COST OF LIVING CRISIS



A LOCAL RSPONSE TO A NATIONAL CRISIS

onenortherndevon

TABLE OF CONTENTS



Local response - why?	3
At a glance	4
Key action areas	5
Our joined-up response	6
Our communications plan	7
How you can help	9
Contact Information	10

KEY ACTION AREAS

01 Food insecurity & poverty

02 Fuel, energy & housing

03 Health & wellbeing

04 Money & debt

05 Skills & employment

A LOCAL RESPONSE TO A NATIONAL CRISIS. WHY?

The Covid pandemic demonstrated that national emergencies require both a national and local response and that both can be effective in alleviating the impacts on individuals and communities. The cost of living crisis being experienced by millions in the UK has many of the features of the pandemic. It disproportionally affects those in lower socio-economic groups, its effects will have a long-term impact on health outcomes, it could have a devastating effect on the lives of millions and it requires a joined up response at both local and national level to alleviate the impact.

As was the case at the height of the pandemic, local businesses and communities wanted to play their part and do what they could to help. This emergency plan aims to highlight areas where support is needed, join it up and co-ordinate it so that those in most need can access the help they need at this critical time.

The cost of living crisis affects people in different ways. It affects those who were already facing poverty, those who were just making ends meet and other vulnerable groups. There are also a number of flashpoints for people in any of these categories: the increase in energy costs, rising costs of rental, spiralling debt and the more difficult to describe but nevertheless tangible effects of the stress of not knowing if you can make ends meet and care for yourself and your loved ones.

Summary. Our emergency plan in short.

1

Identify key areas that people need support

The cost of living crisis affects people in different ways. It affects those who were already facing poverty, those who were just making ends meet and other vulnerable groups. There are also a number of flashpoints for people in any of these categories: the increase in energy costs, rising costs of rental, spiralling debt and the long term mental and physical ill health that can result from poor diet, cold homes and stress.

2

Identify what is already available to meet that need?

There are many schemes that are already available to help with rising costs. We will identify what is available nationally and locally so that we can build on this baseline and not duplicate what is already there.
The eligibility and access for the various schemes can be confusing. We aim to collate and bring these offers together in a way that all partners can share with staff supporting residents.

3

Identify gaps and consider how local partners could fill those gaps

We will consider what is needed to help people beyond the existing provision. We will work together as OND partners and communities to identify what would help and how we might deliver that together.
We will collaborate with other areas in the UK who have created local plans to share learning. We will work with business partners to identify where they may be able to contribute resources.

4

Ensure those who need it can access the support

Making sure support gets to those who need it most is vital.
An analysis by the ONS concluded adults most affected by rising costs were those:

- on lowest incomes
- renting their homes
- with no formal qualifications
- parents of dependent children
- disabled adults
- divorced or separated

We will also identify local risk groups and plan how we will reach them.

key action areas

The cost of living crisis is affecting many people - those already in poverty, those just about making ends meet and other vulnerable groups. There is currently a 'perfect storm' brewing for people across the board: the increase in energy costs, rising rental costs, spiralling debt and the more difficult to describe but nevertheless tangible effects of the stress of not knowing if you can make ends meet for yourself and your loved ones. The LGA has produced a Cost of Living Hub which shares best practice in the key areas described below.



Food insecurity & poverty

Assisting people in households who are unable to afford sufficient food for a healthy diet.



Fuel & energy & housing

Supporting people in fuel poor households, where energy costs are in danger of pushing them beneath the poverty line.



Health & Wellbeing

Rising costs of essentials are combining with existing disadvantage and vulnerability to put many at greater risk of both immediate hardship and poor health and wellbeing



Money & Debt

Addressing the financial insecurity and hardship and supporting people who are finding themselves in increasing debt.



Skills & Employment

Supporting residents with employment and skills programmes that can lead to higher skilled, higher paid wages in growth economies.



Food insecurity & poverty

What is currently available?

- UK Government's Help for Households scheme
- The Household Support Fund (one-off £90 payment from DWP via LAs):

Access for Torridge residents
Access for North Devon residents

What gaps have been identified?

- Household Support Fund is only available to people of state pensionable age and receiving council tax support.

What could we do locally to help?

- Bristol's One City has produced a Cost of Living Risk Index The index can be split into targeted areas of risk: income deprivation, claimant count, relative child poverty, fuel poverty, food poverty, indices of deprivation, free school meal availability. In addition they are planning a 'Getting ready for winter' campaign, Community Hubs, Cost of Living volunteers & developing monitoring reports that monitor the impacts and 'red flag' indicators
- East Sufflok Council are also looking at increasing access to slow cookers, microwaves, small hobs and 'kettle packs' – food items for those who only have access to a kettle.

Getting help to where it's needed

Included in general Comms & engagment plan, but for this specifically:



Fuel & energy

What is currently available?

£150 Energy Rebate Scheme - only for people in council tax A- D already received or applying for.
For those not eligible for the £150 rebate, there is a Discretionary Rebate Scheme (also for people in council tax A-D) contact North Devon Council or Torridge District Council
Warm Homes Discount - automatic payment
Energy Company hardship funds
Winter Fuel Payments - automatic payment of £100-£300 for people born before 5 Jan 1952
Cold Weather Payment -
£400 (£66 off the energy bills each month for 6 mon) from Government refund
Fuel vouchers available through CAB - for those with a pre-payment meter, some pre-payment meters are incompatible. (some older meters and some smart meters)
Bratton Fleming has an oil-buying group
Weekly CAB report on what is available
Wisermoney

What gaps have been identified?

- People can't afford to fill their oil tanks
- Not all landlords are passing on the £400 rebate to their tenants
- Huge gap between people's incomes and the bills which will have quadrupled by January
- National campaign around non-payment, potential chaos, lack of certainty as to government support
- Energy costs going beyond inflation, people being driven into full poverty
- 361 Energy almost at capacity for energy advice visits - LEAP funded & PCN project currently to Dec.
- Widen referral criteria from NDC-funded project for 361 Energy home energy advice visits
- Easy to pick up those who come to our organisations but not those who don't come for support
- Need to find ways of collating our information, so we can monitor how things are going and whether they are getting worse and what the impact is.
- Wisermoney have reported increase in people reporting stress and anxiety

What could we do locally to help?

- Support creation of Northern Devon oil-buying group?
- Local woodland manager would like to set up a supply chain to offer free logs to those who need it this winter. Logistics required and possible links with food banks. Needs to be closed woodburner.
- Waste oil could be used - 361 Energy looking into this
- NDVS have small store of oil-fired radiators, heated blankets - identify potential funding pots
- 361 Energy have stores of draft excluders - funding required for more
- Could get each community a curtain, draft excluder bank
- For £500 per household could do DIY plexiglass secondary glazing - could ask volunteer local tradesmen to fit
- RGB, Travis Perkins & Screwfix have small grant scheme for not-for-profit organisations and have lists of tradesmen
- Create private sector proposal
- Warm hubs & Community hubs
- Facebook page and digital portal for advice & guidance
- Bring together all the key parties: CAB, food banks, 361 Energy, Navigate/Wisermoney - what would be the most sensible things to focus on. Potentially target different cohorts - those already on the poverty line and those who will be pushed into it/cant afford to pay bills
- Invite appropriate people to OND fuel poverty meeting to take forward action plan

Getting help to where it's needed

Included in general Comms & engagement plan, but for this specifically:
- 361 Energy can identify the people on their books who are most in need
-



Health & wellbeing

What is currently available?

What gaps have been identified?

What could we do locally to help?

Getting help to where it's needed



Money & debt

What is currently available?

What gaps have been identified?

What could we do locally to help?

Getting help to where it's needed



Skills & employment

What is currently available?

What gaps have been identified?

What could we do locally to help?

Getting help to where it's needed

IMMEDIATE NEXT STEPS

Agree emergency plan outline proposal & members of operational team at OND Board on 23.08.22

Form sub-groups for each category with relevant key stakeholders

Sub-groups to populate the above templates and come back to OND board with recommendations on:
1. what can we do now?
2. what needs more support?
3. What needs more funds and where could we find them?