



People Scrutiny Panel

Meeting Date: 12/01/2023
Portfolio: Cross-cutting
Key Decision:
Policy and Budget Framework: No
Public / Private: Public

Title: Cost of Living Task and Finish Group Report
Report of: Policy and Scrutiny Officer
Report Number: OS.01/23

Purpose / Summary:

This report provides People Panel with the findings and recommendations of the Cost of Living Task and Finish Group.

Recommendations:

Members are asked to:

- Consider and comment on the content of the Task and Finish Group Report.
- Consider the recommendations of the Task and Finish Group that are made in the report and confirm if People Panel wish to make recommendations based upon these.

Tracking

Executive:	Not applicable
Scrutiny:	People 12/01/23
Council:	Not applicable

1. Background

1.1. At their 14 July 2022 meeting, following presentations from Citizens Advice, Carlisle Foodbank and Cumbria County Council on the rising cost of living, People Scrutiny Panel resolved that a Cost-of-Living Scrutiny Task and Finish (T&F) Group should be established. This group was to consider available information and receive evidence from expert witnesses, on the council response and wider agency responses, with a view to reporting findings and recommendations to People Scrutiny Panel.

2. Proposals

2.1. The Cost of Living Task and Finish Group have produced a report, including 13 recommendations, and an appendices of supporting evidence. The T&F report recommendations are:

Housing - Energy Efficiency and Affordable Warmth

H.1 Recognise the value of the Carlisle Home Improvement Agency and the potential that it has to improve the quality and energy efficiency of homes. Energy efficient homes are more affordable to heat and warmer homes can contribute to better health outcomes.

H.2 Sustainable Warmth projects present significant opportunity for local people, but the local authority needs to recognise the scale of challenges and risks in managing these schemes. Learning from experience can help to develop and manage future projects.

H.3 Develop winter warmth kits for both Homelife Service and Homelessness Prevention and Accommodation Support Service to offer vulnerable individuals this winter.

H.4 Ensure that people who contact the City Council with issues regarding cold damp homes are offered support and assessment through the Home Improvement Agency.

Housing – Avoiding Crisis

H.5 Communications campaign to publicise the schemes that the council provides to support people to remain warm and living in their own homes. This campaign should be targeted across private and social housing sectors (homeowners, private landlords and tenants) with a focus on preventative activity and early engagement to avoid crisis.

Communication

C.1 Consistent, high profile messaging of support and good signposting are important for this winter.

Partnership

P.1 Ensure that the cost of living crisis is identified as a key area for partnership working during the transition to the unitary structures. Recognise that partnerships provide valuable additional capacity to meet local needs.

Strategic Response – Long Term

S.1 Recognise the cost of living crisis as a longer term strategic issue that will require strategic planning and resourcing

S.2 An evidence-based response is important. The council should produce briefings that pull together organisational data to provide strategic overview of areas within the city council remit.

S.3 Ensure that appropriate risk assessment is undertaken that appreciates that cost of living is a chronic risk that will last longer than a business-as-usual planning framework. Refer the issue of impacts of the cost of living crisis on local businesses to Place Scrutiny Panel for consideration.

Rural Communities

R.1 Develop a tailored communication campaign for rural communities to publicise available support this winter. This includes the use of posters and leaflets to reach a range of rural amenities such as pubs, churches, GP surgeries, village halls, community notice boards and local businesses.

Thriving Communities Programme

TC.1 Note the good practice that the Thriving Communities project offers and endorse the use of this model to Cumberland Council.

Role of Elected Members

M.1 Ensure that elected Members are well briefed and allocated resources that will allow them to understand the issue and support available and to undertake casework and signpost effectively.

3. Risks

3.1. There is a risk that if work is not undertaken in response to the rising cost of living, then opportunities to support local people and partners will be missed.

4. Consultation

4.1. The T&F group engaged with a number of external stakeholders: Electricity NorthWest), Cumbria CVS, Riverside Housing, Public Health, Carlisle Partnership Executive.

4.2. The T&F also received briefings and support from the following City council Officers: Jeannie Pasley (Healthy City Team Manager), Reg Bascombe (Head of Revenues and Benefits), Emma-Kate Bishop (Home Improvement Agency Team Leader), Tammie Rhodes (Head of Homeless Prevention and Accommodation Services), Emma Dixon (Partnership Manager), Abigail Roberts (Policy and Performance Officer), Stephen O’Keeffe (Head of Policy and Communications).

5. Conclusion and reasons for recommendations

5.1. It is recommended that People Scrutiny Panel Members

- Consider and comment on the content of the Task and Finish Group Report.
- Consider the recommendations of the Task and Finish Group that are made in the report and confirm if People Panel wish to make recommendations based upon these.

6. Contribution to the Carlisle Plan Priorities

6.1. Work to address the cost of living crisis in Carlisle contributes to the following Carlisle Plan priorities:

- Economic Growth
- Health and Wellbeing

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**Appendices
attached to report:**

- 1. Cost of Living Task and Finish Group Report**
- 2. Appendix A – Meeting Notes and Briefings**
- 3. Appendix B – Padlet Exercise**
- 4. Appendix C – Riverside Cost of Living Briefing**
- 5. Appendix D – Cost of Living Support Leaflet**
- 6. Appendix E – Thriving Communities Carlisle**
- 7. Appendix F – Terms of Reference Cost of Living T&F**

Note: in compliance with section 100d of the Local Government Act 1972 the report has been prepared in part from the following papers:

- **None**

CORPORATE IMPLICATIONS:

LEGAL –

PROPERTY SERVICES -

FINANCE –

EQUALITY – The impact on protected characteristics are considered in the body of the main report

INFORMATION GOVERNANCE – None

Cost of Living Task and Finish Group Report

Background

At their 14 July 2022 meeting, following presentations from Citizens Advice, Carlisle Foodbank and Cumbria County Council on the rising cost of living, People Scrutiny Panel resolved that a Cost-of-Living Scrutiny Task and Finish (T&F) Group should be established. This group was to consider available information and receive evidence from expert witnesses, on the council response and wider agency responses, with a view to reporting findings and recommendations to People Scrutiny Panel.

The Task and Finish group aimed to deliver two different types of outcomes:

- Quick wins – to be delivered over autumn/ winter 2022
- Long term strategic response to the challenge

Defining the Issue

The 'cost of living crisis' refers to the fall in 'real' disposable incomes (that is, adjusted for inflation and after taxes and benefits) that the UK has experienced since late 2021. It is being caused predominantly by high inflation outstripping wage and benefit increases.

Institute for Government¹

The impacts of a rising cost of living are disproportionately felt by poorer households as they are the people who were more likely to be already struggling to make ends meet. Lower income households need to spend a greater proportion of their income on essentials such as accommodation, food, heating and transport. These are some of the areas that have experienced greatest price inflations² and are harder to cut back on³. The cost of living crisis can be considered to be a “wicked issue⁴” – difficult to define or solve because it is complex and involves lots of interconnected issues. It cannot be solved by any one agency.

Experience and Response of City Council Services

Healthy City

The Healthy City Team are already responding to the cost of living crisis, by increasing signposting work and engaging as a partner and funder of various groups and charities to coordinate a response.

Particular workstreams are health inequalities including food security, working with partners such as Carlisle Foodbank, and other food providers. The team also promote a sustainable approach to food security that should continue to grow and deliver benefits beyond the most acute period of the cost of living crisis.

Examples of work currently being undertaken include providing additional funding (£10,000) to allow the local Foodbank to open an extra day a week; working with Harraby Community Centre on a local community growing project; taking a multi sector approach to working with partners based on the population health approach; looking at supporting a city centre information hub and work within our parks and green spaces.

The Healthy City Team oversee grants to various third sector organisations including the Citizens Advice Carlisle Eden and Cumbria Law Centre. The grant to 'Citizens Advice Carlisle and Eden' allows the charity to provide an impartial advice service on money management to local people. It was noted that Citizens Advice Bureaux had provided feedback to People Scrutiny Panel in July 2022 and that they currently had a waiting list for advice and were seeing an increase in people seeking advice regarding employment and utility bills. They were also seeing an increase in people who were experiencing mental health problems.

The £90,000 grant that Cumbria Law Centre receive allows them to provide legal aid to some of the most vulnerable people in the City and District.

The Healthy City Team has worked closely with Community Centres to develop a response across the Carlisle Matters network of community centres. The centres are providing 'warm hubs' and seeking to support their local communities.

Revenues and Benefits

Cost of living impacts are not yet being seen by the Revenues and Benefits Teams. Impacts are still anticipated, and it is not clear why they have not yet emerged.

The Revenues and Benefits Team have measures available to support vulnerable households, including encouraging people to apply for the Council Tax Reduction Scheme and signposting to Citizens Advice. It is noted that the Council Tax Reduction Scheme is unusually generous, offering up to 100% discount. The Revenues and Benefits Team also work closely with Department for Work and Pensions (DWP) to ensure that households on Universal Credit are being appropriately advised of support and council tax reductions available.

The group who appear to be most at risk of difficulties with council tax arrears are those who fall just outside the criteria for help.

Business rate collection levels have remained steady. Large levels of support for businesses during the pandemic mean that comparisons with the previous few years may not provide an accurate picture of how well businesses are coping with the rising cost of living. The business rates team does not monitor levels of cash collected, so it is not currently possible to use business rate data to gauge business survival levels in the city.

Homelife Service - Affordable Warmth/ Sustainable Warmth Schemes

There are a range of schemes to support homeowners and private landlords in improving the thermal efficiency of their properties. Different schemes will have different eligibility

criteria and are designed to support lower income households. However, the service does offer advice to anyone who contacts them; a few grants are not means tested. There is less assistance for private landlords, but private tenants are often some of the people living in coldest homes. Government guidance indicates that landlords will only be permitted to let properties with an Energy Performance Certificate of C or higher from 2025 onwards. This suggests that there are benefits to landlords that do access support for improvements while funding is available.

Carlisle City Council is currently administering the Home Upgrade Grants (HUG) and Local Authority Delivery (LAD) grants on behalf of a Cumbrian Consortium of all district councils in Cumbria. This scheme provides a good opportunity for grant recipients, but there have been difficulties in administering the project within allocated resources and funding timescales. These grants are intended to improve sustainable warmth of homes for lower income families in Cumbria. This funding will end on 31 March 2023, further funding is not currently being applied for by Carlisle City Council.

Housing Options and Homeless Prevention Advice and Assistance

Carlisle City Council Homeless Prevention and Accommodation Services undertake a range of preventative activities to support vulnerable people and prevent homelessness and hardship. They also provide advice and assistance for households to remain / access tenancies that are safe, suitable and affordable for them, such as:

- Rent and Mortgage Arrears payments across housing sectors
- Assistance with essential furniture / carpets
- Rehousing advice and assistance
- Negotiation and mediation with landlords
- Rent deposit and rent in advance
- Assistance with aids, adaptations and safety aspects in the home
- Assistance with a range of personal and home security / safety measures to promote safeguarding and protection from abuse including domestic abuse
- Income maximisation and benefit advice and assistance
- Grant and funding applications
- Assistance to access training and employment opportunities
- Debt advice, budgeting and daily living support
- Personalised and flexible specialist support including floating support to sustain tenancies
- A range of emergency accommodation options to meet specialist needs

Carlisle City Council has a current Homeless Prevention and Rough Sleeping Strategy 2021-2026 and multi-agency partnerships which work together to deliver a range of key priorities and actions to mitigate hardship and support vulnerable people.

A copy of the Strategy and all accompanying documents can be found at: [Homelessness strategy \(carlisle.gov.uk\)](https://www.carlisle.gov.uk/homelessness-strategy)

Learning from Research and Stakeholders

There is considerable cost of living response activity already underway in Carlisle. This is being undertaken by various organisations with different specialisms and remits. Activity is often not specific to the Carlisle district or city boundary due to its collaborative nature. The cost of living crisis is an emotive subject and the response of many organisations has a feel of urgency to it. It is important that the City Council is well informed, engaged and supportive as a partner. There is a risk of duplication of activity with so many organisations and groups working at pace. Our role as a partner may be to advise and signpost between different streams of activity, with a view to improving the collaborative response. However, the City Council does not necessarily need to lead or co-ordinate activity and we are satisfied that the structures that are being established can deliver a coherent response for Carlisle.

The response to the cost of living crisis is evolving. We recognise the breadth of partners expertise and activity. Experience from the Covid-19 pandemic shows that understanding who partners are and being able to work effectively, building on diverse skills is an important aspect of generating an effective response and building resilience/ recovery. Understanding where activity is taking place, on the ground, and how the local authority fits into this response is important.

There is clarity that responding to the cost of living crisis is not going to be a short term response and recovery. It is not clear how the crisis will develop for local people or its timescale; this is a developing situation. There is also recognition that the impacts of the cost of living crisis will require a considerable period of recovery work.

Carlisle and Cumbria have a good track record for community response to crisis; local agencies have experience of engaging this response. However, learning from the Covid-19 pandemic shows that there is a risk of community fatigue and it can be challenging to translate a spontaneous response into more formalised community response groups. It is important to acknowledge that the cost of living crisis will place new pressures on individuals and groups that might otherwise have been willing to participate in community responses.

Vulnerable groups

The groups that we have identified as being most vulnerable to the cost of living crisis are:

- Low-income households – particularly those with young children or elderly people. We note national research which finds that people from black and minority ethnic groups are more likely to be in poverty⁵. Although the data is not available to test this at district level, we should ensure that work to support those in poverty is mindful of the need to engage with, and be accessible to, a diverse range of people.
- Disabled people and their households – research⁶ shows that disabled people are at greater risk of poverty. There are additional costs associated with some illnesses or disabilities (such as needs for electrical equipment or maintaining a warmer

home) and some disabled people find it difficult to access work, increasing reliance on benefits. Carers of disabled people may also find it difficult to access work that they can balance with their caring commitments.

- Digitally excluded households – digital exclusion increases the risk that people miss out on opportunities to learn about support that they are entitled to, advice and easy access to services. Digital exclusion can reflect a household's remote location, but it is more likely to be an indication of other vulnerabilities, such as older age, low household income or lack of skills and confidence⁷.
- Pensioner households – particularly pensioner households with additional vulnerabilities such as lower incomes, frail health, poor mobility or social isolation.
- Lower earning families that do not qualify for benefits – these households may not have financial buffers (savings or higher wages) to protect them from rising prices, but are not eligible for many sources of support and cannot cut back more on household spending without experiencing hardship.

Many vulnerable people are isolated or “hard to reach” in terms of communication and engagement. There should be a focus on hard to reach groups in developing communications and strategic planning. A diverse range of communication methods and sensitivity to reducing stigma will be important in this.

In developing new actions and responses, the council will need to be mindful of new duties owed to veterans by the local authority.

Strengths in Local Response

The local response to the cost of living crisis, in Carlisle is strong, and growing. Through our engagement with stakeholders, we have identified the following strengths:

- Level of activity – there is a good level of activity and it is increasing. The cost of living crisis is a high priority for many organisations.
- Collaboration between partners and agencies – there is a good level of communication and engagement. The risk of different groups duplicating activity exists. But key partnerships, such as the “Cost of Living Crisis Response Co-ordination Group” ensure that this risk is being actively managed.
- Breadth of stakeholder commitment – a wide range of stakeholders are engaged in responding the cost of living crisis. Groups that we have include utility providers, county and district councils, community groups and the third sector. This is important because these organisations all have different areas of expertise that create a stronger response.
- Experience of emergency responding/ managing community responses - recent responses have included Covid-19, power outages, severe weather and flood

events. This is important because some community resilience groups and networks are already in place and there are good working relationships between organisations that support vulnerable groups during crisis. We are able to learn lessons from previous experiences. In particular the Covid-19 response highlights that a structured response is important to ensure a holistic approach without gaps or duplication.

Highlighting Good Outcomes

A number of good outcome in responding to cost of living crisis have already been delivered. Some key examples are provided below.

Development of the partnership approach to the cost of living, in particular the “Cost of Living Crisis Response Co-ordination Group” that is chaired by the Director for Public Health and includes representation from the County Council, District Councils, key third sector organisations and others. This oversees a number of tactical groups including ones covering warmth/fuel poverty, food security, income maximisation, mental health, and the wider impacts of poverty including housing.

Work by the County Council in tackling child hunger through their “No Child Goes Hungry” work⁸. This is a swift, meaningful response, but we note that support is only in place until 31 March 2023. This risks leaving the two week Easter holidays (the first two weeks of Cumberland Council) un-provisioned.

Production of a countywide leaflet by County Council that signposts support is welcomed as a positive step in reaching a wide range of households across Cumbria (Appendix D).

Cumberland Shadow Council have passed a “Right to Food” motion. This motion included the following actions:

- Executive, Officers and Scrutiny Panels to support local recognition of food poverty and insecurity as issues demanding priority action, and steps to be taken to measure annually food insecurity in Cumberland as a whole.
- Promotion of existing community and food network initiatives, expansion of existing food work by district councils e.g. Food Carlisle.
- Officers to work with communities and members to understand need accurately, and to tackle food insecurity. Develop local food democracy, allowing the public to channel their ideas into local government and ensuring a food system that reflects what people really care about.

Engagement of utility companies in the cost of living crisis and the action that they have already taken – vulnerable persons lists, additional funding, collaborative approach.

Riverside Housing are being pro-active in supporting tenants and have a good understanding of issues that their tenants are experiencing (Appendix C). The council has a role in supporting registered providers, both in their short-term work to support tenants that are experiencing financial difficulties and in longer term issues that can improve financial outcomes for tenants – such as energy efficiency of social housing stock.

Future funding has been sourced to continue the good work of the Thriving Communities Partnership in Carlisle. There will be a series of activities planned specially to reach target areas such as those areas of deprivation. Links with local health providers (social prescribing) are included in this partnership (Appendix E).

Gaps and Challenges

Engagement with stakeholders, experience from City Council Services and wider research have led us to identify the following gaps and challenges in the responses to the cost of living crisis in Carlisle:

- Engaging with hard to reach/ digitally excluded individuals and households, being sensitive to differing needs and perceptions of stigma.
- Developing responses that meet practical and emotional needs. Example: warm hubs – how to be welcoming to those who don't engage with financial hardship responses, opening times for older people versus young families?
- Monitoring impacts of the cost of living crisis to develop a strategic response:
 - business rates data to monitor impacts on levels of local businesses
 - Council tax arrears
 - Housing data
 - Engaging with social housing providers to understand impacts on tenants.
 - Partner information – food insecurity, Citizens Advice etc
- Recruitment difficulties - advice and support roles, and sustainability roles often require specific skills and experience but due to the nature of funding for these roles (temporary, 1 – 2 years), they are difficult to recruit to.
- Private rented sector – a shrinking sector poses a long-term strategic challenge, nationally and locally, particularly if home ownership becomes less affordable. This affects some of the people who are most likely to be impacted by the cost of living crisis. Although loss of private rented sector homes through conversion to holiday lets is a modest issue for Carlisle, it will be a significant issue for Cumberland Council when considering challenges of the shrinking private rented sector.
- Long term health issues caused by financial pressures on household budgets. These health issues may include poor mental health as a result of stress and uncertainty, chronic issues due to poor nutrition.
- Acute health impacts such as poor respiratory and cardiac health – it is well established that cold, damp homes are bad for health and cause excess deaths⁹. There is a particular challenge for Cumbria of older homes, often in rural areas that are not energy efficient. These households may be asset rich but cash poor, without the resilience or resources to improve their living conditions without help¹⁰.

- Sustainable warmth for housing projects (LAD and HUG) have experienced challenges that have slowed delivery; funding will end on 31 March 2023.
- Rural communities – some residents in rural areas face a unique set of circumstances that make them vulnerable to the cost of living crisis. Issues include increased likelihood of relying on LPG gas and solid fuels for heating homes, poor broadband connection, higher transport costs to reach basic services (including access to schools), poor public transport options.
- Challenges of considerable numbers of agencies and groups tackling the same problem – risk of working in silos or duplicating effort.

Quick Win Outcomes Delivered

This Task and finish group has already delivered some “quick wins” through its work on the cost of living crisis in Carlisle. A progress update to People Scrutiny Panel in October 2022 delivered the following outcomes:

- That funding information is promoted more widely within the city council and is given higher prominence in external communications (website and social media).
- Adding value to existing provision by offering short-term support:
 - Offering designated officer support to groups that require information, signposting or publicity for opportunities they provide.
 - Supporting third-sector partners, such as community centres and parish halls, to open as ‘Public Living Rooms’.
 - Funding a Warm Space Directory, designed and promoted to be accessible to target audiences.
 - Supporting CALC to co-ordinate and promote existing opportunities, and to share good practice across rural Parish Councils.
- That promotional material be developed that can be disseminated through partner forums, rural networks and community noticeboards to highlight the information, support and signposting that the city council offers.

Engagement with partners, including members of the Carlisle Partnership, County Council, Public Health and Electricity NorthWest, helps to raise the profile of the City Council as a partner and helps to raise the importance of the cost of living crisis as a strategic issue. The “Padlet” exercise that Carlisle Partnership Executive undertook to collate stakeholder information provided a very useful resource for gathering a wide body of evidence on different agencies and businesses. Full findings from this exercise are included in Appendix B. This would be useful to revisit with partners during summer 2023.

Long Term Strategic Response

It is important to recognising the cost of living crisis as a long term issue that requires strategic planning, engagement and funding. We have identified the following points as actions that the local authority should lead on:

- **Communicating important messages and sources of help** – using all available communication channels and ensuring that “hard to reach” communities know about the support that they can access. Use of printed resources, social media and increased messaging in local news media can help to spread messaging more widely. Raising the profile of key services and highlighting importance of early engagement, before crisis point.
- **Engaging well as a partner** and ensuring that our internal approach is well joined up and coherent across services. This will be particularly important during the local government reorganisation phase that will take place for Cumberland Council, post vesting day on 1 April 2023.
- **Collating data to ensure a good level of strategic understanding** – suggest cost of living briefing to collate cross service data. This can be used to identify risks, support funding bids and set strategic priorities.
- **Identifying the cost of living crisis as a long term strategic challenge** - support allocation of appropriate consideration and budget to effectively tackle impacts.

Recommendations

The following recommendations have emerged through reflection on the evidence gathered and discussion by the Task and Finish Group. Evidence to support these recommendations is presented in the Appendices to this report.

Housing - Energy Efficiency and Affordable Warmth

H.1 Recognise the value of the Carlisle Home Improvement Agency and the potential that it has to improve the quality and energy efficiency of homes. Energy efficient homes are more affordable to heat and warmer homes can contribute to better health outcomes.

H.2 Sustainable Warmth projects present significant opportunity for local people, but the local authority needs to recognise the scale of challenges and risks in managing these schemes. Learning from experience can help to develop and manage future projects.

H.3 Develop winter warmth kits for both Homelife Service and Homelessness Prevention and Accommodation Support Service to offer vulnerable individuals this winter.

H.4 Ensure that people who contact the City Council with issues regarding cold damp homes are offered support and assessment through the Home Improvement Agency.

Housing – Avoiding Crisis

H.5 Communications campaign to publicise the schemes that the council provides to support people to remain warm and living in their own homes. This campaign should be targeted across private and social housing sectors (homeowners, private landlords and tenants) with a focus on preventative activity and early engagement to avoid crisis.

Communication

C.1 Consistent, high profile messaging of support and good signposting are important for this winter.

Partnership

P.1 Ensure that the cost of living crisis is identified as a key area for partnership working during the transition to the unitary structures. Recognise that partnerships provide valuable additional capacity to meet local needs.

Strategic Response – Long Term

S.1 Recognise the cost of living crisis as a longer term strategic issue that will require strategic planning and resourcing

S.2 An evidence-based response is important. The council should produce briefings that pull together organisational data to provide strategic overview of areas within the city council remit.

S.3 Ensure that appropriate risk assessment is undertaken that appreciates that cost of living is a chronic risk that will last longer than a business-as-usual planning framework. Refer the issue of impacts of the cost of living crisis on local businesses to Place Scrutiny Panel for consideration.

Rural Communities

R.1 Develop a tailored communication campaign for rural communities to publicise available support this winter. This includes the use of posters and leaflets to reach a range of rural amenities such as pubs, churches, GP surgeries, village halls, community notice boards and local businesses.

Thriving Communities Programme

TC.1 Note the good practice that the Thriving Communities project offers and endorse the use of this model to Cumberland Council.

Role of Elected Members

M.1 Ensure that elected Members are well briefed and allocated resources that will allow them to understand the issue and support available and to undertake casework and signpost effectively.

Task and finish Group Members and Support

Members of the Task and Finish group were: Cllr Christopher Wills (Chair), Cllr Colin Glover, Cllr Pamela Birks, Cllr Tim Pickstone, Cllr Christine Finlayson, Cllr Linda Mitchell.

External engagement and support was provided by:

Jilly Hendry (Electricity NorthWest), Carolyn Otley (Cumbria CVS – Council for Voluntary Service), Riverside Housing, Colin Cox (Director for Public Health), Carlisle Partnership Executive.

Officers that attended and supported:

Jeannie Pasley (Healthy City Team Manager), Reg Bascombe (Head of Revenues and Benefits), Emma-Kate Bishop (Home Improvement Agency Team Leader), Tammie Rhodes (Head of Homeless Prevention and Accommodation Services), Emma Dixon (Partnership Manager), Abigail Roberts (Policy and Performance Officer), Stephen O’Keeffe (Head of Policy and Communications), Rowan Jones (Policy and Scrutiny Officer).

Appendices

Appendix A – Meeting Notes and Briefings

Appendix B – Padlet Exercise

Appendix C – Riverside Cost of Living Briefing

Appendix D – Cost of Living Support Leaflet

Appendix E – Thriving Communities Carlisle

Appendix F – Terms of Reference Cost of Living T&F

References

1. [Cost of living crisis | The Institute for Government](#), August 2022. Accessed 12/11/22
2. [Inflation and the cost of living for UK households, overview - Office for National Statistics \(ons.gov.uk\)](#), June 2022. Accessed 17/11/22
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4. [LocalGov.co.uk - Your authority on UK local government - We're still tackling those wicked issues](#), November 2007. Accessed 25/11/22
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7. [Exploring the UK's digital divide - Office for National Statistics \(ons.gov.uk\)](#), March 2019. Accessed 16/11/2022.
8. [Appendix 1 SMB 28 11 22 Cost of Living and Childrens Food Security Task and Finish Group Report.pdf \(cumbria.gov.uk\)](#), October 2022. Accessed 20/11/22.
9. [the-health-impacts-of-cold-homes-and-fuel-poverty.pdf \(instituteofhealthequity.org\)](#), Marmot Review Team, May 2011. Accessed 18/11/22
10. [Public Health Annual Report 2019 \(cumbria.gov.uk\)](#) Cumbria County Council, 2019. Accessed 25/11/2022.

Further Resources

Housing and the cost of Living, House of Commons Library, September 2022. Online: [CBP-9622.pdf \(parliament.uk\)](#)

Health Equity in England: The Marmot Review 10 Years On, February 2020, The Health Foundation. Online: [Health Equity in England: The Marmot Review 10 Years On - The Health Foundation](#)

Appendix

Cost of Living Task and Finish Group Report – Evidence

Theme: Energy costs – impacts, mitigations, existing help (meeting 29/09/2022)

City Council's Affordable Warmth/ Sustainable Warmth Scheme – Home Improvement Agency

Emma- Kate Bishop (Home Improvement Agency Team Leader) provided an update

- Brief PowerPoint to provide overview of the Homelife Team – what is already available – focus on people staying safe and warm in their homes.

Currently there is no ECO Policy for the council– now that Gov't has provided policy, council will be able to develop its own statement of intent on who will be eligible. The sustainable warmth funding schemes are the focus of the council's activity. There are some issues with delivery of a government scheme where funding is only confirmed for 12 months at a time.

Noted that grants offer less assistance for private landlords, but that private tenants are often some of the people living in coldest homes. Government legislation is changing to make it illegal to let out a property that is below a certain energy certificate level, so it is in landlords best interest to take this grant funding while it is available.

- Q: Any chance that the top level of £30k household gross income could be increased – noting that mid income households are being increasingly squeezed.

EKB noted that for larger households it can increase to £38k but limited by Gov't rules. Council led schemes can include housing costs in calculation which may be off assistance as mortgage rates and private rents rise. Noted that some grants, such as gas safe, are not means tested.

- Q: profile raising – what can T&F group recommend in terms of making people more aware of how they can improve their homes? What are the waiting lists and capacity for this service - could the team cope with a surge in inquiries? Query on capacity to support oil heating systems – alternative sources of help available?

Core Homelife Team includes manager and officer – could greatly benefit with an admin support officer (currently allocated 12 hours per week). Staff absence/ leave causes issues for delivery. This would reduce pressure on the team and increase capacity. There is a jobshare role for hospital discharge grants.

Homelife – hospital discharge grants usually within 1 day, and heating repairs are usually a priority within a few days.

There is discretion in the council administered schemes to support people in rural areas who are on oil, but there remains a strategic drive to encourage people to move to more

energy efficient measures – including air source heat pumps, storage heaters. Do not install new oil boilers but will repair them if that is most expedient.

EKB highlighted the example of the Good Homes Agency that was circulated to the group as a model that would be potentially very useful to consider implementing for Cumberland as a way of administering grants and offering cohesive service.

EKB advised the group that £20m sustainable warmth is separate scheme – staffed separately from HomeLife works. This Sustainable Warmth scheme is well funded but ends in March 2023. Carlisle manages this funding on behalf of a Cumbria Consortium (all districts) for HUG and LAD funding. The money is not all allocated to the Carlisle district.

Sustainable Warmth measures are limited to low carbon measures, such as air source heat pumps, fabric first (insulation), solar panels, energy efficient storage heaters. EKB noted concerns that air source heat pumps may not be compatible with the cost of living crisis as they cannot be switched off, so if people can't afford to keep them on all of the time, then they do not have heating.

Sustainable warmth schemes have quite a long waiting list due to the need to assess each property on application and will need to end in March 2023. This is currently a hard deadline set by Gov't.

Department for Business, Energy and Industrial Strategy (BEIS) have announced that their next funding competition has opened today (29 Sept 2022). The deadline to apply for this is 27 Jan 2023. In Cumbria, Carlisle and Eden are the only authorities that have the necessary home improvement services to successfully apply for and manage these schemes.

The new Cumberland Authority will need to decide if Carlisle should apply for Sustainable Warmth funding for Cumberland, or if Eden should be asked to apply for Cumberland and Westmorland. No funding bid will mean that there is no sustainable warmth funding for Cumberland in 2023/24. The newly announced sustainable warmth funding competition would deliver Home Upgrade Grant HUG2 funding (suitable for Rural off-gas properties) [Home Upgrade Grant: Phase 2 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/home-upgrade-grant-phase-2)

A decision is required before the new authority comes in (during this autumn's budget period). The Sustainable Warmth team is recruited, trained and functioning in Carlisle, losing the funding for 2023/24 would mean that this team was lost and would need to be recruited again for any future sustainable warmth works.

EKB noted that there is also Government funding for social housing providers for some sustainable warmth works. In previous years have not been aware of whether Riverside have chosen to apply for this.

There has been Cumbria-wide marketing activity to promote sustainable warmth grants.

Jill Hendry, Electricity NorthWest

Strategic Overview

Introduced Electricity NorthWest (ENW) as distribution co-ordinator. This means that ENW own power cables, substations and have responsibility to keep the power on and to address any emergencies. ENW do not supply energy.

ENW have a good register (priority register) of vulnerable customers but looking to improve the priority register, especially post Storm Arwen. Also look at customers in fuel poverty – current data suggests 14.6% as the proportion of customers who are in fuel poverty but looking to update this info further.

£350k per year invested to support customers in fuel poverty – goes to funded partners such as CAB, CaFS. Always spend all this money every year and look to supplement it further.

ENW are currently looking at their next phase of strategic planning, with the current strategic plan ending in spring 2023, and there being clear new challenges around energy costs and general rising costs of living. As part of this ENW have asked Ofgem (the regulator) if it is possible for 2023 – 2028 to increase their funding to support customers - had requested £10m over the five years, partially granted at 80%, but still under negotiation. Decision due in December. As a result of these discussions ENW anticipate having a considerably greater amount of money to spend 2023- 28 to support vulnerable customers.

ENW heavily favour working with other partners, particularly utility providers, such as Northern Gas Network (NGN) to pool resources and share a co-ordinated approach to communications.

Identify that the post 2023 strategic planning is very important and lots of positive work, but there is a need to consider this winter too.

Short Term

ENW have been accumulating data from customers on responses to crisis, and looking at actions from partners to avoid duplication of efforts. Lots of partners, such as advice and support services, are advising that they are already at capacity now.

Note changes to customer behaviour – finding alternative solutions to using power – increasing fire risk and self-rationing. Identify significant safety risks. Increased cot deaths from sharing beds in cold homes. Looking to develop a “Be Safe and Save” campaign, but how to roll this out when support services are already at capacity? Lots of typical energy saving advice can feel inappropriate/ tone deaf given the scale of costs and money problems that some households are facing.

Capacity of advice services - noted that there are job vacancies, especially in Cumbria, but challenging to recruit, especially to temporary roles of 1 – 2 years. There are skill and training needs for staff to deliver this work. CAFs and Council have both struggled to recruit to advice and support roles.

Older homes are a particular challenge for Cumbria and many people contacting for support are now very distressed, which can make customer contacts more resource intensive.

Warm Hubs

ENW willing to work with NGN to look at potential for funding warm hubs via a collective utilities together approach. Willing to hear proposals and look at how these can be supported.

ENW have launched £500k community fund, primarily targeted at Cumbria. Intended to support community centres "Action for Communities in Cumbria" working with ENW. Needs to be spend by 31 March 2023 – keen to hear about bids for investment in community buildings. Buying more energy efficient types of heating, portable radiators, generators etc would be suitable. This funding cannot be used to provide staffing or paying energy bills.

A Member highlighted that elderly people receiving care may not be aware of the cost implications of asking their carers (ref PIP packages) to turn heating up – awareness work and engagement with care providers could be helpful.

ENW work closely with age UK as they note that older people are the most vulnerable group.

JH - agreed that accurate, consistent and high profile messaging to highlight risks and outline sources of support is one of the most important tasks for this autumn/ winter for utilities, councils, support agencies.

It was asked if there was currently an appropriate group offering this type of advice. Members and officers agreed that there was plenty of activity in this area – the issue was maybe more about ensuring that advice is cohesive and well signposted.

How to bring the information and solutions together? Providing information on a website can exclude many vulnerable groups including elderly and those who are struggling have often switched the broadband off.

Noted that there is a broadband social tariff, but very poor uptake – JH to share details with the group.

Theme: Food Security and Financial Support (meeting 12/10/2022)

Food security

The group considered report on food security that Carlisle Foodbank provided to People Panel in July, and the noted the wide body of activity that is being undertaken across the county, considering evidence that T&F Members have shared, the recent Cumbria Poverty Working Group and information from officers, including the Healthy City Team Manager.

It was agreed that there is considerable commitment and expertise in this area, and the City Council role in this should be as a supportive partner, offering sign posting and engagement, rather than aiming to develop new workstreams in this area.

The group noted that the main challenges or risks in delivery of this work were around co-ordination and connectivity between different groups. This has shaped the T&F group view that the Council's role should be in engaging, rather than developing actions.

Debt management

The group considered evidence that the People Panel had received from Citizens Advice (People Panel July 2022), Welfare Reform Board (and DWP role in this, October 2022) and their own research on the matter.

RJ provided a verbal update on the actions that Riverside Housing had outlined to Place Panel in June 2022 in order to support tenants, and shared this information after the meeting.

Concerns were expressed that people turning to loan sharks, with long term impacts on their lives, was potentially a growing risk. Identifying people who were struggling before they took these measures was often difficult as people could feel reluctant to share their difficulties before reaching crisis point.

It was noted that the City Council had a role in collection of Council Tax and there may be some actions that could be undertaken through Revenues and Benefits Teams.

People Panel July Reports (Food Security, Citizens Advice, County Council Cost of Living Programme): [Meetings and Events \(cmis.uk.com\)](https://cmis.uk.com)

Theme: Revenues and Benefits Service (meeting 19/10/2022)

Reg Bascombe, Head of Revenues and Benefits for the City Council, attended to present information and answer questions.

Revenues and Benefits Service are currently in a business-as-usual position, cost of living impacts were anticipated but have not yet emerged in terms of collection rates or customer contacts for the team. It is unclear if this is people working hard to stay on top of costs, or if pressures have not yet hit fully for many households.

Volumes of households that are on housing benefits, council tax reduction schemes are steady and collection levels are consistent with pre-pandemic averages. Business rate collection levels are also steady. It is still anticipated that these steady levels will change due to cost of living pressures in the future.

Revenues and Benefits Service are currently issuing fewer reminders, final notices and summonses. There is less enforcement activity by the council's agents and where enforcement does take place, the early compliance stage is proving successful so that fewer enforcement visits are being undertaken. Instalment arrangements for people who have arrears appear to be working well.

The council tries to ensure that the council tax bills that are issued are correct, especially for households that are in difficulties, considering any exemptions that can be applied.

Also, if people are struggling, they are advised to apply for the council Tax Reduction Scheme.

Sometimes if a customer is not paying and is not engaging with the team, this can trigger enforcement activity. The benefit of this to the individual is that it can lever in support such as advice and signposting. The focus is on getting customers with difficulties to engage, but an enforcement avenue is needed to compel people to engage.

RB anticipates that the most vulnerable households will be those that fall just outside the scope of the council tax reduction scheme. These households will have growing costs and may run into problems in the next few months as impacts of inflation are felt.

A Member noted that recent advice from Martin Lewis and Citizen's advice had focussed on advising people that Council Tax and tax generally were priority payment that should be made over credit card bills, if there was not enough money to go around.

- How do the council promote the council tax reduction scheme (CTRS) to households that may be managing to pay by prioritising council tax, even when they are struggling?

-

RB agreed that this was a difficult issue. The CTRS was promoted on documents, bills and the council website. Customers who contact the council are advised about it and they are encouraged to apply in case they are eligible. The CTRS could potentially be promoted more on social media.

The group were reminded that a CTRS scheme such as Carlisle's, which offers 100% reductions is quite unusual.

The electoral role and council tax databases can be matched. This activity is undertaken on an annual basis in order to identify households that may be eligible for discounts – such as single person households. However, this does not provide real time data.

- With regard to business rates, is the council still receiving the same amount of money, rather than just looking at collection rates? Lower amounts of money being received would be indicative that local businesses are folding.

RB advised that he couldn't say if the cash amount of business rates being received was lower. The collection rate is the performance measure that the council is judged against. Noted that Covid reliefs were significant and could make comparisons with recent years difficult.

- A Member noted that the change from working tax credit to universal credit next year will also make some households worse off. How close is the working relationship between council tax teams and Universal credit teams?

RB advised that the working relationship between the teams was close. Department for Work and Pensions (DWP) work-coaches that assess Universal Credit claims would also advise on eligibility for CTRS. RB is on the Welfare Reform Board and ensures that there is an emphasis in work with the DWP that applicants should be advised on CTRS.

- Noted that Place Scrutiny Panel had recently received information from DWP and the Welfare Reform Board who had advised on the support that is available to households.

The group agreed that there is considerable support available to struggling households and commended efforts being made by agencies across Carlisle.

It was noted that despite best efforts, significant risk remains that some households will fall through gaps in support.

- Emphasis on hope is important. Does the tone of literature and engagement offer support and hope? Can we look at the tone of council tax letters, without impacting on collection rates?
- Is there any support material that we could provide in council tax letters?

RB advised that there is a trend for signposting to CAB as people do not always wish to disclose their full situation to the council. Post pandemic the tone of letters is different. The Revenues and Benefits Team receive very few comments from customers that letters are aggressive or that they have received threatening chasing letters. There is a local government re-organisation group that is looking at commonalities between letters and council tax literature to develop appropriate documents for Cumberland Council.

The group noted that challenge on supporting people who may be “slipping through the net”.

Theme: Community Response (meeting 01/11/2022)

Emma Dixon (Carlisle Partnership Manager) provided an overview of Carlisle Partnership and its role in engaging and informing stakeholders. The Partnership engage with 700 – 800 stakeholders (updates and newsletters). They also engage more strongly with targeted partners on key workstreams. There is a recognition that community diversity is a strength and that the partnership has a role in tackling “wicked issues” – issues that are too big or complex to solve alone.

Community engagement and response

ED advised on the role of the Carlisle Community Resilience Group in responding to the Covid-19 pandemic. An inform/ consult/ partner approach was used to engage productively with local groups, recognising that diversity and different perspectives helped to strengthen the response.

It was noted that there is a difference between the emergency response to Covid and the cost of living crisis, and different again for flooding. Flooding presents an acute emergency lasting 2-3 days and then a longer recovery period, it has the potential to engage a wide section of the population while the response is seen as a short term “sprint”.

The Covid response had novelty and urgency and was able to engage community support during initial lockdowns, but long term there was a risk of community fatigue, and it was more challenging to translate the community response into formalised community response groups.

The cost of living crisis has grown more gradually so has not generated the same spontaneous community response, more people may be affected and less well placed to offer assistance and as a “wicked issue” it did not offer the same possibility that a community response would deliver a clear solution. It was noted that there were micro-organisations and individuals doing very good work, but the question may be how to engage with them and support them to continue longer term.

It was agreed that an effective community response would address emotional wellbeing challenges as well as financial issues. How can effective local action be developed that meets a range of needs and engages those that are harder to reach, but are potentially more vulnerable?

It was noted that the Thriving Communities work and the Place Standard work at Longtown offered good resources for tackling issues in a wider context.

It was discussed that a positive outcome from this T&F group could be in raising the profile of the cost of living crisis and promoting the importance of strategic planning and funding to tackle challenges that were impacting on local people. This longer-term goal could sit alongside some shorter to medium term responses such as response mapping.

Learning from previous community responses

ED highlighted learning from the 2015 floods in terms of managing the social media and community response to a crisis. This learning led to the establishment of [Support Cumbria](#) as a way of effectively managing volunteers and contributions. Support Cumbria was active during the Covid response to support community groups.

It was noted that there are limitations on the effectiveness of a community/ voluntary response to crisis if it is not well managed. There is a need for co-ordination and parameters on what is offered, otherwise there is a risk that informal, spontaneous responses detract from an effective community and professional response.

There is likely to be a trial and error aspect to the partner and community response to the cost of living crisis as it differs to previous crises, but this should not deter attempts to engage.

Communication and engagement

ED noted that there was the potential to increase the prominence of Cost of Living resources, such as the council’s signposting webpages, to the partnership through newsletters and promoting a cascade of information by encouraging partners to share via their channels (known as a thunderclap).

It was noted that there would be benefits to raising the profile of cost of living support in Cumbria, and that local media sources, such as local radio, regional TV and local newspapers could offer a valuable tool in communicating with hard to reach households and those that are digitally excluded.

The online signposting resource should be heavily promoted to ward councillors to ensure that they were able to access it for casework.

Theme: Housing (meeting 08/11/2022)

Homeless Prevention and Accommodation Support Service Outline

TR highlighted to the group that Homeless Services routinely deal with people who are in crisis, and therefore the cost of living crisis does not change this. TR provided the group with a presentation that outlined the work of Homeless Prevention and Accommodation Services. Key workstreams include:

- Homeless prevention – enabling people to remain in their own homes
- Providing a range of short-term interventions such as liaison with landlord or lenders, assistance with benefits, income maximisation, debt management, discretionary payments
- Choice based lettings – “Cumbria Choice”
- Asylum seeker accommodation partnership support
- Low cost home ownership
- Engaging with food banks
- Supporting victims of domestic abuse
- Liaison over accommodation for prison leavers
- Rough sleeping
- Support for care leavers
- Challenging legality of evictions
- Rent deposit scheme
- 50 units of emergency accommodation (1 women and families scheme, one men’s scheme and dispersed units)
- Training in living skills to manage a tenancy
- Essential items – furniture store, mobile phones.

Trends in homelessness/ accommodation support

TR provided the group with details of how discretionary payments are being used to prevent homelessness. These are always grant payments that can be used for paying off rent arrears or paying rent in advance in order to allow people to pay a deposit to secure rental accommodation (most Cumbria choice landlords require one week’s rental payment in advance). Using grant to pay off arrears is important as having arrears can prevent people from registering on Cumbria Choice and accessing the Private Rented Sector either independently or through a letting agent. The amount paid can be negotiated with the landlord. The levels of discretionary housing grant being paid are not currently increasing £33,000 has been paid out over the past 6 months. However, the average amounts being paid are higher.

Noted that the freeze on evictions that had been in place during the pandemic ended last year and it takes a little while for evictions to be processed and reflected in homelessness statistics. Although levels of evictions had increased in the past year, it was the view of TR that this reflected the pandemic eviction freeze ending, rather than cost of living crisis. Cost of living crisis may not have had time to translate into evictions yet.

TR advised that it was significant that the long term main reason for homelessness in Carlisle (and Cumbria) has changed in the last 6 months. It had previously been due to a relationship breakdown / being asked to leave by family or friends, but is now due to private rented sector tenancy ending. TR believes that this reflects Covid followed by cost of living pressures causing private landlords to leave the market.

TR expressed concern that the Carlisle Private Rented Sector is shrinking.

Homelessness for owner occupiers due to domestic abuse has increased in the past 6 months.

Some merging indicators that mortgage arrears and evictions are rising. This is a matter to monitor, rather than requiring a response.

Some evidence that customers are finding “affordability checks” for renting harder to pass. This is especially the case for younger household due to the low rate of local housing allowance that they are eligible to claim.

15% deposits for low cost home ownership (LCHO) are now being required by some lenders. This can be a barrier to some households accessing LCHO schemes.

Rising interest rates are anticipated to cause private sector rent levels to increase. They may also cause landlords to sell and leave the sector.

Resources

The group asked whether there were enough resources – temporary accommodation and staff to manage service provision. TR advised that currently there is. Some temporary accommodation provision is leased from Riverside and there would be the possibility of looking to increase levels of property that were leased if pressures rose

TR advised that the biggest concern locally is the private rented sector as it appears to be shrinking. This can affect the availability of homes for people to “move on” to once they are ready to leave temporary accommodation. On average it takes about 10 weeks of intensive support in temporary accommodation before a customer is ready to move on, but if availability of move on accommodation slows, people would need to remain in temporary accommodation for longer and the Council may need to increase the number of temporary accommodation units to meet the Councils statutory obligations.

The group discussed longer terms policy responses that could be explored by the local authority:

- Creating longer term supported tenancies, rather than letting temporary accommodation on licence.
- Leasing additional properties from Riverside.
- Addressing unregulated private sector accommodation

A member raised the possibility of purchasing a small pool of council owned units for longer term supported accommodation.

Action for Councillors

TR asked that members used their community role and platform to raise the profile of the Homeless Prevention and Accommodation Services with local people and other councillors. It is important that households or individuals who are struggling with living costs and accommodation engage at the earliest possible time, well before they reach crisis point.

Public Health (Key Points from engagement between Chair and Director for Public Health)

A countywide co-ordination group “Cost of Living Crisis Response Co-ordination Group” has been formed, chaired by the Director for Public Health. This is currently in place until 31 March 2023 and involves County and all district councils and third sector organisations. This group oversees a number of tactical groups including ones covering warmth/fuel poverty, food security, income maximisation, mental health, and the wider impacts of poverty. There is also a communications co-ordination group. This is relatively early in its work, but should tackle some of the issues raised by the Task and Finish group with regard to co-ordination and raising the profile of support that is available.

We need to recognise that a large number of foodbanks is a sign of failure, and not a point for optimism – despite the important role they play in supporting households in crisis.

It is recognised that there is a link to community activity in tackling mental health and it is anticipated that this role will expand with the inception of the new councils in April 2023. Mental health, along with other issues such as nutrition and tackling obesity are long term challenges that county and district councils have been tackling for years and further strategic planning will be required once the new unitary authorities are in place.

The biggest issues for public health relating to the cost-of-living crisis were:

- Acute impacts on respiratory and cardiac health of living in cold homes. Cold, damp homes kill people – reference to Marmot Review 2020.
- Chronic health issues linked to poor nutrition and lack of food security.

Agreeing Recommendations Session (13/12/22)

Theme/ Sub Theme	Source	Recommendation?	Detail
Housing - Energy Efficiency	Service lead (HiA), ENW, T&F, CP Exec - padlet (CAfS)	Yes	Recommendation: Recognise the value of the Carlisle Home Improvement Agency and the potential that it has to improve the quality and energy efficiency of homes. Energy efficient homes are more affordable to heat and warmer homes can contribute to better health outcomes.
Housing - Energy Efficiency	T&F, Audit Committee (Dec 22)	Yes	Recommendation: Sustainable warmth projects present significant opportunity for local people, but the City Council needs to recognise the scale of challenge and risk in managing these schemes and preparing appropriately to manage these projects, learning from previous experience.
Housing - Energy Efficiency	Service lead (H'less), T&F	Yes	Recommendation: response to include short term solutions for this winter – winter warmth kits for Homelife Service and Homelessness Prevention and Accommodation Support Service to offer vulnerable individuals.
Housing - Energy Efficiency	T&F	Yes	Recommendation: Ensure that people who contact the City Council with issues regarding cold damp homes are offered support/ assessment through HIA. Ensure there is a system for Environmental Health Officers to refer vulnerable people to HIA for support.
Housing - Private Rented Sector	Service lead (HiA), service lead (H'less), empty property briefing	No	Reason: Reliance on PRS and difficulties that landlords face are national issues that are not currently within the scope of a local authority to address, particularly with no new sources of funding.
Housing - Avoiding Crisis	Service lead (H'less), Public Health, HMO briefing, empty property briefing	Yes	Recommendation: Communications campaign to publicise the services and schemes that the council provides to support people to remain warm and living in their own homes. This campaign should be targeted across private and social housing sectors (homeowners, private landlords and tenants) with a focus on preventative activity and early engagement with the council to avoid crisis.
Communications - Clear messaging on key issues	ENW, Service Lead (Comm Resp), CP Exec - padlet (multiple partners)	Yes	Recommendation: Consistent, high profile messaging of support and good signposting important for this winter.
Communication - Promote early engagement	Service lead (R&B)	No	Reason: Early engagement already promoted through housing communications campaign recommendation
Partnership - is important	ENW, T&F, Service Lead (Comm Resp)	Yes	Recommendation: The cost of living crisis is appropriately identified as a key area for partnership working during the transition to the unitary structures. Recognise that partnerships provide valuable additional capacity to meet local needs.
Long Term Strategic Issue	ENW, Service Lead (Comm Resp), T&F,	Yes	Recommendation: Recognise the cost of living crisis as a longer term strategic issue that will require strategic planning and resourcing
Long Term Strategic Issue - Evidence based response	CP Exec - (National Lottery), T&F	Yes	Recommendation: Evidence/ understanding of issue - produce briefings that pull together organisational data to provide strategic overview of areas within the city council remit.
Long Term Strategic Issue	T&F	Yes	Recommendation: Ensure that appropriate risk assessment is undertaken that appreciates that cost of living is a chronic risk that will last longer than a business-as-usual planning framework.

Long Term Strategic Issue	T&F	Yes	Recommendation: Recognise that there are impacts of the cost of living crisis for the local economy and small medium sized businesses. Refer this issue to Place Panel to consider.
Low-mid income households just outside support criteria - at risk	Service lead (R&B), service lead (H'less), CP Exec - padlet (Riverside)	No	Reason: Highlighted within report body as a vulnerable group. Hoped that some recommendations - particularly around engaging early if struggling with housing and good signposting/ comms will support this group.
Rural communities	Service lead (HC), T&F	Yes	Recommendation: Develop a tailored communication campaign for rural communities to publicise available support. This includes the use of posters and leaflets to reach a range of rural amenities such as pubs, churches, GP surgeries, village halls, community notice boards, local businesses.
Staffing issues - temporary contracts	ENW, Service lead (HiA)	No	Reason: Outside sphere of influence as the local authority is constrained by the time limited nature of funding bids as other agencies are.
Impacts on Staff	CP Exec - padlet (multiple partners)	No	Reason: This challenge is noted with regard to city council staff. The City Council is a supportive employer and offers an employee assistance scheme. It is limited in its ability to further support council staff by national challenges.
Thriving communities	Service lead (HC), T&F, Public Health	Yes	Recommendation: Note the good practice that the Thriving Communities project offers and endorse the use of this model to Cumberland Council
Councillors Role	Service Lead (Comm Resp), Service lead (H'less)	Yes	Recommendation: Ensure that elected Members are well briefed and allocated resources to understand the issue and support available and to undertake casework and signpost effectively.
Increased operating costs	CP Exec - padlet (multiple partners)	No	Reason: Outside sphere of influence as the local authority

Briefing Notes

Briefing: Private Rented Sector Market data for Carlisle

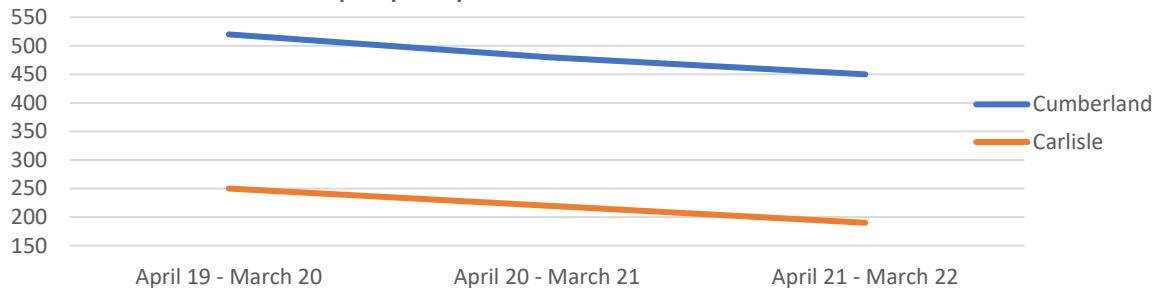
Number of private lets

Testing trend information provided during that T&F meeting that the private rented sector in Carlisle is shrinking. Comparative data for Cumberland is provided given the proximity of LGR.

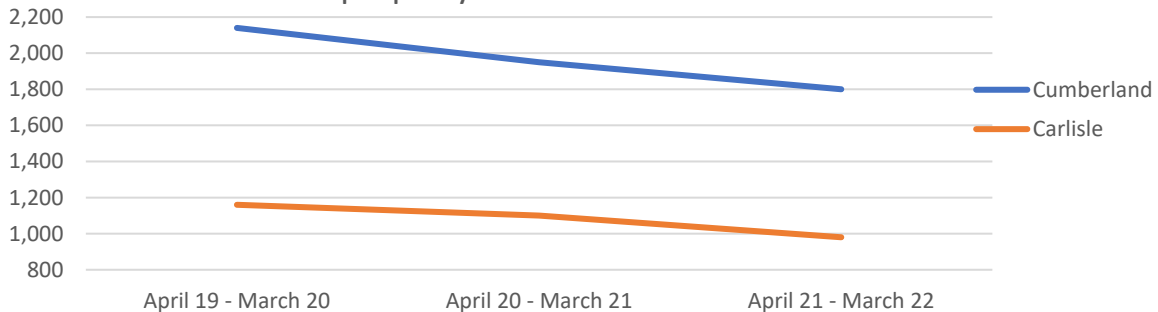
Data shows that the rental market for smaller properties is decreasing at a greater rate than for larger properties. During the period between April 2019-March 2020 and April 2021-March 2022, the following decreases in number of lets have occurred in Carlisle:

- 1 bedroom properties – lets decreased by 24%
- 2 bedroom properties – lets decreased by 15.5%
- 3 bedroom properties – lets decreased by 10.5%
- 4 bedroom properties – lets decreased by 8.3%

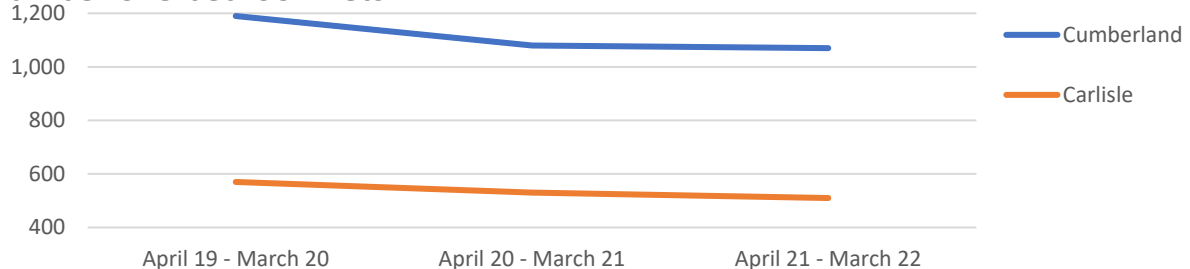
Number of 1 bedroom property lets



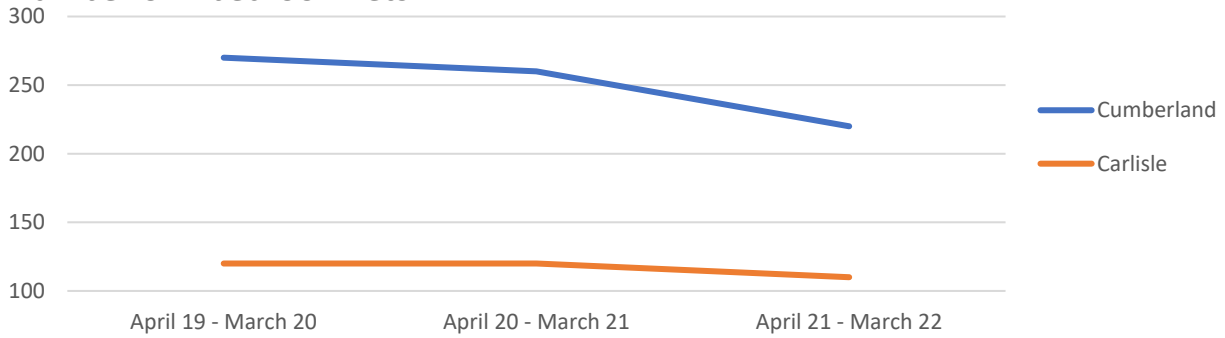
Number of 2 bedroom property lets



Number of 3 bedroom lets



Number of 4 bedroom lets



Cost of private rents

Rental levels are increasing in Carlisle, but not at unusually fast levels. However, mean rents do exceed the local housing allowance level, which can make renting on a tight budget more challenging.

	LHA rate*	Mean rent (£)	% change (Mean rent)	Lower Quartile (£)	% change (lower quartile rent)
1 bed					
April 19 - March 20		379		350	
April 20 - March 21		385	1.6	350	0.0
April 21 - March 22	350.01	399	3.6	360	2.9
2 bed					
April 19 - March 20		466		420	
April 20 - March 21		473	1.5	425	1.2
April 21 - March 22	425.01	486	2.7	430	1.2
3 bed					
April 19 - March 20		573		495	
April 20 - March 21		581	1.4	500	1.0
April 21 - March 22	524.99	600	3.3	525	5.0
4 bed					
April 19 - March 20		774		625	
April 20 - March 21		779	0.6	630	0.8
April 21 - March 22	674.99	814	4.5	695	10.3

*LHA = Local Housing Allowance - rates effective from April 2020

Data source: [Private rental market summary statistics in England - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/renting/private-rental-market)

Briefing: Funding Sources/ Information

Background

Responding to need Carlisle City Council has over the last 5 years developed an grants & external fundraising infrastructure which includes an accessible one-stop-shop for funding opportunities, support and information. This funding infrastructure has proved to be invaluable to support our organisation, partners and communities to meet long term wicked issues but also to respond to crises situations such as the pandemic and currently the cost-of-living crises.

Current:

The current grants and funding infrastructure includes:

- Grants & External Funding Strategy
- Grants & External Funding procedure
- Grants & External Funding List – accessible by council officers who are developing, submitting and reporting on bids and the finance tea. Providing a clear audit trail and a way of avoiding duplication and/or adding value.
- Grants & External Funding corporate training programme
- A Funding & Development Officer who liaises between funders (local and national), partners, council services and our communities to encourage a joined-up approach and better collaboration. Supports internal and external projects and funding bids.
- Grantfinder – an internal funding search tool which can be produce project specific funding reports. Officers use this tool to support projects internally and externally. Training on how to use the tool is provided for all users.
- [Grants & External Funding website](#) this is hosted on the Carlisle City Council website. The site has new funds added daily, lots of information and resources such as links to funding bodies, Cumbria CVS Cumbria and hints and tips. [Grantway.com](#) a free funding search tool for the voluntary sector
- [Carlisle City Council 4 Business](#) – free funding search tool for businesses (including social enterprises)
- **Funding newsletters** – these are cascaded weekly via email, social media, partners, officers, and members. The newsletters contain themed sections and when necessary, we have focused funding themes such as the COVID 19 grants and now Cost of Living grants (**attachment 1**)

Opportunities:

- Promote the funding infrastructure, information and opportunities to new members and senior officers of Cumberland Council.
- Promote Collaborative Funding Model Pilot – we are currently developing a pilot with the National Lottery Fund (tNLf) to allow funders and budget holders to better convene, connect and contribute to our place and to make it easier for community organisations to access funding. Working together to better support thematic issues such as cost of living crises, rural poverty, obesity etc.

Recommendation

It is recommended that an early action for this Task and Finish Group would be to seek a resolution from People Scrutiny Panel at their meeting on 6th October that funding information is promoted more widely internally to within the city council and is given higher prominence in external communications (website and social media).

Briefing: Houses in Multiple Occupation

Following the change to the legislation in 2018 which widened the definition of a licenced House in Multiple Occupation, our numbers have been fairly stable (155 – 165 on the licence register in a year). Every year we consistently see a changeover of around 15 new licenced HMO applications, this is new applicants purchasing an HMO and also new HMO owners, licencing stock already known to the Council. The Licence is held by an individual not against the property. We have seen a rise in absent landlords, properties being purchased through auction remotely, but this just a reflection of the housing market and the boom in sales at property auction in recent years.

During that last 18 months when we have inspected the licensed HMO stock, there is a noted difference in occupancy profiles. Properties are significantly under occupied with a high number of empty bed spaces. The student market has dropped and so have the numbers of European workers occupying these properties. Investors are still keen to purchase HMO properties in the City, due to lower property prices and high rental yields. The market dictates that they fit them out to a high standard, as the professionals property market is very competitive, so location and quality is key due to oversupply in the market.

This has seen the traditional profile for the HMO sector change in the last 10 years, it has driven up standards in the professional and student HMO lettings market, with the introduction of purpose built HMO in the City. This market will account for around 40% of the licensed HMO profiled stock. The remaining stock is higher risk, but standards overall are good. Enforcement action against our HMO landlord is low, with only 1 improvement notice issued on a landlord in the last 24 months for non compliance with the Housing Health and Safety Rating System.

We are also aware that we have around an additional 500 plus HMO in the City that fall outside of the mandatory licensing requirements, but are still by definition HMO's. these include properties occupied by three to four persons and flats that are pre 1991 builds. The accommodation in the past has gone through periods of inspection, with a focus on self-regulation and landlord accreditation to drive up property standards. The Council continues to work with the RNLA to establish good working partnerships with our local landlords to support them getting the correct information and advice from a professional landlord organisation.

Briefing: Empty Properties in Carlisle

I have been in the empty homes post since 15th June 2022. I work by obtaining a list of empty homes from council tax every three months to monitor the status and condition of the empty homes within the borough. My last list was obtained on 16th August 2022. On this list there was currently 813 empty homes. 483 homes on this list have been empty for less than two years. There are 330 empty home which have been empty for two years or more. These are the long term empty homes that I target and support to get back into use. I do not usually target those empty for less than two years unless a complaint is received.

This is because the majority of the short term empty homes are either up for sale, being renovated or in probate.

Of the 330 long term empty homes, 34 of these have been empty for 10 years or more. Some of these are not habitable and a handful are flats located above commercial with no separate access that can never be brought back into use. I am working with these owners to have them removed from the council tax list through the valuation office. When Jack started the empty homes role in 2018 there was over 1100 empty homes and the work and intervention he did has meant that this number had halved by the time I took on the post which is a phenomenal achievement. I hope to take this further and reduce the numbers once again.

My next steps within the role is to obtain a list of second homes through council tax. The most recent complaints I have received have not been from properties on the empty home list but from properties on the second homes list. There has been a number of fully furnished, unoccupied but poorly maintained homes that require assistance. I am hoping to bring some of these back into use and will be actively targeting these next year.

I sent letters to 650 of the homes on the August list in September 2022 that had been empty for 14 months or more. The content of the letter was an early warning advising if not occupied after 2 years council tax would move onto 200% premium rate. I received a large number of calls, emails and letters as a result of the letter sent and had active engagement with approx. 200 empty home owners. The response was promising and a number of people taking time with renovations agreed to speed this up so they would not incur council tax premium charges. A large amount of empty homes on the list from 2019 are a result of COVID 19 delays. Most were under renovation then were hit by lockdowns, rising costs and lack of contractors. I suspect when my list arrives that the number would have reduced further as a lot of these will now be occupied.

I have carried out 11 empty home grant advice visits since June 2022, 4 of those visits have been awarded empty homes grants. These 4 properties are being renovated and will be let out to local people in the Carlisle area. One of these is being let to a disabled lady that has been served notice by her current landlord.

Since June 2022 I have paid and signed off two grants. Both these were let to local residents at LHA rent. I am expecting to sign off and pay 6 more grants by April 2023. I am most likely going to approve another 3 grants by the end of the year that should be paid and signed off by June 2023. There is high demand from home owners wanting to apply for grants. I usually send a letter out to all those empty for two years+ asking if they wish to apply however I am no longer able to do so. The challenge I now face is that my grant funding is currently sitting at 25k and if I approve another 3 grants at £3,000 each I am then left with 16k. I have been informed there is no more funding available. This will affect the support I can give to empty home owners and will reduce and slow down the turnaround of these properties that are being brought back into use to be let in the private sector. Condition of the grant is that works are completed with 6 months.

Once the funding runs out it is likely I will sign post empty home owners in need of financial support to either Serco or UK Housing crisis both national schemes who are in position to fund works by taking over the property through a lease agreement. They will then renovate and rent the properties for 5 years+. Whilst this will bring properties back into use and reduce the list there is a risk that these properties may not be let to local residents in the Carlisle area.

Alongside the grants and advice I have provided I have been continuing with ongoing enforcement action. I have carried out works in default at one property and obtained a warrant to enter another property. The outcome of this meant one property has gone up for sale via auction and is one of the properties I hope to support with a grant to bring back into use. There is also an enforced sale policy in place.

In regards to your initial question as to how the cost of living crisis is affecting empty homes, I am seeing longer turn around times to complete renovations, home owners struggling to find contractors and the price of building materials delay projects. Rise in interest rates is putting investors off acquiring more stock as well as changes to the private rented sector such as EPC's required to be a C or above in 2025. New EPC legislation means projects cost more to complete as they are future proofing their stock for the changes that are coming into force.

Task Group: Cost of Living

The purpose of this Padlet is to gather intel to support Scrutiny work on the Cost of Living and the development of a paper that will be shared with the new Cumberland Authority. PLEASE INCLUDE YOUR NAME / ORGANISATION IN THE COMMENTS.

EMMA DIXON NOV 02, 2022 11:01AM UTC

EMMA DIXON DEC 05, 2022 01:44PM UTC

Is your organisation affected by Cost of Living – is so how? (Please list name, answer and how).

Carlisle City Council - Internal cost of utilities, wage rises, interest rates on loans, reduction in reserves, impact on staff (mental health) Council is the same as any other business and impacted by the cost of living crisis as well as having to support residents of the constituency who are being impacted by the crisis (Task Group - Cllr Birks) – ANONYMOUS

Village/rural communities - Increase in cost of fuel (and other things) in danger of making many activities/village halls/services unviable. (Cllr Higgs - Carlisle CC, Wetheral PC, SWWATCH) – ANONYMOUS

Significantly increased demand for our free home energy saving advice service for people at risk of fuel poverty. More people are in crisis when they call than last year. Demand for our commercial advisory service - ie home energy audits for people who want to retrofit their home - has plateaued even though the cost of retrofitting vs cost of energy ratio has improved. Karen Mitchell, CAfS – ANONYMOUS

We work with a number of low & middle income families who are struggling with rent payments, heating bills etc. Gillian Brough - Riverside – ANONYMOUS

Large numbers of our customer base are affected - they are already on a low income so price rises are hitting some very hard. – ANONYMOUS

Increased utility bills impacting the amount of money to spend on students. More students needing support with travel and free school meals. Strikes, impacting learning time for students. Increased stress of staff and students. Suzanne Wannop - Carlisle college – ANONYMOUS

Increased pressure on ensuring staff offering support are not suffering themselves too. – ANONYMOUS

As with all SMEs some clients are directly affected by the cost of living crisis. We see all SMEs are indirectly impacted...either less disposable income from customers or focusing on business costs and offering value for money to customers Keith Jackson Thomas Jardine & Co – ANONYMOUS

Seeing increase in crime (all forms), seeing police officers using facilities (showers, etc) at work – EMMA DIXON

Increased pressure on the voluntary organizations that we support - needing to respond to their beneficiaries. Needing to do more with less and being faced by increasingly critical pressures – ANONYMOUS

EMMA DIXON DEC 05, 2022 01:45PM UTC

What is your organisation doing around Cost of Living? Are there any links to information you can share?

People panel have set up a task and finish group to look at what is happening over the area, Signposting, supporting, benefit advice, housing advice, enabling, warm hubs, distributing funds for hardship, <https://www.carlisle.gov.uk> (Task Group Cllr Birks) – ANONYMOUS

Important for organisations such as councils, CAB, DWP, etc to do all they can to make available information on sources of help, advice & financial support. A good use for social media! (Cllr Higgs - Carlisle CC, Wetheral PC, SWWATCH) – ANONYMOUS

Cold to cosy homes service: <https://cafs.org.uk/cold-to-cosy-homes-cumbria/> (Karen, CAfS) – ANONYMOUS

We are offering up to 25% uplift on all current grants - The National Lottery Community Fund – ANONYMOUS

Carlisle CC - Cost of Living Support - We've drawn together some information on website homepage that provides link to government and partners' support. The information is available at <https://www.carlisle.gov.uk/news-and-events/cost-of-living-support> – ANONYMOUS

We offer money advice, affordable warmth and employment and training services to assist customers. We also have a helping hands fund that we can use to access energy vouchers, grocery vouchers and other household goods to assist customers. We are working in West Cumbria to use one of our facilities as a Warm Hub. Gillian Brough - Riverside – ANONYMOUS

We held our AGM last week with a focus on COL with speakers and workshops. We are currently coordinating feedback from attendees on issues, challenges and what help is required - we can feed this in. – ANONYMOUS

Bursary support for students but only limited amount is available. Free snacks for students in the library every morning. Agenda for senior leaders to discuss the impact for staff to better support. – ANONYMOUS

Cumbria Community Foundation: (1) Annual Winter Warmth Appeal - target to raise £500K this year to support vulnerable, elderly people county wide
<https://www.cumbriafoundation.org/winter-warmth-fund/give-to-the-winter-warmth-fund/> (2) Warm Spots Fund
<https://www.cumbriafoundation.org/fund/warm-spots-fund/> (3) Community Hardship Fund
<https://www.cumbriafoundation.org/fund/community-hardship-fund/> - ANONYMOUS

Working with Be the Business to develop Business Support Programmes. Also currently working with American Express looking at developing a short series of online sessions to allow business develop recession preparedness Keith Jackson Thomas Jardine & Co - ANONYMOUS

Restorative policing - EMMA DIXON

Independent Age: Cost of Living crisis free resources. Independent Age recognise that money can be tight at times for older adults, especially once they retire and living on a fixed income while fuel bills, travel costs and general living expenses are increasing. They have produced free guides and factsheets with information to help boost Older People's income, find the care they need, remain independent, choose the right place to live, stay connected with others, and more. Link here: <https://www.independentage.org/get-advice/advice-guides-factsheets-leaflets#moneyjumpoint> - ANONYMOUS

CPCA are doing a questionnaire around - speak to Lyndsey for the information - EMMA DIXON

<https://www.understandinguniversalcredit.gov.uk/communicating-help-for-households-and-cost-of-living-payments/> - ANONYMOUS

<https://beis.frontify.com/d/XnaTkXURf8Ck/government-support-for-household-energy-bills#/home/home/overview> - ANONYMOUS

<https://www.gov.uk/guidance/cost-of-living-payment> - ANONYMOUS

Cost of Living Support. The government has published energy saving advice as part of the Help for Households Campaign. Advice is given for: Reducing boiler flow temperature. Turning down radiators not in use. Draft-proofing windows and doors. We've drawn together some information on our website that provides links to government and partners' cost of living support. The information is available at <https://www.carlisle.gov.uk/news-and-events/cost-of-living-support> - ANONYMOUS

National lottery - working 10% uplift on a grant - now offering 25% uplift on grants - lots coming in at the moment - EMMA DIXON

Warm Home Discount scheme: <https://www.gov.uk/the-warm-home-discount-scheme>, <https://www.gov.uk/check-if-youre-eligible-for-warm-home-discount> - ANONYMOUS

Help for Households campaign - social tariffs. Social tariffs toolkit: <https://beis.frontify.com/d/XnaTkXURf8Ck/government-support-for-household-energy-bills#/social-tariffs/introduction> Campaign: <https://helpforhouseholds.campaign.gov.uk/> More information: <https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs> - ANONYMOUS

Hull City Council - Warm Spaces Charter: https://linkprotect.cudasvc.com/url? a=https%3a%2f%2fwww.hull.gov.uk%2fsites%2fhull%2ffiles%2fmedia%2fEditor%2520-%2520Housing%2fA4%2520Warm%2520space%2520charter.pdf&c=E,1,SqK83Cy7QpOM2twcn3vf2cvJU4wzOEYTXpqd5a5c1h6gG_bZsHT1Ykufc84OtudTiX-vL8nrxamDxdbH63-IU90yZ56TjHArCOT1rQomDYQBBxNv2PKbA,,&typo=1 - ANONYMOUS

Hull Warm Spaces - https://maps.hull.gov.uk/?tab=maps&Layers=Warm_Spaces - ANONYMOUS

<https://www.ncic.nhs.uk/news/advice-how-keep-warm-and-well-winter> - NHS (Keeping Warm) - ANONYMOUS

<https://new.cumbria.gov.uk/warm-spots> - Cumbria County Council (Warm Spots) - ANONYMOUS

<https://www.cumbria.gov.uk/costofliving/default.asp> - ANONYMOUS

EMMA DIXON NOV 07, 2022 04:16PM UTC

What do you think are the gaps? Are there any?

Lack of cohesion between groups, and needs mapping so that we reduce duplication (Task Group - Cllr Birks) - ANONYMOUS

Echo comments above. Important role for this Partnership and others in sharing information and advice. (Cllr Higgs - Carlisle CC, Wetheral PC, SWWATCH) - ANONYMOUS

Funding. We are applying for funding to be able to carry Cold to Cosy Homes service on next year. Karen Mitchell, CAfS - ANONYMOUS

Not sure if there are gaps but it seems as though a number of organisations are providing a lot of services but I am not sure everyone knows how to refer into the services or who can access them. Gillian Brough - Riverside - ANONYMOUS

Support for VCSE organisations who are facing increase in running, staff, volunteer, delivery costs etc - ANONYMOUS

Sadly Cost of Living crisis will be having an impact over the next few years and so people will need support over this period - not just this winter - ANONYMOUS

coordinated approach to ensure all working together. - ANONYMOUS

SMEs quietly absorb additional costs. From conversations with business owners, they need a one stop information source for local business initiatives. Keith Jackson Thomas Jardine & Co - ANONYMOUS

EMMA DIXON NOV 02, 2022 11:12AM UTC

Are there any recommendations you think we should be making?

Keep each other fully informed (fortnightly Partnership emails are great - make sure you read them thoroughly!) and don't be afraid to share helpful advice. Better overshared than not shared at all. (Cllr Higgs - Carlisle CC, Wetheral PC, SWWATCH) - ANONYMOUS

Standards for new housing development must be improved as otherwise we are allowing the building of energy inefficient homes that will need to be retrofitted in the future. Karen Mitchell, CAfS
– ANONYMOUS

We can share information on all groups we currently fund - The National Lottery Community Fund / Awards for All – ANONYMOUS

<https://www.understandinguniversalcredit.gov.uk/communicating-help-for-households-and-cost-of-living-payments/-cost-of-living-toolkit> – ANONYMOUS

Develop/publicise directory of organisations that can help and funding available that is shared around partnership. Gillian Brough - Riverside – ANONYMOUS

Decrease the income threshold for those applying for bursary support. Suzanne Wannop - Carlisle college – ANONYMOUS

I'll make sure the Carlisle CC Cost of Living Support info is shared across Primary Care Social Prescribing Link Worker Networks across the city (if not already shared) – ANONYMOUS

All of the above - join up the services, spot and fill the gaps, spread the word. (Cllr Higgs - Carlisle CC, Wetheral PC, SWWATCH)
– ANONYMOUS

Improving the standards for housing development. Karen Mitchell, CAfS – ANONYMOUS

a very important practical step would be to buy a large amount of pre-paid cards for people to take to payment points to pay for their utilities. Give them to third sector organisations to give out during drop-ins and community get-togethers – ANONYMOUS

Increase awareness of services available. Pro-actively identify vulnerable customers who may benefit from assistance. Gillian Brough - Riverside – ANONYMOUS

Flexible approach to any support for local business ie pavement use for cafes/retail (Keith Jackson Thomas Jardine & Co)
– ANONYMOUS

Try to keep abreast of all issues as they seem to change on a weekly basis as more people become affected – ANONYMOUS

EMMA DIXON NOV 07, 2022 04:51PM UTC

What do you think that the local authority could be doing to respond to the cost of living issues?

Increase the awareness of what they are doing - not just social media - through radio tv etc. Joining up the services that are being provided so they know about each other (not just statutory) continue to apply for government funding continue distributing funds i/e/ hardship rent deposits council tax relief Be enablers stop and assess what is there and map (Task Group - Cllr Birks)
– ANONYMOUS

Cost of living research briefing: Carlisle

October 2022

Understanding the impact of the cost of living crisis on Riverside's customers

This summer, Riverside Group commissioned an independent survey of its customers to tell us about their experiences of the cost of living crisis, how it is impacting their lives and what additional support they may need. The survey went live in August 2022 to social housing, retirement living and shared ownership customers across England. We spoke to 3,419 people across England with 370 of those living in Carlisle.

Struggles with everyday bills

Our research found that 71% of Carlisle customers have struggled to pay at least one of their household bills over the last twelve months.

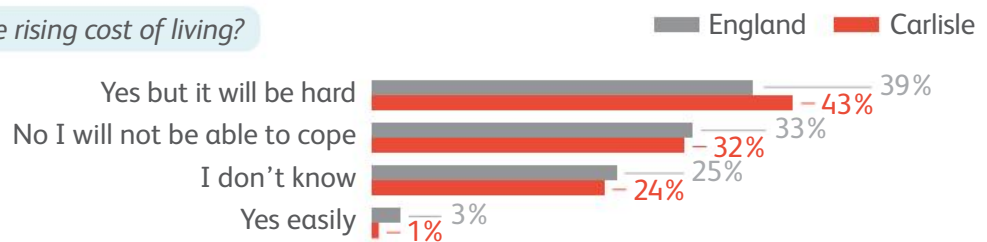
Food bills (68%) were the most common bill that customers struggled to pay followed by electricity bills (63%), and gas/heating (61%). Worryingly 34% of

customers struggled to keep up with rent or mortgage payments with 19% of customers missing payments.

When asked what decisions people had made in order to pay rising everyday bills, 77% of respondents in Carlisle had cut back on household spending such as supermarket shops. More than half (62%) had made the choice to switch off their heating and 40% had to rely on financial support from family and friends.

Cost of living

Will you be able to cope with the rising cost of living?



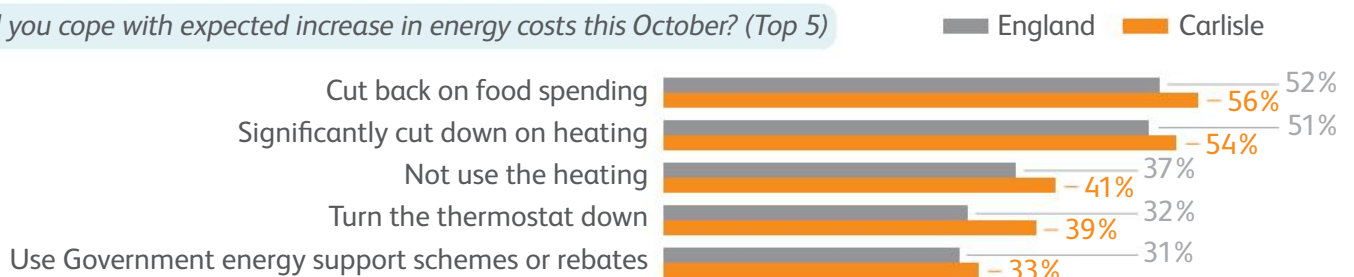
Do you have any savings to cope with the rising cost of living?



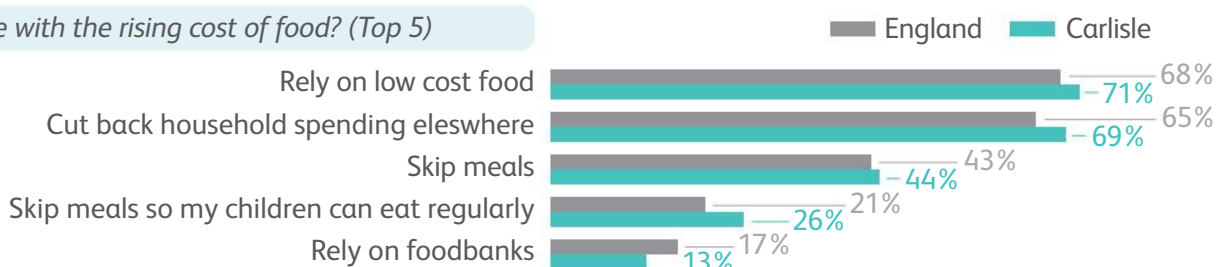
Rising food and energy costs

With inflation, soaring production costs and wholesale gas supply and demand pushing the price of food and energy up our customers are having to make difficult decisions with heating and eating this winter.

How will you cope with expected increase in energy costs this October? (Top 5)



How will you cope with the rising cost of food? (Top 5)





Impact on Universal Credit claimants

For the last five years Riverside has conducted an independent survey of its customers who are claiming Universal Credit (UC) to tell us about their experiences. As part of this survey, we spoke to people who were Universal Credit claimants in Carlisle. Our research found four in ten claimants (39%) experienced financial hardship waiting for the first payment.

The majority of claimants were financially ill-equipped to cope with the five weeks wait for the first payment, with just under half of claimants (47%) having to rely on support from family or friends, one in five (19%) fell into rent or mortgage arrears and 17% relied on help from foodbanks.

40% of claimants responding to the survey received an advance first payment but 56% of those experienced difficulties making the repayments and over a third (37%) were not aware the advance included housing costs.

Universal Credit impact on personal finances

The overall impact on personal finances is severe with a quarter (25%) of claimants stating that their debts have increased as a result of being on UC and only 10% had managed to reduce their debt.

Since receiving Universal Credit 30% have found it more difficult to budget and manage their money with only 8% reporting it had made budgeting easier. We delved deeper into why this was occurring and found the three main reasons were:

- variation in monthly payments (51%)
- reduction in payment compared to previous benefits (42%)
- deductions from payment due to sanctions, overpayment or previous arrears (36%).

Riverside's support services

As a responsible social housing landlord, we are acting quickly to ensure the lessons learned from this survey are used to shape our services.

We are using this data to identify and prioritise support needs and improve the service we offer to customers. We are investing over £2.5 million per year in the funding of tenancy sustainment on top of existing money advice, employment and affordable warmth services.

Five steps to support people through the cost of living crisis

1. Reduce the five week wait for Universal Credit
2. Reduce arrears & prevent evictions by changing the advance payment system with a direct payment automatically triggered to the landlord
3. Bring forward the planned uprating of benefits from next April to this October
4. Complete removal of the benefit cap and two-child limit
5. Extend the Warm Homes Discount scheme to households who receive energy through communal heat networks

Riverside is one of the UK's leading social housing and regeneration organisations, owning or managing around 75,000 homes in over 176 local authority areas from Irvine to Kent. We are the largest housing association provider of supported housing services, with a track record of transforming lives and revitalising neighbourhoods dating back to 1928. In December 2021, London-based One Housing joined Riverside as a subsidiary, making us one of the largest housing associations in the country.

Contact us

James Hennigan, Public Affairs Manager at Riverside. james.hennigan@riverside.org.uk / 077 914 431 57

Cost of Living Support



A public information leaflet from Cumbria County Council.

A message from **Patricia Bell, Cumbria's Cabinet Member for Health and Care Services.**



"With the cost of living on the rise, I urge anyone in Cumbria who is struggling, whether that's emotionally, financially or just because you need practical help, to get in touch and seek support.

"It can be daunting to search through what is on offer and to find what you need. This booklet provides local information for Cumbrian residents on a range of helpful topics.

"You might feel worried or find yourself in a position you have never experienced before, but please don't wait for problems to get worse, there are many local organisations that can help."

Councillor Patricia Bell



Energy saving advice



FREE Energy Saving Advice from Cold to Cosy Homes Cumbria

You or someone you know could benefit from a FREE advice phone call from a qualified assessor, who will advise you on the services you could benefit from.

These could include:

- Energy-efficient equipment such as FREE LED light bulbs, sent to you in the post
- Professionally installed draughtproofing
- Help with your energy bills and advice on switching energy tariff
- Referral to support agencies or for other grants

Visit cafs.org.uk/cold-to-cosy-homes-cumbria/ to find out more.

Also see: How to save money on your energy bills: energysavingtrust.org.uk/campaign/how-to-save-money-on-your-energy-bills/

Financial support



If you are worried about money, you can contact **Citizens Advice**. They can give you free advice on debt, benefits, employment, and housing problems, and make sure you're getting all the support you're entitled to.

Go online at citizensadvice.org.uk or call your local office:

● Allerdale	01900 604735.
● Barrow	0808 278 7817.
● Carlisle and Eden - (for debt & ongoing enquiries)	03300 563037.
- (for new enquiries)	0808 278 7844.
● Copeland and Whitehaven	01946 693321.
● Millom	01229 772395.
● South Lakes - (for debt & ongoing enquiries)	03444 111444.
- (for new enquiries)	01539 446464.

Cumbria Law Centre (cumbrialawcentre.org.uk) can offer free legal advice on housing, debt, employment, and welfare benefits to those on low incomes.

Lost your job?

If you've lost your job or had your hours reduced, then you might be able to claim benefits. Many people miss out because they don't know what they're entitled to.

The **Citizens Advice Help to Claim** service can talk you through the early stages of making a claim and make sure you're claiming the right benefits; call **0800 144 8444** to find out more.

Or you can find out more about **Universal Credit** (and make your claim) online: understandinguniversalcredit.gov.uk

Getting back into work?

Cumbria Opportunities has information about local jobs, training courses and apprenticeships.

Cumbria Jobs Fuse helps to connect people looking for work to local employers looking for staff. If you're looking for work, call **0800 100 900**; if you're an employer looking for staff, call **0808 196 3596**.

Business support

Cumbria Local Enterprise Partnership (CLEP) offer a business advisory service – bringing together and simplifying access to national and local business support. They ensure that you can access business support, no matter the size, sector, or maturity of your business.

Contact their dedicated business advisors today on Freephone **0800 069 6444** or email info@thecumbrialep.co.uk

Help with housing

If you are having difficulties paying for housing, you should contact your landlord, housing association or mortgage company.

If you face losing your home, speak to your local district council who may be able to help.

If you are struggling to pay your council tax, get in touch with your local district council; if you are on a low income, you may be eligible for a grant towards the cost. Your district council can also help if you are at risk of eviction or homelessness. You can find information on their website, or contact them on the numbers below:

- Allerdale Borough Council **0303 123 1702.**
- Barrow Borough Council **01229 876543.**
- Carlisle City Council **01228 817200.**
- Copeland Borough Council **01946 598300.**
- Eden District Council **01768 817817.**
- South Lakeland District Council **01539 733333.**

Credit Unions

Credit Unions help people save money and can also provide loans at low interest rates. They are an alternative to payday lenders and ‘loan sharks’ and can help you avoid getting into problem debt. There are four Credit Unions in Cumbria:

- PCCU, recently merged with Affinity Credit Union, covers the whole of Cumbria: pccu.co.uk/cumbria / **01282 691333.**
- Carlisle and District Credit Union also covers the whole of Cumbria: carlislecu.com **01228 594007.**
- Barrow & District Credit Union operates South West Cumbria: barrowdistrictcu.co.uk **01229 870110.**
- Whitehaven, Egremont and District Credit Union operates in West Cumbria: wedcu.co.uk **01946 66755.**

Ways to Welfare

Cumbria County Council’s Ways to Welfare helpline offers help and emergency support with basics and essentials for people struggling to cope with their current situation. Call **0800 783 1966** or visit cumbria.gov.uk/welfare.

NHS prescriptions and health costs

You might be able to get free NHS prescriptions, dental treatment, eye tests and help with other NHS costs: gov.uk/help-nhs-costs

Broadband Social Tariffs

Could changing your provider save you money? ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs

Food support



If you are struggling to feed yourself or your family, there are organisations that can help. They are used by hundreds of people every week in Cumbria and from all walks of life.

There are food banks and other food projects located across the county, find your nearest at cumbria.gov.uk/welfare or call the county council’s support line on **0800 783 1966.**



Free school meals

If you are on a low income, your children may be entitled to free school meals and clothing grants. You can check your eligibility and apply online at cumbria.gov.uk/freeschoolmeals or call **01228 606060**.

Healthy Start Vouchers

For milk, fruit and vegetables if you're on a low income and pregnant or have a child under 4. Apply online at healthystart.nhs.uk

Domestic abuse support



There are many kinds of domestic abuse; it might involve physical violence, controlling behaviour, financial control, and/or isolating people from friends and family.

The levels of domestic abuse have risen during the Coronavirus pandemic, but it is often a hidden problem. There are many organisations that can help, but if people are in danger, they should call **999**.

There's more information, including links to organisation that can help, on the Cumbria Police website: cumbria.police.uk/Advice-Centre/Personal-Safety/Domestic-Abuse

Mental Health support



There are many things that can affect your mental health, particularly if you are dealing with financial problems. It's normal and there is help available.

If you require this document in another format (e.g. CD, audio cassette, Braille or large type) or in another language, please telephone: **0300 303 2992**.

আপনি যদি এই তথ্য আপনার নিজের ভাষায় পেতে চান তাহলে অনুগ্রহ করে 0300 303 2992 নম্বরে টেলিফোন করুন।

如果您希望通过母语了解此信息，
请致电 0300 303 2992

Jeigu norétumėte gauti šią informaciją savo kalba,
skambinkite telefonu 0300 303 2992

If someone is in a mental health crisis and needs urgent help, they can call their local Crisis Team 24 hours a day, 7 days a week:

- People in North Cumbria can call **0800 6522 865**. (Those who are Deaf/hard of hearing can text **0779 565 6226**.)
- People in South Cumbria can call **0800 953 0110**.

The **Samaritans** are also available 24/7 on **116 123** for people who need to talk to someone urgently (samaritans.org)

NHS psychological therapies services in Cumbria can provide treatments for a range of common mental health problems including depression, anxiety disorders and panic attacks, and post-traumatic stress disorder. You can refer yourself for support or ask your GP to make a referral for you.

- Visit First Step North Cumbria at: cntw.nhs.uk/firststep.
- Visit First Step South Cumbria at: lscft.nhs.uk/first-step.

Additional mental health support

Kooth is an online service for young people aged 11-18. Find out more at kooth.com

Mindline Cumbria offers support and guidance about mental health over the phone, via text or email. They will listen to your concerns and help to empower you to feel more in control of your mental health or support someone else. Visit mindlinecumbria.org to find out more.

W celu uzyskania informacji w Państwu języku proszę zatelefonować pod numer 0300 303 2992

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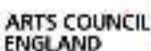
THRIVING COMMUNITIES **CARLISLE**

EVALUATION REPORT

2021-2022



Made possible thanks to:



This project is supported by the Thriving Communities Fund, which aims to improve and increase social prescribing community activities by bringing together place-based partnerships of local voluntary, community, faith and social enterprise projects. The Thriving Communities Fund has been made possible thanks to funding from the National Academy for Social Prescribing, Arts Council England, Natural England and Historic England, with support from NHS England and NHS Improvement, Sports England, the Office for Civil Society, the Money & Pensions Service and NHS Charities Together.

Thriving Communities Carlisle received further funding thanks to Cumbria Community Foundation.

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Thriving Communities Carlisle

Thriving Communities Carlisle is a partnership, established in 2020, just as the country was emerging from the first COVID-19 lockdowns. The partnership brings together organisations from across the arts, culture, nature and health sectors in Carlisle. Our partners are Tullie House Museum and Art Gallery, Carlisle City Council, Cumbria Wildlife Trust, Prism Arts, Susie Tate Projects, North Cumbria Integrated Care NHS Foundation Trust and Carlisle Healthcare.



The partnership were fortunate to be recipients of the Thriving Communities Fund to support our first year of activity. The funding we received allowed us to have two strands to our activity – first, the creation of a new programme of cross-partner activity called ‘Inside Out’; and second, the upscaling of existing activity delivered by our various partners to be able to reach more people.

Partnership working

Strong partnership working is one of the strengths of this project. A representative from each of the 7 core partners formed the Partnership Steering Group. Chaired by the Project Coordinator, the group met on a fortnightly basis from May 2021-June 2022 to support strategic planning.

"The Thriving Communities partnership is just wonderful. It's a really fantastic group of like-minded organisations who all come at it from the benefit of the city, as opposed to just the benefit of their organisation which is really important in a partnership."

- Anna Smalley, Tullie House Museum and Art Gallery

"I feel very passionate about the benefits of the partnership, and it has shown to me and proven that when you get the right people in a partnership it can be an absolute success."

- Jeannie Pasley, Carlisle City Council

Legacy

We are absolutely delighted to have support from Carlisle City Council who have given funding to continue our cross-partner activity for another year. Activity will be further supported by a cash match from Tullie House Museum and Art Gallery and onward funding from the Cumbria Community Foundation.

INSIDE OUT

Inside Out is our flagship cross-partner activity. They are 6-week programmes of taster activities, inspired by nature and the outside world. Each week a different local organisation or practitioner brought a different activity for participant's to try out. Sessions were designed to be accessible to all, without any need for prior skills or experience. Each programme was supported by a facilitator or two. Programme facilitators could then signpost participants to similar, longer term opportunities depending on what they enjoyed. Participants were encouraged to attend all 6 sessions.

9 programmes between August 2021 and June 2022.

Partnering with **8** community centre venues - Brampton, Longtown + 6 city wards.

18 local organisations and practitioners delivered **52** sessions.

A total of **273** attendances from **75** participants.

An example Inside Out timetable:

Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
Nature quiz & creating seed bombs	Healthy cooking on a budget	Crafts inspired by spring	Local social history & poetry writing	Dance and movement inspired by spring	Creative evaluation through collage

Activity spanned the arts, culture, nature, physical activity and wellbeing sectors. Sessions ranged from painting to trampolining, gardening to drumming, social history to mindfulness.



Test and learn

After each programme, and sometimes between sessions in the same programme, we adjusted our approach for the next iteration based on feedback and our experiences. Some of the key lessons taken forward were:

- **Partnering with community centres.** In earlier programmes we took a more transactional approach to working with community centres. We quickly recognised the importance of working in partnership to develop programmes that were responsive to local needs and interests.
- **Facilitation.** It was important to have a consistent facilitator throughout the programme who could act as a familiar, friendly face as the activity practitioner changed each week. Some facilitation was offered by social prescribing staff from Carlisle Healthcare. We also recruited individuals from the local communities we were working with for this role. That local knowledge was really important especially when working in Brampton and Longtown, where our partners had less experience.
- **Wrap-up session.** The final week of each programme was designated as a wrap-up session after feedback from our very first participants. Without space for reflection and onward signposting, the programme would have ended abruptly after a full activity session.

Participants

Whilst we initially expected referrals to come through health and social care professionals, nearly 2/3 of participants actually self-referred to the programmes. Participants had a range of motivations for signing up:

"To encourage and motivate myself to go out and connect with groups and try new things and hopefully discover more of what I'd like to do! As it can be a long winter living on my own!"

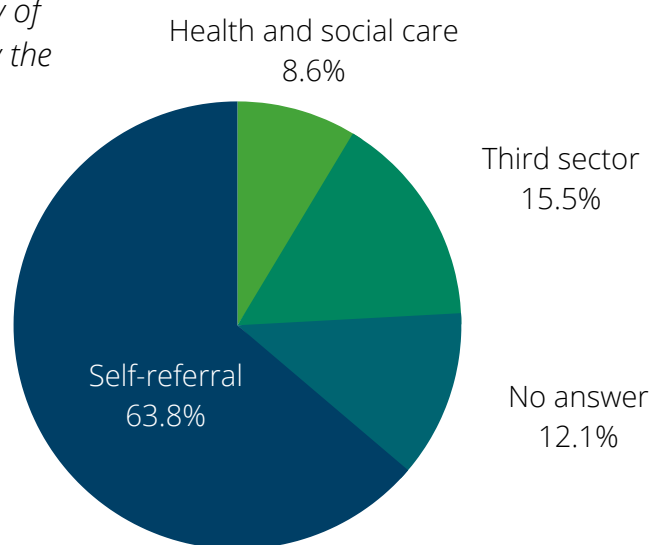
"Getting used to being around people and interacting in social situations better."

"After retirement I had built up attendance at a variety of groups and activities. That has all been dismantled by the pandemic so I feel like I'm starting over again and am looking for ideas."

"To socialise and learn new things."

Key participant demographics*:

- 60% over the age of 65 and 17% aged 25-34.
- 69% identified as female.
- 97% white.
- 38% identified as having a disability.
- 10% report being a carer.
- 53% were retired, 19% not in employment and 10% in full/part-time employment.



Referral routes of Inside Out participants

*58/75 participants completed all/part of diversity monitoring form.

Changes in wellbeing

The Short-Warwick Edinburgh Mental Wellbeing Scale (S-WEMWBS) was used to monitor changes in participants' wellbeing across the programme. The WEMWBS has been validated for use in the general population and across many different settings including health services and community projects. The S-WEMWBS uses a 5-point rating scale to explore functioning and feeling aspects of wellbeing across 7 domains.

Participants showed an increase across all 7 domains*:



*average increase from start to end of programme
41/75 participants completed both S-WEMWBS.

Further feedback

In addition to quantitative evaluation through the S-WEMWBS, we gathered further qualitative and anecdotal feedback. Each week we asked participants 4 questions:

1. How are you feeling ?
2. What have you enjoyed?
3. Anything you have learnt/will take away?
4. Anything you would change?

In our later 4 iterations of the programme we introduced a creative wrap-up session for week 6. Delivered by a practitioner trained in creative evaluation, these sessions were an opportunity to capture feedback through an activity - art, craft or creative word based.

Quotes and feedback gathered are shared on the following pages.



Relaxed, social groups

Participants enjoyed the social aspect of the programmes. They particularly valued the sessions which had plenty of opportunity for tea & a chat. Participants who were initially apprehensive, found they relaxed into the group over the weeks and felt it was a safe space.



"It's not so scary doing something with new people."

"It's nice to come and meet new people and just be comfortable. I usually like a one to one situation, groups scare me."

"This for me has been the most enjoyable, relaxing and personal fun."

"Friendly and approachable atmosphere."

The increase on the S-WEMWBS in participants feeling of being close to other people was smaller than other domains (at +0.4). Feedback from creative evaluation at the end of the programmes suggest that whilst participants enjoy socialising and feel comfortable, 6 weeks may not be long enough to establish a group with strong connections.

Trying something new

Participants had the opportunity to get involved with activities they may not have tried before. Participants were sometimes surprised to find they enjoyed or were good at an activity they didn't expect to.

"Much better than expected, very calming and relaxing." - about dance session

"I've enjoyed the variety. There was some of them I came to, and I thought, oh I'm not going to enjoy this, this isn't for me, but by the end of the day I was into it."

"It was a great fun day. Daunting at first but produced something I am proud of." - about art session.

"Don't be scared to do new things."

Equally, sometimes the range of new activities could be intimidating and a barrier to engagement. Participants were sometimes put off due to pre-conceived ideas of the activities or their own abilities, e.g. for sessions like dance or theatre. Participants want to know what to expect - it was suggested that more detailed information about what each session involved in advance may promote attendance.



Fun

Participants valued a space to relax and be playful.

"Lots of giggling and fun."

"I wasn't going to come today but now I feel really happy and when I go home I'll be pleased with myself for doing something good and fun."



Self-help

The S-WEBWMS showed changes in participants sense of optimism, problem solving and thinking. Feedback from participants suggests they valued sessions that gave them space to explore how they were feeling and new ways of helping themselves. Participants were also able to offer peer support to each other.

"Whatever the problem, we are not alone."

"Enjoyed bonding with strangers and learning. Learned the value of awareness of by body, e.g. too tense or relaxed."

"Great to have a free discussion/expression of feelings."

Meaningful contributions to their community

One of the highest domains to increase on the S-WEBWMS from the start to end of the programmes was participants sense of feeling useful (+0.8). We tried to build programmes that were meaningful for participants and for their communities. For example:

- Planting of a hedge on the grounds of Botcherby Community Centre
- Painting of murals to be displayed in Longtown and Brampton Community Centres
- Gardening supporting the Incredible Edible project in Brampton



Beyond the programme

Some examples of impact beyond the 6-weeks of Inside Out:

- At least 4 participants have gone on to volunteer with Cumbria Wildlife Trust.
- At least 3 participants joined Community Garden in Brampton.
- Participants have created friendships outside of the group.
- The participants at Longtown were so keen to sustain the group, seed funding was given so the group continues on a monthly basis.



Read & Chat - a case study

Sherry Reidford - Brampton programme participant*

As soon as I saw the Thriving Communities project advertised, last autumn, I knew it would be interesting. Everyone was just starting to appear after the lockdowns we'd had and people were beginning to reach out into the community again. It is such a great idea and important for people who are feeling isolated or shy, to join a group like this. It gives them the opportunity to meet other people who are also on a life journey; such as learning to live alone after a bereavement or separation, or perhaps they are recovering from an operation, a long term illness, depression or just needing some extra support from another human being.

I managed to attend three of the sessions, one of which included gardening and getting to know different herbs. We trundled along to the Bee Garden and looked at the different flowers and herbs that are being grown for the community. This helped me to become more environmentally aware, to get to know what's happening in the community, hear how new people within the community are getting on and discover that people had moved during lockdown.

I also attended the reading session where we discussed what books we like to read, listened to a story being read to us and had a chat with a speaker who is a member of another group who write poetry and publish their own books. Several of us decided it would be great to have our own group where we could discuss books we had read without being given a "set book" to read within the group.

I decided to set a group up myself. I booked an hour in the Community Centre and told anyone I knew about it. I had many different ideas bubbling around in my head so I made a poster and showed it to some friends in the Community Centre. We put our heads together, simplified the ideas to put on the poster - deciding how it should be worded and a friend came up with the catchy idea of "Read and Chat" for the name of the group.

The first meeting was successful. Nine people turned up, each one taking a turn explaining and discussing their book. Six of the books were nonfiction and three were fiction. Everyone is welcome to join the group. The more the merrier. As human beings, rather than androids, I think it is important to keep the whole planet alive and well, without spending too much time on the internet or mobile phones.

This group continues to meet on a monthly basis.

*abridged account

Working with Community Centres

We delivered our Inside Out programmes with 8 community centres/venues. These included two areas in the 10% most deprived (LSOAs - Carlisle 009A, 011A), and a further four areas in the second most deprived decile (LSOAs - Carlisle 009C, 008A, 010A, 001B)*. We know COVID-19 has worsened existing health inequalities, so we felt it was important to target these areas.

*data from Cumbria Observatory - Index of Multiple Deprivation Decile (2019).



Feedback from managers

Community centre managers valued working with Thriving Communities Carlisle. Inside Out offered benefits for the centres as well as participants. Centre managers did identify some challenges in attracting and maintaining participant numbers, as the partnership also found.

"The project offered increased activity in the local area in a manageable way. It provided insight into the type of activity that did/did not work with no risk to the venue. With limited resources, this was a big plus for us as it is often difficult to gauge the response to activity outside of what is generally provided."

"Good for raising awareness of our site, nice to see people making connections and having an enjoyable afternoon,"

"The range of topics and themes was varied, interesting and provided stimulating challenges. It brought people together creating friendship and helping community cohesion. The group was friendly, co-operative and worked well together. Resources and funding to help sustain the project needs to be considered."

"Lower number of attendees than expected completed the programme. Started well then numbers dropped off."

"The booking and having to attend every week for six weeks was hard for people to commit to."

Through Inside Out, Community Centres have made new connections with the organisations and practitioners delivering activity. Several have gone on to re-book them for additional workshops at their centres.

Our thanks to the following community centres/venues for partnering with us on this new project:

- Morton Manor Community Centre
- Botcherby Community Centre
- Longtown Memorial Hall Community Centre
- Currock Community Centre
- The Lookout Community Hub
- Brampton Community Centre
- Gosling Sike, Cumbria Wildlife Trust
- Belah Community Centre

Upscaled Partner Activity

Each of the core partners were delivering existing activity, which was upscaled to reach more people through the the funding received from the Thriving Communities Fund this year. The methods of evaluation and degree of monitoring varied according to the particular needs of each project.

Meet Me at the Museum

Hands-on participatory sessions inspired by the Museum's collection for adults living with dementia and their carers. Thriving Communities Carlisle has allowed delivery of twice the number of sessions, and a dedicated member of staff to be committed to the project

A total of **158** attendances across **16** sessions.

"It's great to get out again."

"A real learning experience as well as enjoyable."

"We were made so welcome by Jenn and the lovely volunteers who have put in a tremendous amount of work to make the whole experience so joyful. We both benefited so much and look forward to going again."

Demand for this programme is extremely high and sessions are at capacity. **Funding is being sought for future expansion.**

Tullie on Tour

Taking the Museum's collect out and about to community centres in the city, delivering object handling sessions to spark conversation and creativity.

5 sessions with **45** attendances.

"The first session was the first time I've been out the house since my husband passed away. It gave me the push I needed to be social again."

- participant has consequently joined Tullie's social history group.

"The team trialled new approaches to working with a group that used collections as a starting point for creative activities. The most successful of these was a group poetry activity inspired by a collections photograph. Craft activities were less successful, as it was clear that this group came to enjoy the social interaction and to talk and reminisce."

- reflections from curatorial team member delivering sessions.

Tullie on Tour will continue as part of the Museum's National Lottery Heritage Fund Development Phase activity for Project Tullie, the Museum's capital development programme.



Living Well with Parkinsons

This is a partnership between Susie Tate Projects and People Dancing's national Living Well with University of Cumbria dance, physiotherapy and dance students who support and co-design the sessions.

Delivered **32** sessions with an average of **8** participants. including joint session with Stroke Dance Group and joining art workshop as part of Hadrian 1900 celebrations.

"We thoroughly enjoyed the morning session with the Stroke Group and the exchange of dance movements."

As the project has progressed, the group have become visibly more confident in their movements and as a group. They now openly respond to improvisation, drawing and singing and share stories over tea at the end.

Participants indicate on a scale of 1-10 how they are feeling at the start, and again at the end of each session. Participants consistently rate themselves as feeling better after completing the session.

"I am feeling more confident when walking."

"My balance is so much better."

"I enjoy dancing Tango with my husband."

This project also revealed a hidden benefit to a musical theatre student who offered support to a session:

"Today was the best day I have had on my course since I started it 3 years ago. Thank you."

This project has secured funding for another 18 months.

Nature Cafe

Thriving Communities Carlisle inspired a brand new partnership between Cumbria Wildlife Trust and Susie Tate Projects. Supporting people who have experienced stroke, this nature café offers weekly sessions alternating between dance and an introduction to wildlife.

Funding has allowed the purchase of equipment to facilitate group members interacting with nature, such as pond dipping kit, bug pots and magnifying glasses. Springtime themes have informed the dance and movement ideas for the group in subsequent weeks.

This partnership has been so successful it's continuing into the autumn with a new project 'Planting for Pollinators' which the group are greatly looking forward to.



Wildlife volunteering

38 volunteers offered their time with **663** attendances.

A success of the Inside Out Programmes is that four attendees have progressed to regular volunteering with Cumbria Wildlife Trust in the wildflower nursery and garden.



About Being

This project was delayed in starting due to the impact of COVID-19 on our hospitals. About Being takes music, dance and later theatre sessions onto the dementia ward at the Cumberland Infirmary.

The Healing Arts Manager is also working on developing a 'newspaper' for patients and their families with information on the community opportunities available for when patients are discharged from hospital and return to the community.

Space to Talk

Every week, Space to Talk spend a morning in the city centre making time for members of the public to stop, talk and be listened to about whatever they have going on in their lives.

100 conversations and 'bags of courage' given each week.

"This is brilliant, we all have stuff going on in our heads and need something like this, thank you."

"Thank you for listening I felt like a pressure cooker valve has been let off."

"Courage, man we need some courage right now, thank you for this, this means a lot."

By being part of Thriving Communities Carlisle, **Space to Talk has been able to start trialling fortnightly sessions at the Longtown Auction Mart.** These spaces will give the local community, farmers, and Auction Mart staff the opportunity to talk and receive support. This is particularly important given that it is widely acknowledged that the farming community can experience particular isolation and loneliness.

For Social Prescribing Week, representatives from Thriving Communities Carlisle joined Space to Talk to provide information about social prescribing to 100 members of the public.



Relaxed Studio

This project extended engagement work from during the pandemic to deliver wellbeing workshops for learning disabled adults experiencing high levels of anxiety around returning to community spaces following the pandemic. Thriving Communities investment allowed the creation of a weekly session called Relaxed Studio, which has increased confidence and achieved a safe, happy positive environment for participants.



Delivered **12** sessions with an average of **9** participants.

The project has been so successful we will be sustaining this work into the future.

Case study: meet Jonathan

Jonathan has been working with Prism Arts for many years across both our Studio Arts and Studio Theatre programmes. He has produced artwork that has been featured in several public exhibitions and performed in theatre productions that have toured the county's theatres. During Jonathan's time with Prism, the team have worked with him to develop both his critical thinking and creative identity. Long term participation in multiple projects has led to increased confidence and the self-assurance to voice his thoughts and opinions. Engagement in Relaxed Studio facilitated Jonathan's return to workshops and face to face sessions and enabled him to develop his own creative work independently.

This increase in confidence has enabled him to become an integral member of the Tullie House Community Board. Made up of a cross section of creatives in Carlisle / Cumbria who have an interest in the expansion of Tullie house called Project Tullie, Jonathan is the only member with a learning disability. The role requires him to speak to his peers, gathering feedback and questions to pass onto the management board at Tullie House. He thrives off the responsibility that the position entails and is always proactive, constantly asking questions in the meetings and putting his ideas forward.

"I like being at the Tullie House meetings because I enjoy meeting likeminded people. It's good to feel part of this group and it does wonders for my mental health. Helping to make decisions about the museum is a real privilege. The thing that thrills me most though is the idea that we are on a journey to the future; a journey where decisions are made about cultural events for the benefit of our community. And I'm part of that. It excites me to have my voice heard."

Jonathon's story is a beautiful example of the connectivity and good partnership working facilitated through Thriving Communities Carlisle.



Events

'Working together for sustainable social prescribing practice'

A 2-hour webinar delivered in partnership with Cumbria CVS. Presentations explored the national and local picture of social prescribing, and breakout rooms hosted three group discussions.



Some comments from attendees:

"Great to meet everyone and see the enthusiasm for social prescribing, plus excellent networking opportunity."

"Great to network and join up with people. Raise awareness and momentum for SP. Probably need similar catch up events in the future."

When asked whether they would be interested in another similar event, participants said:

"Only if action is taken and not just discussed."

"Another gathering on good practice/successful elements would be beneficial in my opinion."

"Yes, particularly around supporting third sector organisations who are the ones providing the benefits of the social prescribing."

'Social Prescribing sharing and networking event'

A 2.5 hour event, back together face-to-face, hosted in partnership with the University of Cumbria. Feedback from the webinar was taken on board to consider the practical realities of putting social prescribing into action. The event therefore had two best practice showcases and give-it-a-go activities. The agenda also included a panel discussion and opportunities for discussions and feedback.



Some comments from attendees:

"It was useful to be able to meet some new faces and draw people into discussion about what they were currently doing in their communities etc. There was a very strong message about the importance of communication."

"I loved how positive but realistic everyone was but determined to provide some great experiences for people. Thank you."

"I was able to hear about other services and appreciate where they fit into Social Prescribing and furthering the development of communities and support for residents in the area."

"I was able to hear about other services and appreciate where they fit into Social Prescribing and furthering the development of communities and support for residents in the area."

Exhibition

Inspired by the wonderful activity that's taken place during the project, we created an exhibition in Tullie House's Community Gallery. It showcases all project activity and includes wellbeing resources and activity signposting for visitors to take away. We are also screening the Thriving Communities Project Film in the exhibition, which gives a fantastic insight into the project.

The exhibition will be touring community venues from September - March, including some of the community centres that took part in the Inside Out programme. The exhibition at Tullie House and the tour will help to raise the profile of both the ongoing project and social prescribing in general.

The exhibition was opened with a Celebration Event at Tullie House attended by key stakeholders, funders and participants.



The Arc of the Year

collective poem by Botcherby Inside Out participants

Lights through the curtains, morning has arrived, cats meowing.
Peeling out of bed, not another day, dark night's drawing in, time for bed.

Dark, dark, dark, only light from the tablet
Dark, dark, dark, enclosing, safe, holds me

Withered and dry, it's time to die,
On the ground, I rustle and stay,
Then the children come to play.

Crisp white snow settled on the ground,
Crunchy steps a wonderful sound.

See the glitter, see the snow, time to play, time to glow,
Cold fingers and cold feet.
Christmas time let's have a treat!

In the soft bright sun, awaiting the next bit of fun,
The new life of living things, the world has to bring

I like sunny days, Going away on holidays ☺

Summer time when you are able, to sit outside and enjoy the garden

Yaaay! Sunshine through the window, Oh no! dust, reflecting in the
beams

Hehehe! On a plane, I go to the Caribbean and a dust free sandy beach.

Sunshine makes me smile ☺

Hot sun, and ocean breeze, golden sands,
Time to chill, forget the past,
Just enjoy, freedom at last.



www.thrivingcommunitiescarlisle.co.uk

This new website is a space to share our learning from the project. To go alongside the evaluation shared in this document, you'll find lots of hints & tips for developing social prescribing/community provision activity based on our experiences.

You'll also find a link to a film all about this year of Thriving Communities Carlisle from our partners and participants.

“

Some of the successes of Thriving Communities Carlisle feel impossible to capture through forms, feedback and evaluation. It's seeing the smile on a participant's face when they find joy in an activity they've never tried before. It's the conversations with organisations and practitioners that are filled with shared values and vision. It's that warm feeling we had as facilitators standing at the back of a room during the first week of an Inside Out programme, watching it fill with chatter and laughter as the participants got to know each other. It's been an absolute pleasure to be a part of this unique partnership.

”

- Sarah Rodway-Swanson
Project Coordinator, 2021-2022



THRIVING
COMMUNITIES **CARLISLE**

Cost of Living Task and Finish Group

Terms of Reference

Background

At their 14 July 2022 meeting, the People Scrutiny Panel resolved that a Cost-of-Living Scrutiny Task and Finish (T&F) Group should be established.

The People Panel received presentations from the Healthy City Team Manager, the Chair of Carlisle Foodbank, the Chief Executive of Citizens Advice Carlisle and Eden and the Strategic Policy and Scrutiny Advisor, Cumbria County Council. All those who presented to the Panel on 14 July expressed an interest in contributing to the work of the Task and Finish Group.

Members considered that the outcomes could include recommendations to Carlisle City Council Executive for urgent action and to engage with Cumberland Council with recommendations to take forward as part of their work.

Cumberland Council Shadow Scrutiny has resolved to incorporate the Cost-of-Living Crisis to their workplan, drawing on the experiences and work of sovereign Councils.

Carlisle Partnership has also expressed an interest in the work of the Task and Finish Group and requested that the impact on people with a learning disability be considered. It was also noted that the cost of living crisis was a broad issue and had relevance to partners, noting impacts such as a rise in acquisitive crime.

Members will consider available information and adding to it themselves and receive input from key witnesses from agencies and other partners with the intention of reporting the People Panel.

Members considered that the outcomes could include recommendations to Carlisle City Council Executive for urgent action and to engage with Cumberland Council with recommendations to take forward as part of their work.

Aims

This Task and Finish group intends to:

- Produce a broad overview of the societal impacts of the cost of living crisis in Carlisle
- Identify strengths and weaknesses in the local response and support
- Make recommendations on responses to the cost of living crisis that are within the Council's sphere of influence.

Scope

The group consider that whilst Carlisle City Council is a district authority, due to Local Government Reorganisation, the scope of the group's recommendations need

not be limited to the remit of a district council. The inception of the Cumberland Unitary authority in April 2023, will provide an opportunity to take a much broader approach to the cost of living crisis. The work of this task and finish group may offer opportunities to identify responses to the crisis that a unitary Cumberland Council can deliver.

Areas to explore include but not limited to:

- Cost of living
- Energy costs, (including rural specific issues of oil and coal)
- Food security
- Housing
- Financial insecurity and debt
- Support and access for rural areas
- Community response – volunteering, donations, rural networks
- Available support, information, advice and guidance including with debt
- Specific impact on people with disabilities, including learning disabilities
- Impact on acquisitive crime

How this Task and Finish Group will work:

- Review existing research and available sources of information
- Gather evidence from key witnesses, agencies and partners
- Research examples of good practice
- Develop recommendations to report to the People Panel

Membership

Members:

Cllr Pamela Birks
Cllr Christine Finlayson
Cllr Colin Glover (People Panel Chair)
Cllr Tim Pickstone
Cllr Chris Wills (T&F Chair)
Cllr Linda Mitchell

Co-opted Members:

Jeannie Pasley (Healthy City Team Manager)
Rowan Jones (Overview and Scrutiny Officer)

Frequency and Mode of Communication

The first meeting of this Task and Finish Group will be online using Teams. The group will agree the form for future meetings at its first meeting. A group email will be the primary method of sharing research and reports.

Meetings will be scheduled to provide Members with an opportunity to share and discuss their work and to progress the task.

Schedule and workplan for meetings

It is intended that this Task and Finish Group will meet 8 times between September and December 2022 in order to deliver a report to the People Panel on 13 January 2023.

Date	Event	Activity
15 Sept 2022	T&F Meeting 1	<ul style="list-style-type: none"> • Agree ToR, establish criteria for T&F Group. • Review existing information • Identify key expert witnesses.
29 Sept 2022	T&F Meeting 2	<p>Focus: Energy Costs – impacts, mitigations, existing help</p> <ul style="list-style-type: none"> • Officers to report on “quick wins” proposals for joining up and smoothing existing processes. • Members present their own research <p>Additional Officers: Abi Roberts (Policy and Funding)</p>
12 Oct 2022	T&F Meeting 3	<p>Focus: Food security and money/ debt</p> <ul style="list-style-type: none"> • Consider officer led research • Members present their own research
19 Oct 2022	T&F Meeting 4	<p>Focus: Revenues and Benefits Team</p> <ul style="list-style-type: none"> • How council approaches council tax areas • Advice on arrears offers advice and support – ie avoiding loan sharks.
1 Nov 2022	T&F Meeting 5	<p>Focus: Community response/ rural areas</p> <ul style="list-style-type: none"> • Members present their own research • Hear evidence from an expert witness <p>Additional Officers: Emma Dixon (Partnership Manager)</p>
8 Nov 2022	T&F Meeting 6	<p>Focus: Housing</p> <ul style="list-style-type: none"> • Hear evidence from an expert witness • Identify possible recommendations <p>Additional Officers: Tammie Rhodes (Head of Homeless Prevention)</p>
15 Nov 2022	T&F Meeting 7	<p>Focus: Review of recent meetings – key points and outcomes</p> <ul style="list-style-type: none"> • Update from Chair on meeting and emails with Director of Public Health • Identify possible recommendations
22 Nov 2022	T&F Meeting 8	Focus: Report Drafting
13 Dec 2022	T&F Meeting 9	Agree final report to People Panel (report deadline 22/12/22)
12 Jan 2023	People Scrutiny Panel	Report findings and recommendations of T&F Group to the People Scrutiny Panel.

