

## Building Financial Resilience Together

*Ensuring that **no-one** in South Lakeland is excluded from an acceptable standard of living*

### Partner Action Plan

Task Group 1 Aim: Increase partner collaboration and publicise support available to public	
Partners: SLDC, Age UK, Integrated Care Communities, Cumbria County Council, Credit Union	
Actions:	Outcomes to date
1.1 Increase sign up and use of Compass in Cumbria/Multi Agency Referral System (MARS)	<ul style="list-style-type: none"> <li>✓ 5 x Partner meetings to date where sharing and networking has improved partners knowledge of what's on offer.</li> <li>✓ Age UK and SLDC to promote MARS/ Compass in Cumbria to partners:</li> <li>✓ SLDC have 9 staff trained and set up on MARS since signing up in April 2018</li> <li>✓ September 2018: 90 organisations now signed up to MARS and Age UK are continuing promoting, particularly to smaller charities</li> <li>✓ Kendal ICC have signed up to the eHub and the other South Cumbria ICC development leads have been informed of the opportunity</li> <li>✓ Compass in Cumbria – a web resource for the 3<sup>rd</sup> sector highlighting local organisations and the work they do with contacts etc. has been promoted through BFR events– <a href="#">compass in Cumbria</a></li> </ul>
1.2 Investigate role of GPs in signposting clients to supporting agencies/local groups/ societies (known as social prescribing)	<ul style="list-style-type: none"> <li>✓ (Sept 2018) – MARS now linked to strata (the GPs system) and GP's can now signpost and refer clients to 3<sup>rd</sup> sector</li> <li>✓ Cara Stride (ICC) has promoted compass in Cumbria with ICC groups to encourage social prescribing</li> </ul>
1.3 Create a public webpage on support services and opportunities available (with weblinks to agencies)	<ul style="list-style-type: none"> <li>✓ SLDC <a href="#">BFR webpage</a> now live (updates and improvements ongoing)</li> <li>✓ A social media campaign to mirror South Lakeland News content covering BFR areas by topic is planned to start end 2018</li> </ul>

<p>1.4 Produce an easy to read and appealing leaflet to direct to support and include leaflet in food bank deliveries, Safe and Well visits, GP's surgeries etc.</p>	<ul style="list-style-type: none"> <li>✓ Currently investigating using the 'Piggy Bank' booklet for inclusion in food bank deliveries, and to be available at people's café, and through any other interested partners</li> </ul>
<p>1.5 Promote the Eden &amp; South Lakeland Credit Union</p>	<ul style="list-style-type: none"> <li>✓ Included on BFR webpage</li> <li>✓ Included in South Lakeland News promotional piece</li> </ul>
<p><b>Task group 2</b> <b>Aim: Build local wealth</b></p>	<p><b>Partners:</b> <b>SLDC - Economic Development</b> Cumbria Tourism GLL CCC</p>
<p>Actions</p>	<p>Outcomes to date</p>
<p>2.1 Promote local resident discounts for attractions, shopping and activities in South Lakeland.</p> <ul style="list-style-type: none"> <li>➤ Cumbria Tourism to investigate how to offer discounted MyCumbria cards to those most in need.</li> <li>➤ Cumbria Tourism to Investigate public transport discounts for My Cumbria Card</li> <li>➤ GLL to promote discounts to local partner agencies</li> </ul>	<ul style="list-style-type: none"> <li>✓ SLDC has promoted MyCumbria card internally to all staff</li> <li>✓ MyCumbria card promoted on BFR page on SLDC website</li> <li>✓ GLL offer promoted on BFR webpage</li> <li>✓ SLDC social media campaign has included affordable summer holiday activities and is ongoing for key times</li> <li>✓ SLDC have promoted MyCumbria card via social media</li> <li>✓ SLDC planning to promote MyCumbria card reminder to local businesses via newsletter 'Invest in South Lakeland'</li> </ul>
<p>2.2 Encourage more local spend by raising awareness of good procurement practice and sustainable contracts. An emphasis on good knowledge of local suppliers, reducing carbon emissions and the living wage. (Preston Model)</p>	<ul style="list-style-type: none"> <li>➤ SLDC to investigate following council re-structure in January 2020</li> </ul>
<p>2.3 Promote and increase spending with local independent businesses.</p> <ul style="list-style-type: none"> <li>➤ CCC and SLDC to coordinate a campaign on supporting independents (e.g independents day, social media</li> </ul>	<ul style="list-style-type: none"> <li>✓ SLDC Social media campaign has been undertaken via 'Explore South Lakeland' and 'Invest in South Lakeland'</li> </ul>

<p>campaign on benefits etc.) – SLDC Economic Development (MW) and CCC (KJ).</p>	
<p><b>Task Group 3</b> Aim: Increase access to skills and education</p>	<p><b>Partners:</b> Kendal College, Cumbria Local Enterprise Partnership (LEP), Schools, SLDC (Economic Development and Partnerships), CCC, Community Learning and Skills Employer reps</p>
<p><b>Actions</b></p>	<p><b>Outcomes to date</b></p>
<p>3.1 Make it easier for “hard to reach” young people and adults to participate in local College open days</p>	<ul style="list-style-type: none"> <li>✓ Ulverston STEM day (10 November) and Skills Fest, Kendal College – 17<sup>th</sup> November.</li> <li>✓ Planning meeting held with Kendal College, Inspira and Community Development team – next step CCC Community Development Officers to discuss with Local Community Wellbeing Groups. (MC)</li> </ul>
<p>3.2 Promote links between local Colleges and Schools to increase local intake to Colleges</p> <ul style="list-style-type: none"> <li>➤ South Lakeland to learn from best practise peers in West Cumbria and Barrow to raise profile of apprenticeships/ T Levels and other options (e.g. work based learner providers forum, Copeland skills and work partnership) – LEP to supply contacts/ arrange meeting</li> </ul>	<ul style="list-style-type: none"> <li>✓ Skills and education news and offer went out in summer South Lakeland News</li> </ul>
<p>3.3 Increase local business placement opportunities for Colleges and local schools</p> <ul style="list-style-type: none"> <li>➤ South Lakeland Schools and Kendal College to link into Local Enterprise Partnership (LEP) careers hub and skills strategy – LEP (CI) to update group on these, BP/ DB to advise on schools uptake.</li> <li>➤ Coordinate careers fairs between schools (to reduce number of Fairs) so less frequent attendance needed for SMEs, industry etc.– Queen Katherine School</li> </ul>	<ul style="list-style-type: none"> <li>✓ T Levels (including 45 days in industry) to be introduced from 2020.</li> <li>✓ Government apprenticeship website: <a href="https://www.gov.uk/apply-apprenticeship">https://www.gov.uk/apply-apprenticeship</a> and Kendal College offers work based training to support apprenticeships: <a href="http://www.kendal.ac.uk/departments/apprenticeships/">http://www.kendal.ac.uk/departments/apprenticeships/</a></li> <li>✓ Cumbria LEP is coordinating Sector Panels (for example Advanced Manufacturing and Creative and Cultural) to help grow business sectors across Cumbria. SLDC will have representation on these Panels. Cumbria LEP sponsored Enterprise advisors from business and industry now going into schools in South Lakeland and promoting business and industry as a career.</li> <li>✓ Cumbria Careers Hub: Launch on 22 January 2019 with a Manager and 2 Enterprise coordinators. Will work with schools Careers Leads (Governor, nominated Careers Lead, and a school representative).</li> </ul>

<p>3.4 Promote availability of free skills sessions to organisations who can put people forward</p>	<ul style="list-style-type: none"> <li>✓ Free skill sessions from CCC have been promoted at partner meetings and literature circulated</li> <li>✓ Free skill sessions have been included on BFR webpage and South Lakeland News</li> <li>✓ New Enterprise allowance for Job Seekers to help them to set up their own business – funding and advice support.</li> </ul>
<p>Task Group 4 Aim: Reduce Fuel Poverty</p>	<p><b>Partners:</b> CAfS SLDC – P&amp;C Team SLDC housing standards - David Bradley</p>
<p>Actions</p>	<p>Outcomes to date</p>
<p>4.1 Deliver a scheme to tackle fuel poverty in South Lakeland</p>	<ul style="list-style-type: none"> <li>✓ SLDC, Agility Eco and CAfS agreed to take the <a href="#">LEAP scheme</a> forward in South Lakeland.</li> <li>✓ Meeting has taken place between provider Agility Eco, supplier CAfS and sponsor SLDC to train staff on scheme and referral process. 20 plus SLDC staff attended across departments.</li> <li>✓ Scheme training session for SLDC staff on 13 September raising awareness of the scheme and to encourage referrals.</li> <li>✓ Partner training session delivered on 11<sup>th</sup> October</li> <li>✓ Scheme was launched end of Nov.</li> </ul>
<p>Task Group 5 Aim: Food waste and re-distribution</p>	<p><b>Partners:</b> <b>CCC</b> Kendal People’s café SLDC Sandylands Methodist Church Maria and Mike– CCC FareShare SLDC</p>
<p>Actions</p>	<p>Outcomes to date</p>
<p>5.1 Investigate food schemes in South Lakeland</p>	<ul style="list-style-type: none"> <li>✓ Kendal People’s café formed partnership with church for bigger premises and holiday provision (update at next meeting to be requested)</li> <li>✓ Provision currently adequate for food schemes in South Lakeland – if need is identified contact the BFR group for fareshare info)</li> </ul>
<p>5.2 Investigate school holiday meal provision</p> <p>➤ Mike Conefrey to update</p>	

5.3 Initiate a campaign to minimise household food waste	<ul style="list-style-type: none"> <li>✓ Katherine Smith promoted offer at BFR Partner meeting on 27 September.</li> </ul>
Aim: Promote and increase sign up to Environment Agency flood warning service	
Action	Outcomes to date
6.1 - Articles in community/parish newsletters -Targeted mail out -Pilot project in Ulverston using Safe and Well to promote - Explore options for those with sight/reading issues	<ul style="list-style-type: none"> <li>✓ Articles have gone into Kendal and Ulverston newsletters which have gone to every household and business in those towns.</li> <li>✓ An article was included in the South Lakes News which goes to every household in South Lakeland</li> <li>✓ The Ulverston pilot working with the Fire and Rescue Service is in progress, and a review meeting will update on its achievements in the next few weeks.</li> <li>✓ Contact has been made with South Lakes Sight Advice with a view to including an article in its regular newsletter (which is produced in various formats)</li> </ul>
Aim: Investigate listening/ truth events on model of Morecambe poverty truth commission	
Action	Outcomes to date
7.1 Meet with Morecambe Bay Poverty Truth Commission	<ul style="list-style-type: none"> <li>✓ Meeting taken place</li> <li>✓ MBPTC attended and presented at September partner meeting and partners advised of their work and opportunity for collaboration</li> </ul>
7.2 Attend Poverty Truth Event in Lancaster 6 <sup>th</sup> July 2018	<ul style="list-style-type: none"> <li>✓ Taken place</li> </ul>
Any Other Actions	
Action	Outcomes to date
8. SLDC Revs and Bens dept. continuing engagement with landlords and DWP	<ul style="list-style-type: none"> <li>✓ SLDC are providing, 'Assisted digital support' to assist customers in making and maintaining</li> </ul>

➤ Private Landlords forum to be arranged by DWP (Shane Byrne, update due Nov 18)

claims for Universal Credit and refer customers having difficulty with payments to CAB for 'Personal Budgeting Support' course.  
✓ SLDC Revs and Bens dept. manage alternative payments arrangements of housing benefit, or Universal Credit (not rent) to pay direct to landlords in certain circumstances

The following groups and people have helped shape this action plan with their insights and experiences.

NAME	ORGANISATION
Karen Evans	Citizens Advice Bureau
Penny Pullinger	Age UK
Paul Latham and Susan Scott O'Neil	Cumbria Police
Karen Shaw	Kendal College
Catherine Moody	Fire service (HART)
Andrea Aldridge	Manna House
Debbie Binch	Environment Agency
Eric Barker	Lake District National Park
Shane Byrne	DWP/Job Centre
Alan Davis	SLDC
Rachel Earnshaw	SLDC
Dan Hudson	SLDC
Deborah Clark	SLDC
Eve Martin and Hilary Claxton	Credit Union
Chris Parks and Lyn Richardson	South Lakes Housing
Mike Conefrey and team	CCC
Economic Development Team	SLDC
Helen Edmonds	Community Learning and Skills
Gillian Cowburn	Kendal People's café
Cara Stride	Kendal Integrated Care Community
Craig Ivison	Cumbria Local Enterprise Partnership
Linda Sutherland	King's Food Bank
Victoria Emmett and Damian Bonsall	Inspira

## Background mapping exercise

	HOUSING	INCOME/ WORK	EDUCATION/ SKILLS	HEALTH	ENVIRONMENT	FOOD and NUTRITION	CRIME AND COMMUNITY SAFETY
<b>Poverty risk factors</b>	High Housing costs Security of Tenure Substandard housing Fear of complaining Unsuitable housing Adaptability Heating costs Isolation/transport; Benefit changes	Unemployment Low wages Job insecurity Multiple jobs Childcare issues 'gig economy' Business failure Benefits regime	Qualifications Numeracy Literacy Language skills Lifestyle issues Self Esteem Benefit eligibility Discrimination	Serious illness Disability Mental Illness Substance issues Obesity/Diet Alcohol/Smoking Access to Exercise Age related issues	Isolation Exclusion Exposure to pollution Green space Leisure facilities Transport & IT links 'Bad area' reputation Dereliction/neglect Non-mains water	Cost of food Access to good food Food shops Benefits regime Hot food takeaways Nutrition knowledge Cooking skills	Loan sharks People trafficking Vandalism Drug trade Domestic violence Sexual abuse Gangs/youth crime Rural crime Cyber crime
<b>KEY ISSUES FOR SOUTH LAKELAND</b>	Homelessness – increase with homelessness reduction act  Poor Housing – rural isolation  Median property prices 7-12 times household incomes  Fuel poverty  <b>DEBT</b>  <b>Issue of distrust of agencies – (Manna House raised and e.g of EA's flood warning service sign up and HART in rural areas)</b>	Low wages  11.8% providing unpaid care  7% of households 'difficult to manage'  Hidden Poverty – asset rich/income poor.  <b>Rural isolation</b>  <b>DEBT</b>  <b>Unclaimed benefits – money not coming into the area</b>  <b>End of life planning – age uk</b>  <b>Issue of distrust of agencies</b>  <b>Being banned from appointments with key agencies for not</b>	Life skills  Dealing with the benefit system.  Ability to source help and advice.  <b>Digital inclusion</b>  Retaining qualified young people  <b>Rural isolation – transport to college</b>  <b>Local companies not offering apprentices/work experience to Kendal college</b>  <b>Issue of distrust of agencies</b>  Government funding for students from	Health inequality  Age related issues  Alcohol  Kendal air quality  Access to leisure, recreation and green space.  Access to mental health services Rural isolation – lack of outreach services  <b>Issue of distrust of agencies</b>  <b>Being banned from Drs/other appointments for not turning up – Manna house</b>	Isolation – Localised pockets of deprivation.  Access to jobs/transport  Access to quality play areas  <b>Flooding</b>  <b>Digital inclusion</b>  <b>Issue of distrust of agencies</b>	Kings Food Bank had 387 referrals in the first half of 2017. A 40% increase on the previous year.  <b>DEBT</b>  <b>Issue of distrust of agencies</b>  <b>Rural isolation – getting to shops problem for elderly and lack of digital inclusion means can't do online shopping</b>	High rates of sexual offence reporting (possibly skewed by institutions)  <b>Drug use and other addictions – causes debt and theft - Police</b>  <b>Issue of distrust and not wanting help from agencies in rural areas with older people especially– Safe and Well team</b>



		<p><b>turning up – Manna House</b></p> <p><b>Needing photo id for bank account – Manna House raised</b></p>	<p>poorer backgrounds reduced to Kendal College</p> <p>Kendal College reporting low levels of wellbeing in students increasing</p>				
<b>AGENCIES INVOLVED</b>	<p>SLDC CCC Ser DWP CAB, Age UK, Manna House CAFS Energy Saving Trust Housing Associations Cumbria Law Centre Oaklea Trust RVS South Lakes Carers Stonham Turning Point Cumbria Community Foundation Churches Royal British Legion</p>	<p>SLDC Age UK Chamber of Commerce <b>DWP</b> Jobcentre Plus Credit Union <b>LEP/Chamber</b> CAB Major employers Parent Carer Forum Families Programme Gamcare Inspira Money Advice Service People First British Legion Shaw Trust Veterans Welfare Right2Work Cumbria Community Foundation Christians Against Poverty Ingeus UK</p>	<p>Kendal College Schools/FE/HE</p> <p>CCC community Learning/Skills Surestart</p> <p>CAB Barnados Brathay Trust Croftlands Trust Equalities Comm LEP skills planning CCC/Employers</p> <p>SLDC – Hsg Options</p> <p>SLDC – TVF</p> <p>Cumbria Youth Alliance Dyslexia association</p> <p>Inspira – National Careers Service, work with those at risk of NEET, contract with CCC, also National Citizen Service and Enterprise Adviser Network – all proven to support young people out of NEET and into EET.</p>	<p>NHS CCC – Public Health Samaritans SLDC – PP Age UK, MIND, Disability Groups, Barnados Caritas CCABIRT Disability Network and groups Sight Advice Defence Medical Welfare Service Dignity in Dementia ICAS Life after Stroke MND association MS Association Terence Higgins Unity</p>	<p>Abilitynet SLDC CAFFS Groundwork Public and Community Transport Providers Broadband and Telecoms providers Parish Councils Environment Agency</p>	<p>Ambleside Community Hall Kings Food Bank SLDC – Town View Fields Supermarkets Schools Churches</p>	<p>Birchall Trust Bridgeway Police Community Rehabilitation Letgo CCC – Outreach and Respite Terence Higgins Victim Support</p>

<p><b>WHAT IS ALREADY BEING DONE?</b></p>	<p>Homelessness Prevention - SLDC</p> <p>Benefits</p> <p>Affordable Housing delivery</p> <p>Affordable Housing grants</p> <p>SLDC Handy person scheme</p> <p>Grants available – 'Affordable Housing Grant', 'Empty Homes Grant' and 'Disabled Facilities' grants – Housing Standards</p> <p>Manna House provides debt advice; benefits support and guidance; and distributes free clothing and meals three days a week</p>	<p>Debt advice – CAB/Age UK</p> <p>Council Tax Reduction Scheme</p> <p>Credit Union</p> <p>Benefits system</p> <p>Emergency loans</p> <p>DHPs</p> <p>CAB advice.</p> <p>Support to set up social enterprises/ employment and small businesses.</p> <p>DWP supporting people into work and disability grants for small businesses</p> <p>Right to work</p> <p>CCC A2B bus passes for young people</p> <p>Work &amp; Health Programme - Ingeus UK</p>	<p>Access to advice Intervention in schools</p> <p>Barnados Focus Family Support/ anti-natal classes citizenship lessons) / community skills courses, etc</p> <p>Kendal College – support for students from low incomes</p> <p>Age UK: events. Training and job skills</p> <p>CCC basic IT skills</p> <p>Kendal College do budgeting classes as part of PSE and offer emergency food packs, free lunches and bus passes to those in most need.</p> <p>Kendal college is arranging for mental health group sessions to tackle low levels of wellbeing</p> <p>CCC offer free skills training through community learning team for groups of 8 or more</p> <p>Cumbria Exchange scheme - <a href="https://www.cumbriaexchange.co.uk/">https://www.cumbriaexchange.co.uk/</a></p>	<p>Health advice</p> <p>MARS (Gateway).</p> <p>Fire Service – Safe and Well.</p> <p>H&amp;WB messages in schools</p> <p>Integrated Care Communities.</p> <p>Health and Wellbeing coaches (HAWCS)</p> <p>CSP: community safety</p> <p>Mind offer free mental health awareness training</p> <p>Rural Wheels, Village Wheels and Community Wheels</p> <p>GLL leisure group offer 50% discount for those who qualify on low income</p> <p>Red Box project – Cumbria roll out at Strategic child poverty meeting</p>	<p>Flood prevention warning list</p> <p>LIPs Scheme</p> <p>Flood resilience grants – SLDC and EA</p> <p>Cumbria Flood Action plan</p> <p>Environment Agency – Community Resilience work</p> <p>CCC Community grants</p> <p>CCC: Waste less events</p>	<p>Emergency food provision.</p> <p>Holiday lunch clubs</p> <p>Community growing projects</p> <p>Kendal People's café</p> <p>Food banks</p>	<p>CSP: community safety</p> <p>Police problem solving approach – The Hub</p> <p>Cyber proficiency courses</p>
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