



WORTHING BOROUGH  
C O U N C I L

31 August 2022

**Joint Strategic Sub-Committee (Worthing)**

<b>Date:</b>	<b>6 September 2022</b>
<b>Time:</b>	<b>6.30 pm</b>
<b>Venue:</b>	<b>The Shaftsbury Room, Worthing Leisure Centre</b>

**Committee Membership:** Councillors Dr Beccy Cooper (Chair), Rita Garner, Martin McCabe, Helen Silman, Emma Taylor, John Turley, Carl Walker (Vice-Chairman), Vicki Wells and Rosey Whorlow

**Agenda**

**Part A**

**4. Items Raised under Urgency Provisions (Pages 3 - 26)**

To consider any items the Chairman of the meeting considers to be urgent.

**Recording of this meeting**

Please note that this meeting is being recorded and a recording of the meeting will be available to view on the Council's website following the meeting. This meeting will be available to view on our website for one year and will be deleted after that period. The Council will not be recording any discussions in Part B of the agenda (where the press and public have been excluded).

For Democratic Services enquiries relating to this meeting please contact:	For Legal Services enquiries relating to this meeting please contact:
Neil Terry Democratic Services Lead 01903 221073	Andrew Matthias Senior Solicitor – Legal Services 01903 221032 andrew.mathias@adur-worthing.gov.uk

**Duration of the Meeting:** Four hours after the commencement of the meeting the Chairperson will adjourn the meeting to consider if it wishes to continue. A vote will be taken and a simple majority in favour will be necessary for the meeting to continue.



ADUR & WORTHING  
COUNCILS

Worthing Joint Strategic Committee  
Sub-committee  
6th September 2022

Key Decision [Yes/No]

Ward(s) Affected: All

## Responding to the cost of living emergency in Worthing

### Report by the Director for Communities

**Officer Contact Details:** Paula Doherty, Interim Head of Wellbeing and Deborah Georgiou, Strategic Lead Cost of Living

### Executive Summary

#### 1. Purpose

- 1.1. In July Worthing Borough Council declared a cost of living emergency in recognition of the growing evidence of extreme pressures that rising costs and inflation are having on communities. Whilst all households are impacted by increases in energy, food and fuel prices, there is a disproportionate effect on significant parts of the Worthing population: lower income families, lone parents, couples without children, those with disabilities, single income households, and those on fixed incomes.
- 1.2. Assessment of Proactive data (Proactive interventions to support low income residents - July 2022), shows significant numbers of households that are in food, fuel, water and overall relative poverty and who are struggling now. Some of the community food groups are reporting unprecedented demand which is outstripping their ability to help. The cumulative impact of inflation is now affecting a growing number of households, including new households that have not had to access financial support to date. Whilst the picture is bleak, there is growing evidence that more severe, and wider, effects of cost of living increases will only grow over the winter months and into 2023.
- 1.3. The Council has been working to alleviate the pressures of firstly the pandemic and then the emerging cost of living issues, over the last few years. Supported through the Council's own budget and COMF funding, this work has included working with and supporting local community food

groups, establishing the Proactive response for those that are struggling, providing health and wellbeing support, and housing and homelessness initiatives.

- 1.4. Given the unprecedented scale of these issues now and moving into the Autumn/Winter, the declaration of the cost of living emergency made a commitment to identify an additional £100,000 budget to enable the Council to work on this agenda and to request officers to develop and deliver a Worthing Cost of Living Roadmap. The Roadmap is designed as a framework for a range of partners to work together to support and enable as many people as possible to be able to cope with the cost of living pressures over the next two years. The new Cost of Living Partnership aims to respond to both immediate and urgent need, now, whilst building a longer and more sustainable approach by:
  - supporting households to be as financially resilient as possible
  - supporting communities to help each other and those in most need
  - helping to reduce cost impacts on people
  - developing sustainable approaches to address income inequalities
- 1.5. There are four major areas of focus for the Roadmap:
  - Coordinating an urgent response to the cost of living emergency through helping to meet short term need
  - Developing a sustained and co-ordinated community response to ensure that residents who are vulnerable and most at risk of experiencing financial exclusion are able to achieve better financial wellbeing and resilience
  - That Worthing Council considers its own organisational culture, policy and practice to ensure it addresses the cost of living crisis
  - That partners in Worthing work collaboratively to better utilise our resources to meet community needs and promote financial wellbeing and resilience
- 1.6. Critical to tackling cost of living impacts will be the need to balance the provision of immediate support for households with longer term sustainable measures that support better financial resilience, increased independence and community infrastructure.
- 1.7. This report outlines why a co-ordinated and sustainable approach to tackling cost of living impacts is needed, and how Worthing Council, through the Cost of Living Roadmap and supporting Action Plan will work with partners across the government, non government and private sector to collaboratively support residents. It describes the purpose of the Cost of Living Roadmap and Action Plan and the partnership arrangements that have been set up to support delivery of the Plan over the next two years.

## 2. Recommendations

- 2.1. That the Worthing Joint Strategic Committee Sub-committee endorses the Worthing Cost of Living Roadmap (at Appendix 1) setting out what Worthing Borough Council will do to support residents through the cost of living emergency.
- 2.2. That the Worthing Joint Strategic Committee Sub-committee notes the funding of the £100,000 commitment made at Council as set out in section 5 of the report.

## 3. Context

- 3.1. There is currently a national cost of living crisis and economic analysts suggest it will have a deeper and longer term impact than previously forecast. Global and national policy directions are delivering multiple adverse economic impacts for all UK households. In July 2022 forecasts for the main drivers for cost of living pressures were:

- Inflation **to peak at 13%** in October 2022, the highest annual rate since 1982
- From June 2021 to June 2022 **domestic gas prices increased by 95% and domestic electricity prices by 54%**
- energy prices will **increase by a further 80% in October 2022** (an average bill of £3,549)
- The energy cap is predicted to go up by around **another 4% in January 2023**, taking average prices based on typical use to £3,363 for the year.

- 3.2. Household incomes are affected by cumulative impacts both price rises and incomes that are not keeping pace with inflation:

- 91% of adults reported an **increase in their cost of living** (June to July 2022)
- Incomes after tax and adjusted for inflation will **start falling in Q2 2022 and not recover until Q3 2024**
- Low-income households spend a larger proportion of their income on energy and food
- Annual food price inflation will be around 11% in 2022, **peaking at 15%**
- **Average annual grocery bills** will rise by £380
- Only 4% of people donated money to food banks in June 2022, down from the previous 12 months
- Trussell Trust's food parcels distributed in 2021-22 was 32% higher than pre-pandemic levels

- **Benefits increased in April 2022 by 3.1%**, far less than the forecast inflation rate at that date of 8% .

3.3. There is growing evidence showing the impact that rising costs and inflationary pressures are having on residents in Worthing. Community groups such as food providers report increased demand for their services, support services are overwhelmed with demand, and impacts are being felt more widely, for example the reported loss of private rental accommodation in the town.

3.4. Staff in government and non-government agencies with lower relative incomes are also being now affected by cost of living impacts, and there is increasing evidence that a broader group of households and lower income workers are starting to access food banks and other support services, and are falling into debt and rent or mortgage arrears. The housing affordability crisis, with sub-standard and expensive private rental, and the lack of social and affordable housing options, are compounding factors for many people struggling with price and inflation impacts.

3.5. The cost of living emergency comes on the heels of the Covid pandemic which also had a significant impact on the capacity of more at risk and lower income households to cope financially. In response to both of these emergencies, Worthing Council has already invested significant funds and effort into supporting its most vulnerable and at risk residents using COMF funds to support:

- Investment in infrastructure and support to **food groups since 2021 of over £142k with a further £25k** to be allocated in 2022/23
- Investment in **housing and homelessness initiatives of over £190k**
- **Proactive additional funding of £40k** to provide more capacity to intervene early to support households who are at risk as a result of their financial circumstances.

In 2022/23 all available COMF funding is being used to address Cost of Living impacts. £25k will go directly to food groups and £75k is being used to develop infrastructure and support delivery of a cost of living programme of work.

3.6. More recent forms of relief for residents have been provided in partnership with WSCC which also requires investment by Worthing Council. For example the additional discretionary relief for working age residents claiming Council Tax reduction relief of £150 per household, worth a total of £660k for Worthing residents in 2022/23, was part funded by Worthing at an estimated cost of £92k.

- 3.7. There is also a Council Tax Hardship Fund for Worthing, totalling £107k for 2022/23, and a Council Tax Discretionary Payment for those who don't qualify under the main council tax support scheme. There is also £150,517 available for Worthing residents for Discretionary Housing Payments - supporting rent payment for households suffering financial hardship.
- 3.8. Tackling cost of living pressures is a priority for Worthing Council, and in July 2022, Council endorsed a motion declaring a cost of living emergency for the town and calling for significant and urgent local and national measures to be put in place to respond. There is a clear recognition that following the impact of the pandemic on Worthing communities, in particular for more vulnerable households, there is a need to act urgently to help alleviate income pressures. This is not something that the Council can do alone - it needs to work collaboratively with other parts of the community, business and voluntary sector organisations, residents, and local communities across Worthing.
- 3.9. The Worthing Cost of Living Roadmap and partnership aims to respond to both immediate cost of living needs and to build longer term resilience by:
- supporting households to be as financially resilient as possible
  - supporting communities to help each other and those in most need
  - helping to reduce cost impacts on people
  - developing sustainable approaches to address income inequalities
- 3.10. The Roadmap details the high level actions that Worthing Council and its partners in the not for profit, government and private sectors support to address the impacts of the rising cost of living. Further detail about the initiatives, including who will lead on their delivery, timeframes, and measures of success, are set out in an accompanying *Cost of Living Action Plan*.
- 3.11. Initiatives set out in the Roadmap and Action Plan come from two Cost of Living Roundtables (March and June 2022) with representatives from a range of cross sectoral agencies. These Roundtables were an opportunity for stakeholders to acknowledge the cost of living problem, and to begin the conversation with partners about what the priorities should be moving forward.
- 3.12. Following the Roundtables, quarterly *Cost of Living Strategic Group* meetings comprising all local stakeholders, will be held to build a collaborative and cross stakeholder approach to developing and delivering the Roadmap. A smaller working group of key partners has also been convened to provide more immediate guidance on implementation of the Roadmap and Action Plan. A number of time limited working groups have also been set up to drive delivery of specific initiatives, including housing and homelessness, ethical debt and data sharing. Work on the ethical debt initiative is already underway

and a paper addressing this will also be considered by the Joint Strategic Committee Sub-committee.

- 3.13. The Roadmap will also look to put in place ongoing sustainable measures to address more systemic issues, for example financial exclusion, debt management, a food plan for Worthing, and reducing people's energy use. It will also consider place based initiatives in response to the cumulative needs of neighbourhoods within Worthing.

#### **4. Issues for consideration**

- 4.1. It is critical that cost of living initiatives in Worthing engage and are delivered by Worthing Council's partners. Worthing Council's role is one of stewardship - coordinating and supporting implementation of this programme of work. Whilst Council is the lead agency for some actions in the Roadmap, its role is to facilitate its collective delivery by partners, including WSCC, the NHS, education services, voluntary and community sector partners and local businesses, and most importantly, the community.
- 4.2. The Cost of Living Roadmap and Action Plan are recommended as the most cogent way of pulling together the disparate strands necessary to address the cost of living emergency across multiple service areas - energy, food, support services, housing and financial inclusion amongst others. These documents establish the infrastructure needed to ensure that action can be measured and monitored and that the full range of activities are addressed.
- 4.3. Worthing Council and its partners cannot address all of the cost of living issues affecting local communities given their global and national impacts, and there also will need to be advocacy in support of additional national measures that could assist.
- 4.4. Measuring cost of living impacts is very complex as most of the levers during inflationary upward pressure are not in Council's control. Part of the ongoing work on the Action Plan will be to establish what are reasonable measures of performance that can be directly influenced by the work undertaken. A dashboard of indicators will be developed to help Council to understand what is happening in key sectors such as employment, homelessness, and health outcomes, and this will be supported by specific measurement of take up and impact for activities in the Action Plan



## **5. Engagement and Communication**

- 5.1. There has already been significant consultation with stakeholders about what they consider to be priorities for a cost of living action plan. Two roundtables, a partnership working group, specific sub-working groups and a range of conversations have identified the issues and some possible solutions.
- 5.2. This work does need to have greater input from consumers and it is proposed that a 'resident panel' be set up to provide ongoing input and advice. The Roadmap and Plan need to be flexible and responsive to new input and will be reviewed regularly to take the outcomes of additional consultation into account.
- 5.3. Findings from the Big Listen will also be used to inform the Plan as it rolls out, and the Council will look to grow its own capabilities around 'participation', and involve people and communities more, enabling them to take a more active and influential part in decisions that are likely to affect them.
- 5.4. A Communications Plan will also be in place to support a multi-pronged strategy to engage people and let them know how to access advice and support for cost of living issues. This Plan will consider how to reach a range of communities, including more disadvantaged neighbourhoods and people from ethnic minorities. Communication activities will include offering joint information pop ups across Worthing with partners, using traditional and social media mechanisms to reach different groups, developing shared information that provides easy access to advice and signposting, and a toolkit/training for front line staff across the service system.
- 5.5. The Director of Communities will oversee an annual review of the Action Plan to monitor whether targets are being met and what needs to change over time. Councillors will also receive a Cost of Living report from officers annually.

## **6. Financial Implications**

- 6.1. The majority of the initiatives identified within the plan are funded from existing Council budgets and external funding. At Council a commitment was made to identify another £100,000 to support this agenda.

- 6.2. The Council has a budget of £93,070 for Council Tax Support Hardship Fund which is part funded by the County Council of £59,170. The Council's net cost is £33,900.
- 6.3. In January 2022 the Council agreed to increase the level of the Council Tax hardship fund by £100,000 funded by the Capacity Issues Reserve. Consequently the Council had £133,900 available to support hardship initiatives.
- 6.4. Of the Council funding available for the Council Tax hardship fund, Council approved in March that £92,000 would be used to fund the Council's share of the additional Council Tax Support payments of £150.00.

2022/23	Worthing £'000
Estimate for 2022/23	660
Contribution from the District / Borough Council	92
Contribution from the County Council	568

This leaves £41,900 which can be used for other purposes.

- 6.5. To ensure that the commitment made at Council to £100,000 is fulfilled, it is proposed that a further £58,100 be utilised from the underspend in the Treasury Management budget.

## 7. Legal Implications

- 7.1. Under Section 111 of the Local Government Act 1972, the Council has the power to do anything that is calculated to facilitate, or which is conducive or incidental to, the discharge of any of their functions.
- 7.2. s1 of the Localism Act 2011 empowers the Council to do anything an individual can do apart from that which is specifically prohibited by pre-existing legislation
- 7.3. Section 3(1) of the Local Government Act 1999 (LGA 1999) contains a general duty on a best value authority to make arrangements to secure continuous improvement in the way in which its functions are exercised, having regard to a combination of economy, efficiency and effectiveness.

**Background Papers**

At its meeting of 19th July 2022, Worthing Council endorsed a motion to declare a Cost of Living Emergency found [here](#).

Joint Strategic Committee report titled 'Council Tax Support Scheme 2022/23 - Additional discretionary discounts'.

## **Sustainability & Risk Assessment**

There is significant risk associated with delivering such an extensive programme of work with a large range of partners. Coordinating and monitoring activity over such a broad remit will require strong governance and oversight. The scale of the task also means that targeted resources will be needed to support the roll out. However, there is a greater risk in not acting, as this would mean that Worthing residents might not get the assistance they need.

The Roadmap has been designed to deliver a balance of immediate and more sustainable supporters, for example, energy efficiency and retrofitting work will ensure long term savings on energy costs or householders, developing an ethical lending product for people with very little, or no, income will help tackle payday lending and loan shark activity over the long term.

### **1. Economic**

Economic outcomes are a critical underpinning for any cost of living work. The economic fortunes of the town have an impact on employment rates and wages. Developing employment initiatives through the Council's Good Work scheme as well as identifying new opportunities with DWP and the Worthing Chamber of Commerce to enhance training and employment opportunities in the town are included in the Roadmap and Action Plan .

### **2. Social**

#### **2.1 Social Value**

Tackling cost of living pressures is a priority for Worthing Council, and in July 2022, Council endorsed a motion declaring a cost of living emergency for the town and calling for significant and urgent local and national measures to be put in place to respond. There is a clear recognition that following the impact of the pandemic on Worthing communities, in particular for more vulnerable households, there is a need to act urgently to help alleviate income pressures. This is not something that the Council can do alone - it needs to work collaboratively with other parts of the community, business and voluntary sector organisations, residents, and local communities across Worthing.

#### **2.2 Equality Issues**

An equalities impact assessment was carried out for the cost of living project at an early stage of its development. In summary it found that:

- Vulnerability to rises in the cost of living are closely associated with poverty and social exclusion. Issues around health, employment, education and wellbeing are all exacerbated by financial stress but can also be factors that lead to its creation. Therefore, those already most socially disadvantaged are likely to be those most at risk of not coping.
- Those already most socially disadvantaged are likely to be those most at risk of not coping. This includes groups such as those protected through the Equality Act 2010, but

also those living in Adur and Worthing most disadvantaged neighbourhoods and in relatively expensive private accommodation where rents are rising.

- Many residents will experience cumulative disadvantages as they are from a number of affected communities and are living in areas or have tenures characterised by most challenging circumstances. For example older people, lone parents, carers or those residents who have a known disability and are unable to work, struggling to find work and are on benefits are particularly vulnerable.

Further work will be undertaken to ensure that equalities assessment is part of all of the initiatives captured in the Roadmap.

### **2.3 Community Safety Issues (Section 17)**

There are risks of growing social discontent as cost of living impacts escalate so intervening to try to support the community more effectively is a mitigating strategy.

### **2.4 Human Rights Issues**

No, this proposal does not impact adversely on people's human rights.

## **3. Environmental**

The energy efficiency components of the Cost of Living Roadmap also meet climate action goals.

## **4. Governance**

The Cost of Living Roadmap aligns with Council's core objectives as set out in its Thrive Mission as well as with a number of Council policies such as the 'HealthyAWC' 2021-2024 Health and Wellbeing Strategy for Adur and Worthing, which identified that 'many of our residents are only just surviving. They lack sufficient money to live - to feed themselves and their families, to heat their homes'.

This is an important strategy in reputational terms and Council will need to ensure that it is responsive to partners and to the community in the delivery of the Roadmap.

This programme of work requires extensive resourcing, both within existing workstreams for Council teams, but also as a project in itself. It needs project management and communications support at a minimum to ensure that it can be delivered effectively.

## Appendix 1

### A Cost of Living Roadmap for Worthing

There is growing evidence to show the impact that rising costs and inflationary pressures are having on residents in Worthing. Whilst all households are impacted upon, increases in energy, food and fuel prices are disproportionately affecting lower income families, lone parents, couples without children, those with disabilities, single income households, and those on fixed incomes. The cumulative impact of inflation is now having an impact on a growing number of households, including new households that have not had to access financial support to date. There is evidence of more severe, and wider effects, of cost of living increases and this will only grow over the winter months and into 2023.

Tackling cost of living pressures is a priority for Worthing Council, and in July 2022, the Council endorsed a motion declaring a cost of living emergency for the town and calling for significant and urgent local and national measures to be put in place to respond. There is a clear recognition that following the impact of the pandemic on Worthing communities, in particular for more vulnerable households, there is a need to act urgently to help alleviate income pressures. ***This is not something that the Council can do alone - it needs to work collaboratively with other parts of the community, business and voluntary sector organisations, residents, and local communities across Worthing.***

This work will build on the legacy of work the Council has already done in responding to the pandemic. As an early response to the cost of living crisis, officers held two *Cost of Living Roundtables* in March and June 2022 with representatives from a range of cross-sectoral agencies. These Roundtables were an opportunity for stakeholders to acknowledge the cost of living problem, and to begin the conversation with partners about what priorities should be moving forward. Following the Roundtables, quarterly *Cost of Living Strategic Group* meetings comprising all local stakeholders, will be held to build a collaborative and cross stakeholder approach to developing and delivering a Cost of Living Roadmap.

The *Worthing Cost of Living Roadmap* details the high level actions that the Council and its partners in the not for profit, government and private sectors will take to address the impacts of the rising cost of living. Further detail about the initiatives, including who will lead on their delivery, timeframes, and measures of success, are set out in an accompanying Cost of Living Action Plan. A 'partnership working group' has been convened to provide more immediate guidance on implementation of the Roadmap and Action Plan, and a number of time limited working groups have been set up to drive delivery of specific initiatives, including housing and homelessness, ethical debt and data sharing. Worthing Council is providing and funding administrative support and project management for implementation of the Roadmap.

## **A Roadmap for Change**

This Roadmap builds on significant work that has been done or is already underway. It creates urgency in how stakeholders can collectively assist people in need, including work that is focused on meeting emergency needs, such as delivering more sustainable food outcomes through an active food partnership, work around homelessness prevention, and the Proactive project which uses data led approaches to deliver early intervention for at-risk households.

The Cost of Living Roadmap recognises that there are several compounding impacts converging on households now which are also likely to continue for some time given the current economic climate. This means that the Roadmap has to incorporate multiple approaches to providing residents with support, and needs to recognise these complexities in a broad range of actions to be taken across the service system which balance short term emergency needs with longer term outcomes. It is also critical that any cost of living initiatives support Worthing's sustainability work in relation to the climate crisis, including work to deliver more energy efficient homes or develop a sustainable food system.

Worthing Council's role is one of stewardship - coordinating and supporting implementation of the Roadmap's programme of work. Whilst Council is the lead agency for some actions in the Roadmap, its role is to facilitate delivery by partners of the full suite of initiatives in relation to four major areas of focus:

1. Coordinating an urgent response to the cost of living emergency through helping to meet short term need
2. Developing a sustained and co-ordinated community response to ensure that residents who are vulnerable and most at risk of experiencing financial exclusion are able to achieve better financial wellbeing and resilience
3. Considering Council's own organisational culture, policy and practice to ensure it addresses the cost of living crisis
4. Ensuring partners in Worthing work collaboratively to better utilise resources to meet community needs and promote financial wellbeing and resilience

Urgent action is being taken by the Council and its partners to provide a safety net for those households facing the most severe impacts including maximising benefit and income support entitlements, and the provision of food. The Roadmap will also look to put in place sustainable measures for addressing underlying issues, for example financial exclusion, debt management, a food plan for Worthing, and reducing people's energy use. It will also consider place-based initiatives in response to the cumulative needs of neighbourhoods within Worthing.

Whilst the Cost of Living Roadmap is facilitated by the Council, the effort to deliver it has to be collective involving its partners (WSCC, the NHS, education services, voluntary and community sector partners and local businesses), and most importantly, the community. The Council will grow its own capabilities around ‘participation’, and involve people and communities more, enabling them to take a more active and influential part in decisions that are likely to affect them. However, Worthing Council and its partners cannot address all of the cost of living issues affecting local communities and there needs to be advocacy in support of additional national measures that could assist.

### **What do we want to achieve?**

This work sits within the Councils’ Thriving People agenda, with everyone having the means to lead positive, healthy and independent lives, rather than simply having to make ends meet. People need to be included and valued in their local communities, participating in decisions about their area and the services and support they receive. The Cost of Living Roadmap forms a key part of Council’s Thrive Mission: **People are healthy and resourceful and can access the right help when they need it**. This aims to challenge and change:

- Structural inequality which exists within our communities and relative deprivation
- Power imbalance in the system
- Reliance on national / global rather than local supply

The Cost of Living Strategic Group partnership and Roadmap are designed to address the question **‘how can we all best support residents during a time of severe and challenging cost of living pressures’**, and the Action Plan sets out the measurable impacts that will be used to test the success of both the overarching strategy and also specific initiatives. Impact measurement is focused on what it is that the Council and partners can actually influence/change.

The main objective of the partnership and the Roadmap is to provide a framework to facilitate all agencies in supporting as many people as possible to be able to cope with the cost of living pressures over the next 12 months to three years. It aims to:

- support households to be as financially resilient as possible
- support communities to help each other and those in most need
- help to reduce cost impacts on people
- develop sustainable approaches to address income inequalities



These objectives will be supported by an approach that addresses all major cost of living impacts, including:

- Energy and utility costs
- Housing costs
- Access to food
- Financial exclusion - access to ethical loans and ethical debt management

There are also broader objectives that have to be considered in supporting the community to be resilient in the face of cost of living impacts. Continuing to deliver a sustainable economy for Worthing is fundamental in providing support for many households and enabling residents to thrive, be resilient and connected. As part of this Roadmap Worthing Council will be focusing on using its finite resources to support and deliver this work and leverage other resources from our system partners.

The Worthing Cost of Living Roadmap will also be informed by the issues raised by residents as part of the 'Big Listen' project. Resident customer engagement and equalities impact assessment will be incorporated into activities in the Roadmap, including for people facing barriers in accessing support or services, and this work will support the Council's wider participation agenda.

The cost of living landscape will change over the three year period of the Roadmap which means it will need to be a flexible and nimble document. Some initiatives can be more detailed in the early phases, but some will require time for more significant development. The Roadmap will be reviewed by the Strategic Group annually and amended to reflect changing circumstances as needed.

### **Why do we need a Cost of Living Roadmap?**

Recent forecasts are that inflation will rise to above 11% in 2022 and recent commentary indicates that it could reach as high as 15% by the start of 2023. This is an average figure for all households - for low income households who spend much more of their income on energy and food costs, the inflationary impact will be higher. The energy price cap is predicted to rise to £3,244 per year in October 2022 and then to rise again to £3,729 a year from April 2023. Food costs are set to rise by upwards of 15% in 2022, the highest level in 20 years, and fuel costs were also at record levels in July 2022.

Staff in government and non-government agencies with lower relative incomes are also now being affected by cost of living impacts, and there is increasing evidence that a broader group of households and lower income workers are starting to access food banks and other support services, and are falling into debt and rent or mortgage arrears. The housing affordability crisis, with sub-standard and expensive private rental, and the lack of social and affordable housing options, are compounding factors for many people struggling with price and inflation impacts.

Harder to measure but as important, is how the pressures on people managing household budgets during the cost of living emergency will impact on their mental health and emotional wellbeing. The Money and Mental Health Policy Institute has said that around half of people in debt also have a mental health issue. Demands for support services will increase and represent some of the hidden costs of the crisis.

The 'HealthyAWC' 2021-2024 Health and Wellbeing Strategy for Adur and Worthing identified that 'many of our residents are only just surviving. They lack sufficient money to live - to feed themselves and their families, to heat their homes'. This was apparent even before recent inflationary increases. The Marmot Review and The Human Rights Commission both found that the pandemic disproportionately affected those communities already experiencing significant health and wellbeing inequality, including older people, those with pre-existing health conditions (including mental health), those on low incomes and in insecure employment and housing. The pandemic also significantly affected minoritised ethnic communities, young people and those with disabilities. This means that for many Worthing residents, most cost of living impacts are serving to compound existing inequalities.

Specific information about what is happening to vulnerable households in Worthing has been collected as part of the Proactive pilot. Proactive seeks to intervene early to support households who are at risk as a result of their financial circumstances. The Low Income Family Tracker (LIFT) provides information predominantly about residents in receipt of Housing Benefit, or Council Tax Support. Locally, about 25% of Universal credit recipients also receive council tax support, so LIFT shows us what is happening to a quarter of Universal Credit recipients as well as to those receiving council administered benefits.

Data for June 2022 shows that a total of 10,698 households appeared in LIFT. 4,278 households were in relative poverty, of which 2,618 live in Worthing. In Worthing, 3,021 were in fuel poverty, 6,272 in water poverty and 893 in food poverty<sup>1</sup>. Looking at all the Adur and Worthing households in LIFT, the numbers 'coping' (i.e. where household income exceeds expected costs by £100+pcm) is relatively stable, but showing a small decrease between May and June. The number of households struggling (i.e. where household income exceeds costs by £0-£100 pcm)

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<sup>1</sup> See Policy in Practice [Metrics/definitions](#)

increased by 39 households May to June, and the number of households in crisis (i.e. where household income is insufficient for housing) increased by 6 households May to June.

### **What's been done so far?**

There has been significant investment by the Councils in supporting lower income households and those in financial difficulty prior to the current emergency, including discretionary housing payments, and a Council Tax Hardship Fund for Worthing. Information about the support that Council has already provided can be found [here](#). The Roadmap represents an opportunity to consolidate that investment and put in place longer term and more sustainable solutions.

Between 2021 and 2022 Adur and Worthing Councils Received Contain Outbreak Management Funding (COMF) totalling £859,000 which was allocated across a number of core areas of work including many designed to address the financial and social impacts of Covid on more vulnerable communities and residents. These included:

- Supporting and enabling financial capability for our communities:
- Supporting and enabling people back into Good Work
- Prevention and early intervention work with vulnerable groups, including mental health and emotional wellbeing
- Assisting the 'emergency food partnership'
- Engaging and supporting vulnerable young people in our communities and places
- Undertaking development work with minoritised communities, including volunteering

In 2021 the Councils established the 'Proactive Pilot'. Proactive was designed to offer support to people at an early stage of debt, Council Tax or social housing debt to try to prevent an increase in that debt and to ensure people were accessing all their entitlements and income supports. The Pilot trialled a new way of working for the Councils, with staff working in a cross-service, person centred and data led way designed to empower people and build their capacity to manage debt related issues. To date Proactive has attempted to establish telephone contact/support with approx 900 households in Adur & Worthing and has made contact with 350 of those and advised/supported 250 across both councils (noting that some residents contacted do not want to engage and others cannot be contacted at all). The Pilot was designed to test the success of a five step pathway that identifies/contacts/supports residents, and also measures the financial impact of that work.

The Proactive pilot demonstrated that contacting people directly to talk about their financial situation is a successful approach, and that it improved household incomes, and/or reduced household debts, for a high proportion of those people worked with. There is a strong case that the proactive model contributes to helping people impacted by the increasing costs of living, and will form a key learning for Worthing Council in developing a more responsive and integrated front facing service for more at risk residents, and one that can be scaled up.

### Principles guiding the Roadmap

The following principles will guide implementation of the Roadmap. We will:

- build equity into all of the work we do to meet the needs of our diverse communities
- focus on early intervention and prevention responses - moving from the reactive to the preventative
- build capacity, resilience and cohesion for people and communities to support their independence
- work in a participatory way with people and communities
- collaborate with service partners and communities

## The Cost of Living Roadmap

September 2022 to August 2024

	<b>Now: 0 to 6 months</b>	<b>Next: 6 to 18 months</b>	<b>Future: 18 - 24 months</b>
<b>Support our food banks which are the frontline of community action:</b>	<ul style="list-style-type: none"> <li>● Provide funding to support emergency food distribution and infrastructure support for the food network               <ul style="list-style-type: none"> <li>- Establish a 'cost of living fund' to support short term needs with more sustainable and longer term support</li> <li>- As part of this fund set up a grants process for</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● Phase two of the food hub to be developed and shaped</li> <li>● Continue to develop the food poverty action plan and associated actions</li> <li>● Community fundraising model developed / embedded</li> </ul>	Sustainable model established that responds to crises and actively helps residents out of vulnerability

	<p>food/community groups in Worthing</p> <ul style="list-style-type: none"> <li>● In collaboration with the Food Network establish a 'food hub' for use as a co-working space for food groups and associated community based groups tackling the cost of living</li> <li>● Commence development of a Worthing Food Poverty Action Plan, focusing on: <ul style="list-style-type: none"> <li>- work with businesses to increase food supplies to local groups</li> <li>- enhancing collaboration between groups around shared food opportunities and infrastructure</li> <li>- sustaining food supply focusing on food waste</li> <li>- build on Fareshare / UKHarvest relationships</li> <li>- a local supply chain for food banks</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● Develop a food supply system which ensures that surplus food waste is being directed to food banks</li> <li>● Engage with businesses to provide support to food providers</li> </ul>	
<p><b>Maximising ways to address fuel poverty:</b></p> <ul style="list-style-type: none"> <li>- Accessing funding</li> </ul>	<ul style="list-style-type: none"> <li>● Work with Southern Water and local energy suppliers to support the cost of living work and the ethical debt</li> </ul>	<ul style="list-style-type: none"> <li>● Deliver an energy efficiency engagement campaign</li> </ul>	

<ul style="list-style-type: none"> <li>- Working with providers locally</li> </ul>	<p>approaches</p> <ul style="list-style-type: none"> <li>● Work with Southern Water to identify funding/support for this work</li> <li>● Work with WSCC and other partners to explore fuel vouchers for key workers or alternative supports</li> <li>● Implement legislation relating to the effectiveness, efficiency and economy of heating in the private housing sector through Private Sector Housing compliance work</li> <li>● Work with others to provide 'warm spaces' in Worthing for people unable to pay fuel bills</li> </ul>	<ul style="list-style-type: none"> <li>● Deliver grants and administrative capacity to target and support households in fuel poverty through energy efficiency and energy reduction measures (UK Shared Prosperity Fund)</li> </ul>	
<p><b>Keep people in their homes safely:</b></p> <ul style="list-style-type: none"> <li>- Interventions with landlords</li> <li>- Maximise supply of social housing</li> </ul>	<ul style="list-style-type: none"> <li>● Join up with other social landlords around ethical debt practices and management</li> <li>● Review use of 'affordability assessments' by social housing landlords</li> </ul>	<ul style="list-style-type: none"> <li>● Look to re establish the County-wide housing and homelessness group</li> <li>● Relaunch the Homelessness Forum and establish a Landlord Roundtable to support a cohesive partnership approach to</li> </ul>	<ul style="list-style-type: none"> <li>● Deliver the new Homelessness and Rough Sleeping Strategy</li> <li>● Support our partners to increase supply of affordable homes</li> </ul>

	<ul style="list-style-type: none"> <li>● Opening Doors - working with private sector landlords to improve move on options</li> <li>● Consider options to support small landlords considering selling up</li> <li>● Work with the Sussex Partnership Foundation Trust to put in place a Housing Specialist working in mental health settings</li> <li>● Use Personalised Housing Plans to support those in housing need maximise income / manage debt and access the support they need</li> </ul>	<p>sustaining tenancies and develop our supplies of affordable homes.</p> <ul style="list-style-type: none"> <li>● Develop an older persons strategy to ensure the housing needs are met for our older residents</li> </ul>	
<p><b>Target financial support where its most effective:</b></p> <ul style="list-style-type: none"> <li>- Accelerate ethical debt work</li> <li>- Open up options for ethical borrowing</li> <li>- Pooling internal support scheme across communities directorate</li> </ul>	<ul style="list-style-type: none"> <li>● Ensure the Councils' website effectively signposts people to cost of living support</li> <li>● Offer at risk households early intervention services in relation to income and debt through Proactive</li> <li>● Introduce an ethical debt recovery approach for</li> </ul>	<ul style="list-style-type: none"> <li>● Provide financial support to people through an extension of the Proactive Project (UK Shared Prosperity Fund)</li> <li>● Develop a toolkit and training package for staff, councillors and other stakeholder across the service system</li> </ul>	<ul style="list-style-type: none"> <li>● Establish a No Income Lending Scheme (NILS) for the most financially excluded residents (UK Shared Prosperity Fund)</li> </ul>

	<p>Council Tax debt</p> <ul style="list-style-type: none"> <li>● Support people financially and co-ordinate access to financial support: <ul style="list-style-type: none"> <li>- Household Support Fund</li> <li>- Council Tax Support Additional discretionary payments</li> <li>- Discretionary Housing Payments (£150,517 for Worthing)</li> <li>- Up to £5 per week discretionary Council Tax Support for working age residents in Worthing</li> </ul> </li> <li>● Maximise resident take up of entitlements and supports</li> <li>● Provide information to staff about support, including relaunching the payroll loan repayment scheme for Council staff with Boom Community Bank</li> </ul>		
<p><b>Create person centred pathways - always moving 'upstream':</b></p>	<ul style="list-style-type: none"> <li>● Develop shared information about how to access support across the service system to</li> </ul>	<ul style="list-style-type: none"> <li>● Improve access to data and information across the system through:</li> </ul>	<ul style="list-style-type: none"> <li>● Explore options for improved access to online support including a single online</li> </ul>



<ul style="list-style-type: none"> <li>- Building on the work we have done with proactive</li> <li>- Create a pathway from community groups into proactive</li> </ul>	<p>support a no wrong door approach</p> <ul style="list-style-type: none"> <li>● Ensure the Councils' website effectively signposts people to cost of living support</li> <li>● Offer at risk households early intervention services in relation to income and debt through Proactive</li> <li>● Implement a Make Every Contact Count approach including through training people to prevent homelessness and locating staff in a food hub</li> <li>● Improve access to free digital services across the service system</li> </ul>	<ul style="list-style-type: none"> <li>- understanding who is most at risk</li> <li>- developing Adur and Worthing profiles and forecasting demand and gaps in service</li> <li>- piloting data sharing across the service system about communities and individuals commencing with the Wellbeing Team</li> </ul> <ul style="list-style-type: none"> <li>● Develop opportunities for the co-location of partner services, including drop in sessions</li> <li>● Introduce the Telljo system of wellbeing self assessment for more vulnerable people, helping to signpost them to support more effectively</li> </ul>	<p>portal for the service system for residents accessing information and support</p> <ul style="list-style-type: none"> <li>● Restructure Council support services to deliver a multi-disciplinary and person centred approach including exploring a one stop approach to support provision with 'no wrong door'</li> <li>● Develop a case management response for people with complex and enduring needs within Council and with external partners</li> </ul>
<p><b>A whole system approach:</b></p> <ul style="list-style-type: none"> <li>- How are we joining up with other partners?</li> </ul>	<ul style="list-style-type: none"> <li>● Hold quarterly Cost of Living Strategic Group meetings</li> <li>● Hold regular Partnership Working Group meetings</li> <li>● Develop communications capacity and a plan</li> </ul>		<ul style="list-style-type: none"> <li>● Develop cost of living support initiatives with Worthing businesses and the local Chamber of Commerce</li> <li>● Build relationships and shared approaches with Public Health based on objectives in the Adur and</li> </ul>

	<ul style="list-style-type: none"> <li>● Hold three pop up cost of living information sessions with partners in venues across Worthing</li> <li>● Set up a 'resident panel' to advise the partnership on implementing the Roadmap and its actions</li> <li>● Provide support to Cllrs to resource residents through the training and toolkit</li> </ul>		<p>Worthing Health and Wellbeing Strategy</p> <ul style="list-style-type: none"> <li>● Build a relationship with WSCC in relation to the education sector in Worthing</li> <li>● Work with the DWP and other partners to develop employment and training initiatives</li> </ul>
<p><b>Funding and resources:</b> where are we looking for additional resources?</p> <ul style="list-style-type: none"> <li>- NHS</li> <li>- WSCC</li> <li>- Grant funding for innovation</li> <li>- Crowdfunding with local businesses</li> </ul>	<ul style="list-style-type: none"> <li>● Work with the West Sussex Health and Wellbeing Board Board and system partners around the cost of living and resources</li> <li>● Design and implement a community fundraising model and match fund business contributions</li> <li>● Work with WSCC around good access to the HSF and other resources to support the cost of living</li> </ul>	<ul style="list-style-type: none"> <li>● Develop a commissioning and contracting approach that targets funds to address cost of living impacts and optimises the use of existing assets</li> <li>● Identify opportunities to secure additional resources to address cost of living impacts</li> </ul>	