

To: **Executive**  
**20 June 2023**

---

**Financial Hardship Action Plan Update**  
**Assistant Director: Chief Executive's Office**

**1 Purpose of Report**

- 1.1 To set out the current and proposed initiatives to support residents experiencing financial hardship that will be delivered in the coming months.
- 1.2 To review the progress of the Financial Hardship Action Plan and the upcoming work for the remainder of the plan period.

**2 Recommendations**

- 2.1 Endorse the planned and accelerated initiatives set out in 5.4 to address the local cost of living challenges to be delivered within the next three months.**
- 2.2 Commit to reviewing the existing Financial Hardship Action Plan with a report back to Executive in autumn ahead of Winter 2023.**

**3 Reasons for Recommendations**

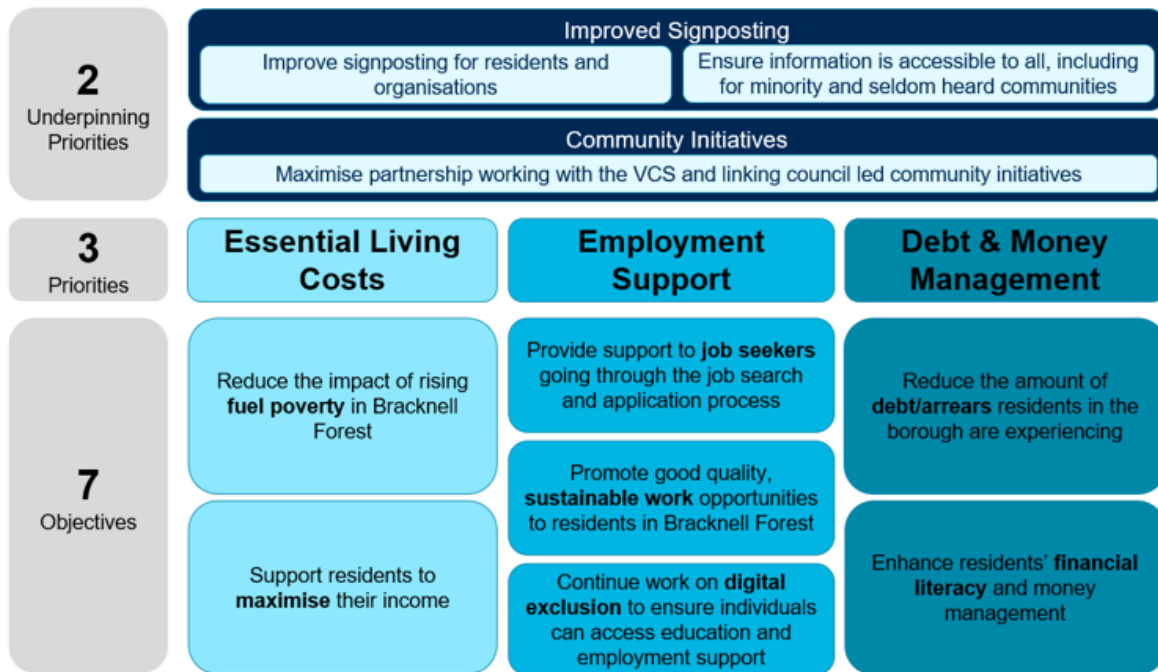
- 3.1 There continues to be significant financial pressures facing many households in the borough, addressing this is a priority for the new lead administration. The recommendations set out provide continued and enhanced support to those most in need. These actions focus on where the council can help reduce the impact of financial hardship and encourage the financial resilience of residents.

**4 Alternative Options Considered**

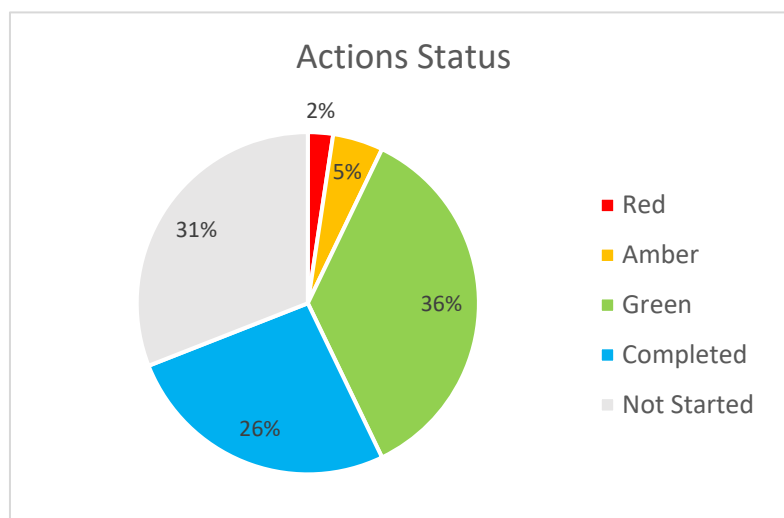
- 4.1 A range of potential initiatives have been considered as part of these proposals. The recommendations balance the time, budget and resourcing constraints with providing the critical support the residents experiencing acute challenges as a result of the rising cost of living.

**5 Supporting Information**

- 5.1 In spring 2022, a needs analysis was conducted to explore the local challenges related to financial hardship for residents. The analysis included data from national and local sources, including discussions with partners who run vital support in the community and voluntary sector. This analysis identified several key themes and areas where the council could provide additional support to residents. These insights and themes were explored and developed into an 18-month financial hardship action plan (Oct 2022 - April 2024). The development of the plan was supported by a cross-party Councillors welfare group. A summary of the key themes and priorities of the plan is included below.



5.2 During the first seven months of the plan's delivery, 11 of the actions have been completed (26%) and a further 18 are in progress (43%). The majority are on track for completion. There are a number of actions that are due to start later in the plan period, linked to resourcing considerations or to align with the Winter 2023/24 period. One action (2%) is currently proving challenging to achieve, this is running a campaign on free prescription take up. This is because we have been working with Health colleagues to share their resources, however they have had local delays over the winter in producing these.



5.3 Examples of the work already completed include:

- Establishing a Voluntary, Community and Faith Sector financial hardship forum. This is now led by the community directly to foster joined up working and strong networks of support.

- Creating a help and support section on the council website for those facing hardship. This continues to be adapted to add the latest information, it is the main resource for finding help and signposting.
- Hosting a drop in event for residents at Time Square where local teams and partner organisation shared the local help available.
- Provide training for frontline staff within the council, VCFS and councillors for how to support residents facing fuel poverty. This was conducted by an independent charity including sharing information about many local support schemes for energy and water bills.
- Run a communications campaign for sharing energy saving tips to help drive down energy consumption and costs. This was also linked to the climate change agenda and continues to be promoted through social media.
- Produce and provide a debt advice handbook that residents can access online as well as offline. This guide is available as a hard copy in several sites across the borough and available online.
- Increase books available in Bracknell Forest libraries on money management. Many additional books are now available to read or loan in the library related to managing daily living costs.

5.4 Specific activities that are proposed to take place over the next three months are set out below, some are existing commitments and new and accelerated actions are also proposed. These will be delivered by the 13 August 2023. These further strengthen our ambition to support residents to be financially resilient in the community and to promote a partnership and community led approach to working with residents.

#### Existing commitments

- Further promote and provide support to residents applying for the Household Support Fund and Local Welfare Scheme. This can provide short term support for essential costs related to food and energy.
- Award up to £150,000 to local organisations as part of the Household Support Fund partnership grant, via a grant application process. So that they can continue to deliver vital support to residents this winter.

#### New and accelerated proposals

- Host a cost-of-living support and information session in Princess Square. Partner organisations will be invited to join to share with residents more about their local work and how they can provide help.
- Run a targeted campaign using local low-income-family's data to drive take up of Council Tax Support for those in arrears.
- Deliver cost of living drop-in sessions with council teams such as Welfare attending each family hub.
- Meet with headteachers to highlight local cost of living support and provide signposting material for parents.
- Explore if any further work is needed to work with residents who have received a Council tax energy rebate as credit but are not liable to pay council tax, so that they can receive this directly.
- Promote the availability of social tariffs for broadband bills, to reduce digital exclusion due to unaffordability.

5.5 Most work supporting residents related to financial hardship does not fall within local authorities' statutory duties, there is also much that is outside of the influence of the council. However key elements of the work have been enabled through the recent

provision of grants such as the Household Support Fund and Council Tax Support Fund. For example, over £400,000 has been distributed as part of the Energy Bill support schemes, since March 2023, to 1099 successful applicants. Whilst these are specific and timebound in scope, they are continuing to provide important short-term support to households. A summary of recent and upcoming financial support is provided in Appendix A.

- 5.6 Residents seeking support related to financial hardship has increased significantly over the last 24 months. The work proposed in 5.4 and wider support is enabled through the funding of four additional posts (3x operational 1x strategic), from grant funding and internal reserves through the 2023/24 year. A further £167,000 annual grant has been provided to Citizens' Advice to provide local support related to benefits, work, debt and housing.
- 5.7 The action plan is intended to be delivered by April 2024 from within existing resources. However, it would be valuable to review the content and longer-term ambitions and ahead of the winter. Therefore, it is recommended that the Executive discuss the content further to provide initial direction for any further development. In the meantime, it is proposed that the Member welfare group continues to meet to oversee the delivery and review of the plan.

## **6 Consultation and Other Considerations**

### Legal Advice

- 6.1 There are no specific issues arising in this report.

It is however noted that the continued delivery of the priorities set out in the Financial Hardship Action Plan, will be partly funded by the Government's Household Support Fund. This Fund was first launched in October 2021 and has since been extended several times with the Government's aim to provide funding to support the most vulnerable households with the cost of essentials. It is matter for the Council to decide how best to spend the allocated funds based on local knowledge. As stated on the Department of Work and Pension's website, local authorities have the discretion on how to design and deliver their scheme based on local need, within the parameters of the guidance.

### Financial Advice

- 6.2 The action plan is primarily funded from the government Household Support Fund grant where the projects are within the grant conditions, or from the existing, limited, welfare budget. The proposals made do not seek any additional resource.

### Other Consultation Responses

- 6.3 None specific.

### Equalities Impact Assessment

- 6.4 An equality impact assessment was conducted as part of the original development of the action plan and did not identify any negative impacts. The aim of this work is to support the inclusion of everyone within the community to prevent financial hardship becoming a barrier. The proposals set out continue this aim.

### Strategic Risk Management Issues

- 6.5 None specific.

### Climate Change Implications

- 6.6 The recommendations in Section 2 above are expected to have no direct impact on emissions of CO<sub>2</sub>. The reasons the Council believes that this will have no impact on emissions are that the proposals reflect continued and enhanced activity with the community. The majority of the work will take place at existing sites, or will focus on working conversationally with residents. There are not expected to be any direct impacts on Co2 emissions.

### Health & Wellbeing Considerations

- 6.7 Financial hardship is significantly linked to health and wellbeing. These proposals seek to immediate pressure facing households and therefore reduce stress and anxiety. There are many factors that influence health and wellbeing, but on balance these proposals are expected to provide a positive effect.

### Background Papers

Financial Hardship Action Plan: [Bracknell Forest Financial Hardship Action Plan \(bracknell-forest.gov.uk\)](https://bracknell-forest.gov.uk)

### Contact for further information

Katie Flint, Policy and Performance Lead - 01344 352217  
[Katie.flint@bracknell-forest.gov.uk](mailto:Katie.flint@bracknell-forest.gov.uk)

## Appendix A – Recent and upcoming financial support available

Grant	Value	Recipients	Distribution	Date
<b>Council Tax Support Fund</b>	£25	Council Tax Support recipients (CTS)	LA – through council tax bills/payment (DLUHC)	April 2023
<b>Discretionary council tax support (locally agreed)</b>	£75	Working age households receiving CTS	LA – through council tax bills (internal reserves)	April 2023
<b>Cost of Living Payment</b>	£900 (three payments)	Low income households in receipt of qualifying benefits	Gov – direct to bank account	£301 – Spring 2023 £300 – Autumn 2023 £299 – Spring 2024
<b>Cost of Living Payment</b>	£150	Receiving disability benefit	Gov – through benefits	Summer 2023
<b>Supermarket Vouchers for pupils</b>	£195 over full year	Free School Meal pupils	LA/Schools (DWP)	Each holiday period
<b>Local Cost of Living Payment</b>	£450 working age £150 pension age	Low income households not receiving other benefits to qualify for CoL payment	LA (DWP) Posted directly	Autumn/Winter 2023
<b>Cost of Living Payment and Winter Fuel Payment</b>	£250 to £600	Pension age households (Winter Fuel Payment households)	Gov – added to Winter Fuel Payment	Winter 2023

This is in addition to the additional support provided through schemes such as Council Tax support and the Local Welfare Scheme, which can be applied for directly through the local authority.

For the 2023/24 financial year, the following additional funding has been allocated:

- £100,000 to the Local Welfare Scheme for applications (funded by the Household Support Fund)
- £9,000 to supplement the existing Council Tax hardship fund (funded by the council tax support fund)