

OVERVIEW AND SCRUTINY COMMITTEE

1st December 2022

Cost of Living Support – Briefing Paper

Purpose of the Report

At the request of the Committee, the report outlines all the initiatives that the Council is providing to residents in relation to the cost of living situation. Specifically Members asked what financial support is made available by the Council for residents impacted by the cost of living crisis and how the support provided by the Council is communicated to eligible residents.

It is worth noting that the Council has steered away from using the phrase cost of living 'crisis' in its promotion of services available. This is due to the negative impact of using 'crisis' in terms of resident's well-being. The Council's 'strap line' has been 'Cost of Living: Let's Work Together'.

Support Available

The Council has worked with its Partners to form a cost-of-living group to work together to best effectively support residents, promote each other's services and avoid duplication. The group has representation from Citizens Advice, Act on Energy, Age Concern, DWP, Foodbanks, Library services, and Newstarts.

The group recognised that there is a lot of support available both nationally and locally and this in itself can be quite confusing for residents to navigate. Consequently a Cost of Living flyer was created (reproduced below). The aim being that it signposts residents to key agencies and support.

The leaflet is being distributed by Council Officers, Councillors and Partners to ensure it is available in as many venues and settings as possible. We are particularly keen to reach those who may be digitally excluded and the leaflet has therefore included phone numbers alongside web links.

All of the available support has been collated and put together in one Cost of Living Support website page.

This can be found here [Cost of Living Support - redditchbc.gov.uk](https://redditchbc.gov.uk/cost-of-living-support)

The Website provides advice as follows and a demonstration will be provided at the meeting of the types of information available. Extracts from the front facing pages of the website have been reproduced below.

Cost of Living: Let's Work Together



Everybody will be facing a change in their circumstances this Winter as the cost of living is set to increase.

Through this leaflet we wanted to provide the contact details of organisations & agencies across Bromsgrove & Redditch, who can offer expert advice & support & signpost you to the correct help which you may need. Whether you receive benefits or not, there is support & advice from trusted services available to you.

Take action ASAP

- If you're experiencing financial difficulties, it's always better to deal with them straight away. Acting quickly could make a big difference to you.
- Let your relevant agency or creditors know you are struggling. You may be able to agree with them a temporary reduction on your payments. It is always better to pay something than nothing.
- Help is available, it's best to face things head on & get in touch with the relevant agency as soon as possible.
- Prioritise essential household bills like rent, mortgage, Council Tax, gas & electricity above credit cards & loans - let creditors know you are struggling.
- If you can't keep on top of gas & electricity payments, please continue to pay what you can & talk to your supplier.
- Make sure the advice you are given is from a trusted & official source.

Work Together
Please share
information with
neighbours, friends
& colleagues.
Let's Work
Together.



We're here when you need us

Act On Energy

Energy advice - including energy efficiency tips; billing issues; grants & funding for energy efficiency measures & grants for broken heating systems & help with fuel bills & energy debt.

Freephone 0800 988 2881

www.actonenergy.org.uk

Age UK Bromsgrove, Redditch & Wyre Forest

Free & confidential advice for people over 50.

01527 570490

enquiries@ageukbrwf.org.uk

www.ageuk.org.uk/brwf

bdht

bdht can support its residents with budgeting, employment & generic support. Contact us if you are struggling financially or worried about paying your rent.

0800 0850 160

contactus@bdht.co.uk

Bromsgrove and Redditch Network (BARN)

Signposts to a variety of voluntary sector services & helps find the right service if you need help to access food, furniture, school uniform, money advice, support when facing homelessness, disability advice & more.

01527 60282

office@barn.org.uk

Libraries

Free PC access, WiFi & activities.

01905 822722

www.worcestershire.gov.uk/libraries

Citizens Advice Bromsgrove & Redditch

General information & advice & specialist debt support.

0808 278 7890

www.cabr.org.uk

Bromsgrove District Council

We are here to support you so please keep in touch.

01527 881213

benefits@bromsgrove.gov.uk

www.bromsgrove.gov.uk/benefits

Redditch Borough Council

We are here to support you so please keep in touch.

01527 534050

hbenefits@redditchbc.gov.uk

www.redditchbc.gov.uk/benefits

It is very important that you continue to pay your rent, so please get in touch.

01527 587000 Option 1

housingrevenue

@redditchbc.gov.uk

www.bromsgrove.gov.uk/costofliving
www.redditchbc.gov.uk/costofliving

Here2Help Worcestershire
01905 768053
www.worcestershire.gov.uk/here2help

Need this information in another language/format? Call **01527 548284** or email **equalities@bromsgroveandredditch.gov.uk**

Extract cut and paste from the Council's Cost of Living webpage (note this is an extract so the links do not work):

Cost of living support

We know times are hard right now. On this page you will find links to support and advice that is new, that is already available from us, and that is available from a range of other agencies too, to support you with the cost of living.

Even if you don't claim any benefits you may be entitled to support you weren't aware of, and not just monetary support, but good advice from legitimate sources you can trust.

You can also get more help from the Government's Help for Households campaign website.

 [Here you can find our leaflet to print and use as a handy guide](#)

Contents

- [Check the special support the Government has made available](#)
- [Don't miss out on benefits you may be entitled to](#)
- [If you have children](#)
- [For utility bills and energy costs](#)
- [For other household costs like food and furniture](#)
- [For medical costs](#)
- [If you have debt concerns](#)
- [Help for people aged 50 plus](#)
- [Help for people under aged 25](#)
- [General Help and Wellbeing](#)

Check the special support the Government has made available

- Find out more about [Cost of Living Payments from the Government](#). These are extra payments from and by the Government, to help with the cost of living if you're entitled to certain benefits or tax credits

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Don't miss out on benefits you may be entitled to

- If you're of working age, check you're not missing out on any [state benefits](#)
- If you're of pension age, check if you can get [pension credit](#)
- Check if you can get help to pay your Council Tax, through [Council Tax Support](#) and [Council Tax discounts](#)
- For help with your rent, check if you can get [housing benefit](#) and a [discretionary housing payment](#)
- If you are sick or disabled, check if you can get any [disability or sickness benefits](#)
- If you are a carer, check if you can get [Carer's Allowance](#)
- Browse the other services in the [Money, education & skills section](#) of our website, which are regularly updated.

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If you have children

- Check if you can get help with [childcare costs](#), [free school meals including holiday provision](#), and much more.

For utility bills and energy costs

- See if you are eligible for the [Energy Bills Rebate Discretionary Scheme](#)
- Get real, free advice on managing your utility bills like gas and electricity from the [Redditch Energy Advice Service](#) (delivered by Act on Energy)
- Look at [social tariff broadband and mobile phone offers](#)
- Check if you can get [Severn Trent's support to pay your water bill](#).
- [Worcestershire Household Support Fund scheme](#). You may be eligible for help towards your energy bills, energy debt, boiler repairs and more through the scheme being delivered via Act on Energy (Please note: Phase 2 of the scheme is now closed but further details on Phase 3 are expected to be available very soon)
- [Warmer Worcestershire](#) - Information available, includes reliable hints and tips on how to reduce your energy bills.

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For other household costs like food and furniture

- Cut your food costs with advice from [Love Food Hate Waste](#)
- See our [Essential Living Fund](#) for emergency help in a financial crisis
- [Help with food, furniture, foodbanks and household supplies](#)
- Apply to the [Household Support Fund](#)

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For medical costs

- Check if you can get [free prescriptions](#).

If you have debt concerns

- If you rent your home from us and you are struggling to pay your rent, [please speak to us early](#). As your landlord we can help you to prevent a problem from growing into a crisis.
- Here is a range of [debt advice and financial support services](#).

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Help for people aged 50 plus

- [Age UK Bromsgrove, Redditch and Wyre Forest](#)

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Help for people under the age of 25

- [Information and advice can be found here](#)

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General Help and Wellbeing

- [Help if you have a disability](#)
- [Worcestershire Libraries](#) - Your local library can provide signposting and referral along with internet/wifi access.
- [StreetLink](#) - help end rough sleeping by enabling members of the public to connect people sleeping rough with local services that can support them
- [Help with mental health and wellbeing](#)
- [Onside advocacy](#) offers help to people facing disadvantage to ensure they are

The Starting Well service has also created a leaflet providing details of financial support and contains more detailed information about help that is available locally. This is attached as an Appendix.

Financial Support via the Council

In terms of specific financial support offered by the Council. I would highlight the following:

- Essential Living Fund
- Household Support Fund
- Universal Credit
- Council Tax Support
- Housing Benefit
- Discretionary Housing Payments
- Money advice via financial services and housing

Communications

Cost of Living Partnership – #Letsworktogether Communications Plan

Aim: With concerns around the cost of living the partnership was formed to engage with residents to:

- share what support is out there and where to access it
- Offer top tips from 'experts'
- Bust the myths!

The partnership will do this by

- Sharing channels to get this information out to as many people as possible – newsletters, social media, opportunities e.g messages on prescriptions, identifying distribution channels
- Working with businesses to reach out to staff
- Money-saving expert(s)
 - Hosting podcasts
 - Live Q and A – local newspaper
 - Digital campaign – local newspaper coupled with newspaper space
 - Guest slots – radio
 - Visiting where people already meet – coffee mornings, WIs,
- Non-digital leaflet – which signposts to where help is available, distributed by:
 - Officers/Staff visiting homes/groups
 - Premises e.g doctors surgeries
 - Direct mail to rural pensioners

Key audiences:

- Vulnerable residents: Pensioners, Families.
- Businesses
- All residents – worried / challenged by changing circumstances
- Members

- Community representatives
- Family and Friends – share this info with people who need it

Key Messages (based on the booklet)

- Help with bills: fuel/food (#Lovefoodhatewaste) Council support
- Don't get into debt (debt advice/manage your money)
- Change of circumstance (job loss/mortgage increase)

First Steps:

1. Comms audit with partners to fill in this form

Partner	Channel/Opportunity/audience	When	Cost
BDC/RBC	Council Tax Leaflet delivered to all homes. 16 page	March/ April 23	£250 per page – or inserts

2. Sharing of 'sharing' details to create an email distribution group to alert when something is going to be shared e.g Church opens up for free cuppa for pensioners – all partners can share this information.

Action Plan

Message	Channel	When	Who	Progress
What Help is out there?	Leaflet – signposting to help and offering top tips/info around cost of living increases	Sept 2022+	Officers visiting houses/groups/wardens/GP surgeries	Sent out paper and digitally
	Helpful numbers and organisations	Sept ongoing	A definitive list shared digitally – and each organisation sharing how they can help – shared by other organisations	Ongoing
	Key experts holding podcasts/radio interview slots/live Q and A on Facebook	Sept ongoing		Act on Energy / CABR / Eviction-rent areas/
Cost of Living website	Website – being pushed out via social media / press releases / email footers	ongoing	Continually being updated by partners – inc war, banks	Launched and ongoing
Christmas: Support	Digital advent calendar	Dec 1 2022	all	With partners to add

available, how to help				into / amend
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Risks

Risk	Mitigating Action
'Help' can be seen as 'benefits' which some people are reluctant to take	Everyone is interested in 'money-saving' tips so this is not the issue as seen with HSF. We need to be clear it is SUPPORT not benefits.

Evaluation:

- Monitoring of feedback on social media
- Anecdotes from partners
- Media / social media coverage

All of this will determine next stages of our comms plan which needs to reflect arising issues.

Working with the Voluntary Sector

The Council recognises the valued and vital work that the local voluntary sector provide in supporting residents. Some of the links on the council's cost of living website pages will take users to their pages eg Citizens Advice.

To support this sector the Redditch Partnership has a monthly bulletin covering Redditch and Bromsgrove and since October, has a dedicated cost of living bulletin too. These are circulated to numerous Voluntary and Community Groups, other public sector organisations working in locally, as well as all Councillors.

An example extract from the first cost of living partnership bulletin is set out below. At the time of compiling this report, a November edition was being pulled together.

Cost of Living Update

Leaflet and Digital Campaign – Please help spread the word!

Bromsgrove & Redditch Cost of living Leaflet - Key contacts at a glance

For those who missed it in our main bulletin, please find attached a copy of the joint Bromsgrove and Redditch cost of living leaflet. It's an 'at a glance' leaflet containing key contacts who can provide expert help and signpost to relevant local support. Please help promote - both a printable and a website version of the leaflet are attached. There are also supplies of **printed copies available** at Customer Services at both Redditch Town Hall and Parkside in Bromsgrove which you can **collect and distribute to your service users**. We are particularly keen to reach those who may be digitally excluded.

Looking for more information?

Cost of Living Webpages

There are also, cost of living webpages on both Redditch Borough and Bromsgrove District Councils' websites which offers more detailed information in one place and will be updated. Again, **please help promote**. They are available to view at: www.bromsgrove.gov.uk/costofliving and www.redditchbc.gov.uk/costofliving. **See something missing on the webpages?** Please let us know if you have any additions / amendments and we will pass them on. You can email the partnership in the first instance at: partnership@bromsgroveandredditch.gov.uk

***In addition* New financial support leaflets** - one for Redditch and one for Bromsgrove

These leaflets were created by the Starting Well team, and are different to the cost of living leaflets as they contain more detailed information about help that is available locally. A printable and a website version can be found attached.

Warm Spaces

Local Warm Spaces – Do you know of any others?

Below are the ones we know are confirmed and wanted to share with you. But if you know of any others in Redditch or Bromsgrove, or any agency is thinking of similar, please let us know so that we can help link you with other agencies (if that helps) and also share your information more widely so all are aware of what's available locally. We could even include on the cost of living webpages mentioned above.

- **Catshill – Warm Welcome Warm Space**

Partners have worked together to offer Catshill residents' access to a warm space each day of the week. In addition to a warm welcome, some buildings are offering Wi-Fi and charging points. Full details can be found on the attached leaflet.

- **Weekly Community Meal at Bromsgrove Baptist Church**

Local residents are being offered a warm welcome and free meal in a friendly environment. The meals are available every Thursday (during term time) at 7:30pm at the Bromsgrove Baptist Church. There is no need to book, you can just turn up, but if it's a larger group, it would be helpful to let them know in advance. Further information can be found on the attached leaflet.

The church is also running "**The Coffee Pot**" on the **third Thursday in the month from 10.30am-12.00 noon**, serving tea, coffee, cakes, and light refreshments which might be suitable for people who don't or can't go out in the evening.

- **St Godwald's Community Spirit**

Please find attached a leaflet with details of the warm space offering from St Godwald's Church in Bromsgrove that will run between November to March. Tea, coffee, and cake will be available on alternate Friday's starting on 28th October, 10am-12.30pm. On alternate Wednesdays, the Warm Welcome Café will be open starting on 2nd November, 12-3pm offering soup and a roll, tea and coffee.

- **Local libraries across Worcestershire**

The libraries are continuing to offer warm, welcoming spaces for residents to access free services, find information and support, take part in events and activities, and connect with other people. Full details can be found attached. Local libraries are in the process of registering with the 'Warm Welcome Network' (see below).

Warm Welcome Network

The [Warm Welcome Network](#) was set up to support and champion the community response to the cost-of-living crisis. Any organisation that has opened or are opening free, warm, welcoming spaces for the public over this winter can register and provide details of their offer so that users can search for local warm spaces in their area.

Thinking of setting up a Warm Space?

Martin Lewis, Money Saving Expert has created a guide: [A Warm Welcome, setting up a warm space in your community](#). This comprehensive guide provides a wealth of information needed if you are considering setting up a warm space in the community.

Looking for Funding?

National Grid Electricity Distribution has teamed up with Localgiving and are offering grants of up to £10,000 to organisations tackling fuel poverty. They are accepting applications until midnight on **Monday 31st October 2022**. All applicants will be informed of the outcome of their application by Tuesday 15th November 2022. All projects must be completed and the funding must be spent by 31st March 2023. Further information can be found at: [Community Matters Fund - Fuel Poverty Plus | Localgiving](#)

There is also information on different funding available at: [Cost of living Crisis charity trust foundation grant funding \(charityexcellence.co.uk\)](#)

Don't forget! - If you do set a warm space up in Redditch and / or Bromsgrove, or have any other plans in relation to supporting local residents during this time, please do let us know so we can raise awareness of the work you're doing to both other agencies who can signpost to you and local residents as we can include on the cost of living webpages mentioned above. Our email is: partnership@bromsgroveandredditch.gov.uk.