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**Cost of Living Funding Proposal Update**

Relevant Portfolio Holder	Councillor Karen May
Portfolio Holder Consulted	Yes
Relevant Head of Service	
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Wards Affected	All
Ward Councillor(s) consulted	N/A
Relevant Strategic Purpose(s)	Work and financial independence Living independent, active & healthy lives
Key Decision	
If you have any questions about this report, please contact the report author in advance of the meeting.	

**1. RECOMMENDATIONS**

**The Cabinet RECOMMEND that:**

- a) From the remaining £150,000 contained within earmarked reserves to support cost of living initiatives, £38,000 is allocated to a Voluntary Sector Money Adviser;**
- b) The £62,000 allocation to Citizen’s Advice be amended to fund an Outreach Development Worker through to March 2026.**

**2. BACKGROUND**

2.1 Cabinet considered a report on 13 March 2024, and made a recommendation to Council to allocate, as a one-off investment, £150,000 contained within earmarked reserves to support the following cost of living initiatives.

- (a) Citizen’s Advice specialist housing adviser (£62,000)
- (b) Voluntary sector money adviser (£38,000)
- (c) Enhancing the support of the Council’s Financial Inclusion Team (£50,000)

2.2 At the Council meeting on 10 April 2024 clarification was provided that the amounts shown above were to fund the proposal to for 14 months.

It is the intention that the proposal would be a trial for 14 months with a view to it informing a lottery bid by the VCS to further sustain the work. If the lottery bid was successful any monies not spent on the project would be put back in to reserves

- 2.3 It was also reported that since the Cabinet meeting in March, the Government had announced a Household Support Fund Round 5. This provides an allocation of £106,570 for BDC for a 6 month period and £29,500 would be spent on supporting Bromsgrove food banks
- 2.4 The Council meeting resolved that: £150,000 contained within earmarked reserves be allocated as a one-off investment to support the estimated costs of the following cost of living initiatives: a) Citizen's Advice specialist housing adviser - £62k, and b) Enhancing the support of the Council's Financial Inclusion Team - £50k
- 2.5 In respect of the Voluntary Sector Money Advisor element, this was deferred and asked Officers map the work covered by this to avoid potential duplication and to understand gaps in provision.
- 2.5 The view was also expressed that the proposed Citizen's Advice Specialist Housing Adviser should carry out outreach work to reach communities across the District. A member suggested that the proposed funding would act as a lever to achieve outreach work by the Citizens Advice.

**3. OPERATIONAL ISSUES**

- 3.1 The proposals set out in the March report were rooted in a partnership lottery bid for three extra workers: an income maximisation specialist for the Council's Financial Inclusion Team; extra capacity to lead and develop the volunteer Money Mentors in the voluntary sector; and a full-time debt specialist at Citizens Advice. This would add capacity at all levels of work and in the manner which would best develop each service. The new workers would all operate primarily remotely, so access to all the services would be enhanced. They would also have a collaborative function, so the organisations could achieve greater synergy and effectiveness in guiding clients to the best source of help, maximum the benefits of the public funded services already in existence. The March report sought match/seed funding for the two non-Citizens Advice posts, with a view to the partnership bid securing longer term funding. The report also proposed supporting a Citizens Advice specialist Housing support post.
- 3.2 The Council's discussions around duplication and overlapping services, has since helped shape some further thinking about local priorities. The

first reassurance is that debt work cannot be duplicated. Debt work, unlike income maximisation or benefits work, is regulated by the Financial Conduct Authority. As a result once a client is registered with their creditors as being represented by one body, then like a solicitor, no one else can represent them at the same time. In terms of capacity, there are a number of organisations that offer basic income and benefits support, such as BDHT, but there are only three FCA registered organisations based in Bromsgrove, who are licenced to deal with debt. The Basement Project, who do work with 16- 24 year olds; NewStarts who operate under the auspices of the CMA (Community Money Advice) and Bromsgrove & Redditch Citizen's Advice who are licenced in their own right. They all work very cooperatively and are facing far greater demand that they have the capacity to deal with. Overlapping and complimentary services are essential for catching those who 'fall through the cracks'. The voluntary sector in Bromsgrove operates in a very cooperative and collaborative way, referring to each other and supporting each other's activities. They strive for the ideal that wherever a client enters the system, they will then get them to the organisation best placed to help them, something they hope that the Partnership lottery project, if successful, will improve even further.

- 3.3 In terms of the request from Cabinet and Council for the proposals to focus on outreach, this has been further discussed with Citizen's Advice. Coming out of lockdown and with new Chief Executive, their three-year business plan was focussed on building capacity, as demand had increased to such an extent that only around a quarter of calls could be answered. This led to an increase in the number of households helped over the last two years of 45%. Their Leadership, however, are also very keen on now pushing its services beyond the door. As part of that they have already launched the Advice First Aider scheme, supported by the UK Shared Prosperity Scheme. This is free training that equips local community figures, from hairdressers to councillors, to guide people into the advice system, often at a far earlier point than if they waited for the full crises to hit. This makes advice more effective as solutions are often quicker and easier at this stage.
- 3.4 Citizens Advice are also now developing their next business plan and at the heart of that is the expansion of outreach services. The current staff team contains significant experience of establishing outreaches and recognises not just their benefits, but also that the process can be challenging and slow. Outreach development is particularly complex when using volunteers, alongside time spent with no clients, a not uncommon occurrence in the early days of an outreach. The CAB recognises that using a high-end housing specialist for outreach would probably be inefficient, and make a "hard to recruit to" post, even

harder to fill. It has also however recognised the synergy between its own plans and the desire of the Council members. To that end it is proposing a change of use for the allocated funding. Moving from funding a 14-month Specialist Housing support post, to a part time outreach development worker operating through to March 2026. They would establish a rolling program of outreach development, breaking ground on new locations and then handing them over to volunteer advisers as each became established, and then moving on to their next development.

The three proposed posts have enormous synergy. All three roles will be involved in establishing outreaches in different ways and locations, and where any one of them succeeds, it opens the possibility for partners from across the sector, to come in alongside them. There is also a realistic prospect of this work gaining longevity through the Partnership Lottery Bid. The vision is for an expanding series of outreach opportunities, varied in both form and location, developing alongside a growing Team of Advice First Aiders, both of which should enable greater and quicker access to all the advice provision available in Bromsgrove.

**4. FINANCIAL IMPLICATIONS**

- 4.1 The budget of £150,000 is within the Council's Earmarked Reserves and is available to support this initiative. Any underspend on the Scheme would be put back in to reserves

**5. LEGAL IMPLICATIONS**

- 5.1 The Council needs to ensure that it has a transparent and fair scheme, ensuring that we comply with the 2015 Local Government Transparency Code. The Council has the power to incur expenditure which in its opinion is in the interest of and will bring direct benefit to its area or any part of it or all or some of its inhabitants. The direct benefit accruing must also be commensurate with the expenditure to be incurred.

**6. OTHER - IMPLICATIONS**

**Relevant Strategic Purpose**

- 6.1 This proposal will support the following Strategic Purposes:
- Work and financial independence
  - Living independent, active & healthy lives

**Climate Change Implications**

- 6.2 The proposals have not direct impact on climate change. However, cost of living support to residents may include advise on energy costs and lead to energy efficiency improvements in residents homes.

**Equalities and Diversity Implications**

- 6.3 The proposed services will be available to all residents but there will be a targeted approach to reach those most adversely affected.

**7. RISK MANAGEMENT**

- 7.1 There is a risk that the proposals for delivering additional services to those affected by the cost-of-living situation will not reach the intended audience and/or provide quality outcomes. This will be mitigated by the establishment of a funding agreement with clear outcome measures that will be monitored half yearly. This will be reported to the Cost-of-Living Group alongside forming part of the Cabinet's Performance Monitoring Report.

**8. APPENDICES and BACKGROUND PAPERS**

Cost of Living Proposals Cabinet report dated 13 March 2024  
Council minutes dated 10 April 2024

**BROMSGROVE DISTRICT COUNCIL**

**Cabinet  
2024**

**24 July**

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**9. REPORT SIGN OFF**

<b>Department</b>	<b>Name and Job Title</b>	<b>Date</b>
Portfolio Holder	Cllr Karen May, Portfolio Holder for Partnerships	17 July 2024
Lead Director / Head of Service	Guy Revans, Interim Director	3 July 2024
Financial Services	Pete Carpenter, Director	3 July 2024
Legal Services	Claire Felton, Head of Legal & Property Services	3 July 2024
Policy Team (if equalities implications apply)	Rebecca Green	25 June 2024
Climate Change Team (if climate change implications apply)	N/A	