poor households in South Lakeland.
- South Lakes News are including articles in each issue to give practical advice/signposting to raise awareness of helpful schemes and promote the work of partners.
- BFR page on the SLDC website with useful resources and information.
- SLDC are providing, ‘Assisted digital support’ to assist customers in making and maintaining claims for Universal Credit and refer customers having difficulty with payments to CAB for ‘Personal Budgeting Support’ course.
- SLDC Revenues and Benefits Department manage alternative payments arrangements of housing benefit, or Universal Credit (not rent) to pay direct to landlords in certain circumstances.
- Number of organisations using MARS (Multi Agency Referral System from Gateway) has increased from 60 to 90 (as of September) - Age UK have used the partner meetings to promote this system and are committed to promoting to more small charities. This will help get the service user to the right support at the right time.
- GP’s can now signpost and refer clients to 3rd sector via MARS and the ICC has promoted MARS with ICC groups to encourage social prescribing.
- SLDC is working with My Cumbria Card to increase the local discounts available and promote these more widely.
- The Environment agency have completed various actions to increase uptake of the flood warning service to help prevent future loss and hardship through flooding.

3.8 Looking forward over the next 6 months, the BFR group will launch 3 media/ promotional campaigns aimed at building financial resilience. These will be:

1. LEAP (fuel poverty support) scheme
2. My Cumbria Card
3. Skills and Education opportunities

3.9 The group have also linked in with the Morecambe Bay Poverty Truth Commission who are doing some innovative work in Lancaster and Morecambe with people affected by poverty. The BFR group are monitoring the work closely with a view to a future collaboration.

4.0 Consultation

4.1 Fourteen councillors from across South Lakeland attended the initial workshop, including the Leader and Deputy Leader of the Council.

4.2 Representatives from Age UK South Lakeland, Barnardo's, Cumbria County Council, South Lakes Citizens Advice and South Lakes Housing were present at the workshop and, among many other agencies, attended the partner meetings.

4.3 The Council's Senior Management Team and officers from the services referred to in paragraph 3.1 above are involved in the group.

5.0 Alternative Options

5.1 The BFR project has been informed by the work of the Overview and Scrutiny Committee, and partner organisations, and greatly adds value to the work of the Council in its efforts to tackle poverty in South Lakeland. Ceasing this work now would make it harder to comply with the Council's Council Plan aims.

6.0 Links to Council Priorities

6.1 Council Plan priority - Economy: "we will continue to protect the vulnerable, mitigate the effects of poverty and work with others in our community to address the pressures on people experiencing poverty in South Lakeland".

7.0 Implications

Financial, Resources and Procurement

7.1 The actions are intended to make more effective use of existing resources rather than require additional financial resources. By improving collaborative working, the combined resources of local authorities and voluntary and community sector organisations will become better focussed on tackling the impacts and causes of poverty.

Human Resources

7.2 The BFR project requires cross departmental working. A cross service officer working group leads, coordinates and assigns specific responsibilities for this work. The activity within the action plan is based around collaboration and service improvement, ensuring that the resources in place are used more effectively.

Legal

7.3 The Council has entered into collaborative arrangements with other organisations (for example Agility Eco for the LEAP scheme), and legal agreements document the responsibilities of all parties.

Health, Social, Economic and Environmental

7.4 Have you completed a Health, Social, Economic and Environmental Impact Assessment?

7.5 If you have not completed an Impact Assessment, please explain your reasons: This is not a change to service or new service. It is a widening and coordinating of opportunities for those in financial hardship.

7.6 Summary of health, social, economic and environmental impacts: ***

Equality and Diversity

7.7 Have you completed an Equality Impact Analysis? No

7.8 If you have not completed an Impact Assessment, please explain your reasons: This is not a change to service or new service. It is a widening and coordinating of opportunities for those in financial hardship.

Risk

Risk	Consequence	Controls required
Efforts to address issues of financial resilience in South Lakeland are not co-ordinated and strategy led.	Duplication of, or gaps in, service provision resulting in a less effective and inefficient approach.	A strategic approach to building financial resilience which includes work across both the Council and its partners

Contact Officers

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Appendices Attached to this Report

Appendix No.	Name of Appendix
1	BFR Action Plan

Background Documents Available

None

Tracking Information

Signed off by	Date sent
Legal Services	
Section 151 Officer	
Monitoring Officer	
SMT	

Circulated to	Date sent
Assistant Director	
Human Resources Manager	
Communications Team	
Leader	
Committee Chairman	
Portfolio Holder	
Ward Councillor(s)	
Committee	
Executive (Cabinet)	
Council	