

Welfare Reserve Bid

Responding to the Cost of Living Crisis

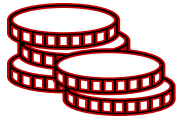
APPENDIX 2

**Barking &
Dagenham**

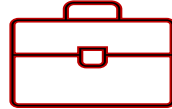
one borough; one community; no one left behind

The Background

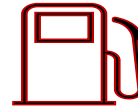
LBBD has set aside £4m in a Welfare Reserve to support its residents through the cost-of-living crisis. This bid aims to support some of the major emerging challenges, particularly, debt, unemployment and poverty.



Before the cost of living, residents had **10,080** loans worth **£2.8 million** that were high cost, short term with 1,200% APR



6.9% of the working age population were claiming **unemployment related benefits** in 2021.



18.6% in 2020 were living in fuel poverty



18.6% of adults are experiencing food insecurity.

The CSG Paper Summary

Existing Financial Support Schemes

Current offer: Discretionary Housing Payment Scheme, Household Support Fund, Energy Rebate Scheme, Local Hardship Fund. Residents can make a claim for any and will be automatically reviewed for all.

The Cost of Living Alliance

Co-design and coordinate support available for residents in crisis. Join up support. Embed learning and respond in coordinated way. Committed to working together in the long term. Use the Thrive, Survive and Crisis Model to inform approach and focus on family and household approach to tackling poverty. Incorporates existing support offers and organisations e.g. Al Madina

Work and Skills Support

Adult College curriculum offer aligned with local and regional strategies. Job Shop for skills advice and support.

Universal Community Solutions

1. Community Hubs as a 'one stop shop' for range of support. **2.** Community Food Clubs. **3.** Homes and Money Hub (2022 saved residents £13,000 so far). **4.** BDMoney. **5.** Social prescribing pathways. These pathways will be strengthened with community partnership and capacity building. **6.** Library of Things partnership

The CSG Paper Summary

Early Help

Family Hubs established. Conflict resolution support services. 27 additional posts being recruited. All support being expanded to respond to cost of living.

Health Inequalities

Connect people with NRPF to eligible support to prevent financial and health crises and build community resilience...aligning with health inequalities funded approach. Locality leads will work to understand and address the current challenges for residents facing health inequalities, aligning work in respect of cost of living

Child poverty

Access to Household Support Fund & related financial support schemes. Care Leavers a priority group. Promoting and targeting access to food provision. Work with schools to target households. Explore a new uniform and clothing exchange scheme. Additional resource to tackle food insecurity & poverty with provision for schools. Warm and welcoming places initiative that opens up access e.g. after school hours to safe, warm, places of shelter with support. HAF activities programme. Ensuring cost of living support offers are accessible to social workers. BDMoney IAG one stop shop for families

Adults Care and Support

The Aids and Adaptations Policy confirmed. All-Age Care Tech service mitigate cost-of-living. Review of care for older adults. Explore one-off funding provision for carers to mitigate carer breakdown. Promoting targeted access to warm and welcoming spaces, plus consideration of transport. Access to Household Support Fund & related financial support schemes. Social prescribers to connect with GPs to promote support pathways. Additional contingency resource for existing providers such as ILA, DABD, Carers B&D.

What more we can do...

expanding provision and new initiatives

To be funded from the Welfare Reserve

Community and social
Infrastructure £1.25m



Affordable Credit £1m



Employment Support
£715k



Communications campaign and evaluation
£100k

*£935K proposed to be kept in reserve

Outcomes and Benefits

1

Target Immediate Crisis

Developing additional support mechanisms and reach every household with Cost of Living Comms.

2

Build Capacity

In the VCSE sector and council services to join up the system to better support residents

3

Build Resilience

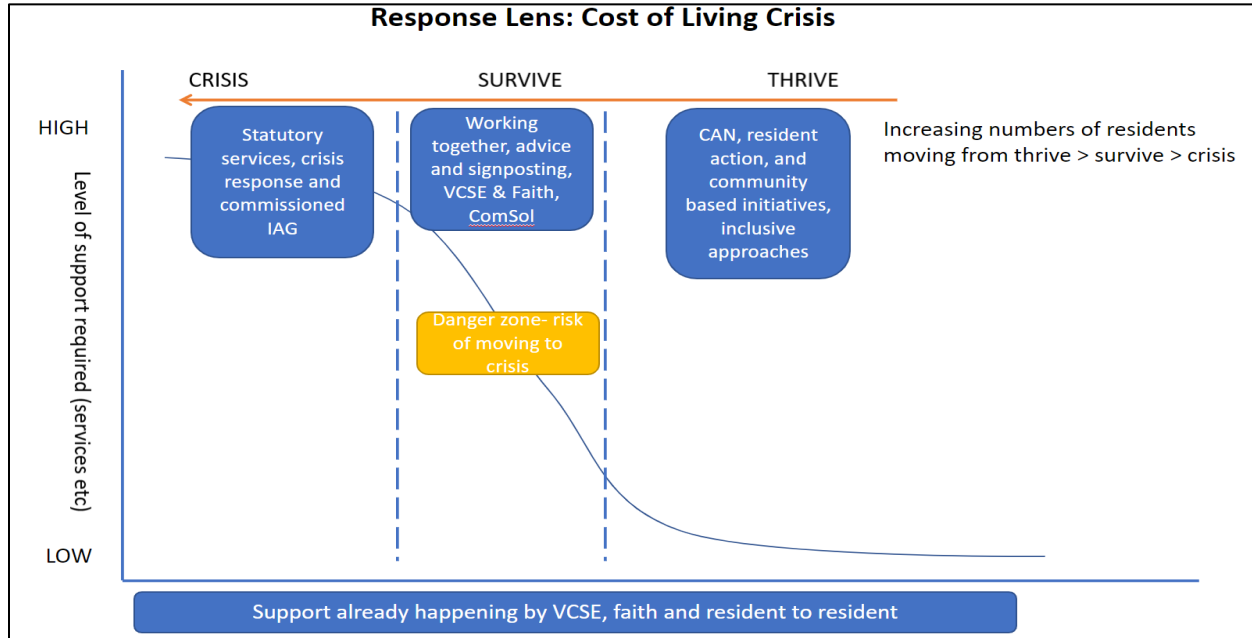
Bridge longer term structural changes to support residents to be more resilient.

4

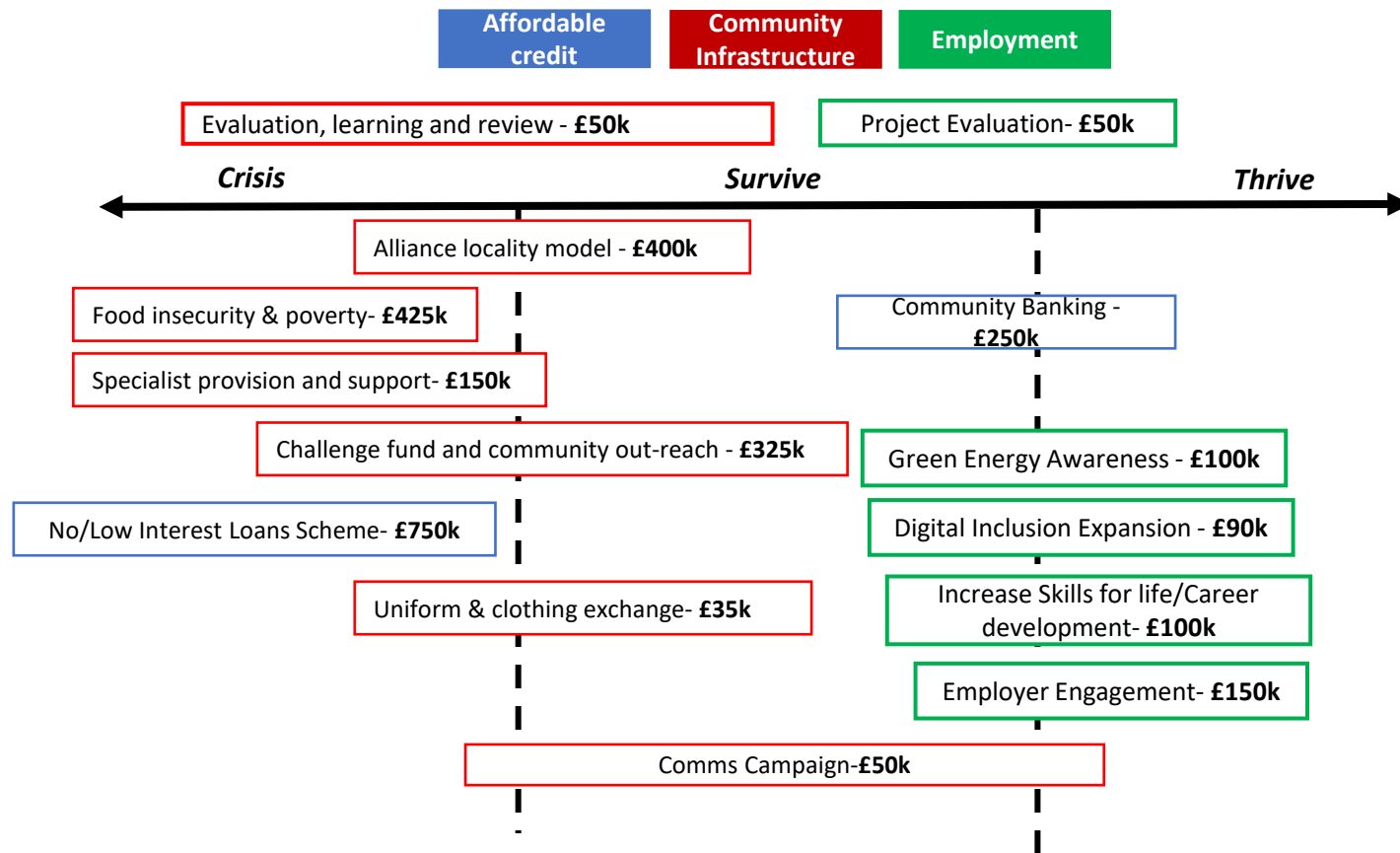
Evaluate and Learn

Reflect on new ways of working.

Crisis, Survive, Thrive Model



How the Bid Maps



Community and Social Infrastructure

Co-design and coordinate support to residents who are in crisis while bringing partners together to develop and a shared response to the longer-term challenge of helping people out of crisis and building greater resilience

Locality support, shelter & advice

Expand access to help and support. Address known un-met need & find emerging need. Find new ways to help people. Warm & Welcoming spaces – shelter, warmth, advice & support.

Specialist support

Contingency top-up provision and / or capacity for new and additional activities with commissioned providers. Alleviate demand & contribute to future proof capacity

Food insecurity & poverty

Expanding food network and schemes. Ensuring viability and food supply to food banks. Promoting wider initiatives linked to good food e.g. cooing clubs and healthy eating

School uniform & clothing exchange

Clothing exchange & recycling scheme. Exploring need and potential partnerships with social providers and schools and aligning with locality support model and community hubs

Challenge fund

fund to promote new and innovative solutions. Open to all organisations. Builds on examples like NCIL. Focus to alleviate pain now and look at future resilience

Community outreach

Capacity for proactive and targeted out-reach – led by data & insight

[Click here for the more detailed slides](#)

Community Banking & No Interest Loans Scheme



Community Banking

Increase the Credit Union provision

To support residents who wouldn't traditionally qualify

To build financial resilience and build credit scores.

Bridging the gap



No/low interest loans

Expand the pilot to support most over-indebted residents

Lever to unlock further funding from Fair For All Finance

Prevent the use of subprime and loan shark lending

[Click here for more detailed slides.](#)

Employment

As well as supporting people to access urgent crisis support, it's crucial we support longer term resilience by helping more people to access good jobs and increase their incomes during this period. This will require action to:

Tackle low engagement

Engage high need communities with low levels of engagement with employment services through pop ups and new community partnerships

Improve job quality

Support and encourage employers to adapt jobs to meet residents needs through greater flexibility and family-friendly practices.

Support access to new opportunities

Extend green jobs programme – helping 50 more residents into jobs in the green economy – and expand Green Energy Awareness courses.

Tackle digital inclusion

Expand support for residents experiencing digital inequality.

Improve life skills

Pilot new programmes to support residents struggling with cost-of-living crisis

Project Evaluation

Research to understand low engagement with employment support, alongside a review of these initiatives.

[Click here for more detailed support.](#)

Communications campaign & evaluation

Evaluation & Review

Learn what works. Inform future ways of working focused on greater resilience and capacity. Review impact.

Comms Campaign

Partnership Cost of Living Comms campaign – to reach every household in the borough, support alliance

[Click here for the more detailed slides](#)

Theme	Summary description	Funding (£000s)
Locality support, shelter & advice	1. 6x locality leads covering 3 localities (alliance support model) – network offers of help and support, address unmet need, identify hidden / unknown demand 2. CAB resource 3. PM, 4. Training development and support to upskill and create legacy capacity 5. Coordinate warm and welcoming spaces grant scheme	400
Food insecurity & poverty	1. Grow new hot food delivery service to vulnerable households complimenting fixed place-based offer. 2. Sustain food supply across food bank network. 3. Potential food support to schools (to be explored) 4. Coordinator to create fixed-term capacity to consolidate activity and resource across food network to get best value and align with other cost of living support 5. Support to warm & welcoming spaces	425
School uniform & clothing exchange	Explore partnerships with schools and social enterprise providers such as Baby Bank HQ to implement and scale linked to alliance localities and community hubs (no provision exists or commissioned currently)	35
Specialist support	Contingency top-ups to specialist providers such as ILA, DABD, Carers B&D to mitigate against increased demand, capacity and provide provision for additional tasks should be required	150
Challenge fund and community out-reach	Capacity for proactive and targeted out-reach. Innovation fund to promote new and innovative solutions	240
Evaluation, learning and review	Commission a partner to work alongside Cost of Living Alliance, Insight & Innovation Team to support evaluation, learning and review – building evidence of how we work as well as what we do and its impact to inform longer-term support offer	50
Communications campaign	Resource to support partnership / alliance cost of living partnership comms and engagement campaign	50
Community Banking	Increase the risk appetite for loan applications. Enhances social value projects that help build residents credit score, and provide specific advice.	250
No/Low Interest Loans Scheme	Develop the NILS scheme past its pilot, to offer consolidation and very low interest loans for residents who already have debt and very poor credit scores.	750

Area	Description	Funding (£000)
Engaging those most in need via new methods – cross cutting theme with comms campaign/challenge fund and community outreach	Targeted outreach including pop ups and work with local community, faith groups, schools and other community partners to improve referral pathways and engage more residents in need to access education and employment support – with incentives for residents to engage with courses/employment workshop in their wards	200
Improving the quality of jobs available by increased employer engagement	Ensuring more of the jobs available meet residents needs by supporting local employers to attract and retain more employees by improving pay, job security and flexibility at work	150
Green and Energy Awareness – cross cutting theme with green energy work	Supporting residents into jobs in the green economy and helping them understand the changes in energy prices and direction of travel for green energy by delivering National Energy Awareness courses	100
Digital inclusion expansion	Engaging those experiencing digital inequality with first steps to accessing technology to take up wider life skills	90
Increased skills for life and career development and progression – cross cutting theme community banking and finances	The ability to be able pilot new programmes to support residents struggling with cost-of-living crisis	125
Project evaluation	Research to understand and address the reasons for low engagement with employment services and job opportunities, alongside a review of these projects, including evaluation of impact, sustainability and scaling up opportunities	50
	Total	3,065,000

Appendix

Community and Social Infrastructure

Overall Responsible Officer: Director of Community, Participation & Prevention

Locality support, shelter & advice

Details: **1.** 6x locality lead organisations covering 3x localities (aligned with health & care and health inequalities) **2.** Warm & welcoming spaces small grant scheme **3.** Training & support package **4.** Dedicated post in Citizen Advice Bureau to coordinate IAG **5.** PM capacity

Core activity:

- Co-design and coordinate support to residents in crisis (to include articulating offer to children / adults once agreed)
- Bring partners together to develop a shared response to the longer-term challenge of helping people out of crisis and building greater resilience
- Expand access to help and support – easier and joined up
- Deliver training & support on BDMoney, welfare and debt management, mental wellbeing
- Grow networks of warm and welcoming places – shelter, warmth, advice & support
- Use data & insight to minimise unmet / hidden need
- Map offers of support. Identify cohorts at risk and target.
- Connect people to specialist services
- Build capacity across council and partner orgs.
- Find new ways of helping people

Key outcomes & benefits:

- Minimise unmet need
- Residents can access warm & welcoming spaces – shelter, warmth, advice & support & save on heating / eating
- Interactive resources about support available locally
- Support communications activity to reach all households
- Identify unknown demand and connect to support
- Reduce pressure on services by keeping community spaces open and enabling shelter, warmth, advice
- VCSE and faith – capacity build and upskilling

Locality support, shelter & advice

Details: **1.** 6x locality lead organisations covering 3x localities (aligned with health & care and health inequalities) **2.** Warm & welcoming spaces small grant scheme **3.** Training & support package **4.** Dedicated post in Citizen Advice Bureau to coordinate IAG **5.** PM capacity

Allocation	Spending
Locality support model - 6 Locality Leads in 3 Localities, through expressions of interest and commission.	£210k
Training and support package	£50k
Warm and welcoming spaces grant scheme	£25k
Citizen Alliance Bureau (CAB) – fixed-term project manager to coordinate specialist support and training offer	£50k
Learning Resource	£15k
Project Manager – hosted by alliance (VCSE)	£50
Total	£400

Food insecurity & poverty

Details: 1. Grow new hot food delivery service to vulnerable households complimenting fixed place-based offer. 2. Sustain food supply across food bank network. 3. Potential food support to schools (to be explored) 4. Coordinator to create fixed-term capacity to consolidate activity and resource across food network to get best value and align with other cost of living support 5. Support to warm & welcoming spaces

Key Activities:

- Deliver hot meals to residents who are experiencing fuel poverty once a week plus prioritisation re child poverty
- Targeting the areas with the highest levels of fuel poverty and those at-risk groups.
- A Food Network coordinator to support food provision and relief as part of wider cost of living response
- Explore and support initiatives such as energy efficient cooking, cooking clubs
- Engage with schools to understand need for, and if required food support to breakfast clubs
- Sustain food supply and delivery to food clubs & as warm & welcoming spaces are networked

Key Outcomes and Benefits:

- Reach 10k people with regular hot meals
- Network of food banks and cubs sustained and kept open
- Support to schools (if needed) with breakfast & food clubs
- Food banks and offer of advice & support linked to localities – key locations accessible on foot

Allocation	Spending
Food Network Co-ordinator	£25k
Tiffin Hot Food Delivery service	£300k
Food supply & capacity to grow to meet need	£100
Total	£425k

School Uniform & Clothing Exchange

Details: 1Explore partnerships with schools and social enterprise providers such as Baby Bank HQ to implement and scale a uniform and clothing exchange scheme linked to alliance localities and community hubs (no provision exists or commissioned currently)

Key Activities:

- Initial focus to explore demand for such a scheme and potential partnering with schools and other providers in community such as Baby Bank HQ and The Source
- Design proposals
- Resourcing requirements
- Implementation plan and pilot with a locality

Key Outcomes and Benefits:

- Recycled uniform & clothing – saves people money
- Locality offer – accessible and linked to wider support
- No scheme or provision currently exists

Allocation	Spending
Provision to initiate and scale a scheme	£35
Total	£35k

Specialist provision and support

Detail 1. Top-up capacity to existing core contracted services e.g. ILA, DABD, Carers B&D Provision for contingency top-up capacity to existing support contracts (replicating what worked in Covid) - to assist with expected demand and need to support more vulnerable residents and carry out additional tasks.

Key Activities

- Support the Generic Information & Advice and Enhanced Welfare Right Service to reduce the effects of social and financial exclusion caused by: Poverty, Debt, Homelessness, Educational Disadvantage, Family breakdown, discrimination, illness and disability, language barriers. Also for learning disabilities, autism, mental health problems, dementia and brain injury – specifically exploring around minimising mental well-being risks
- Housing related floating support for vulnerable people with chaotic backgrounds who are struggling to maintain their tenancies or facing homelessness.
- VCSE start up capacity for an employment and skills scheme for disabled, SEN and other people with additional needs/
- Carers of Barking and Dagenham: explore additional support for known carers to minimise risk of crisis impacting on their care provision and subsequently driving up demand and council costs

Allocation	Spend
Apportioned across providers	£80k
Employment & Skills scheme start up funding	£10k
Income maximisation	£60k
Total:	£150k

Challenge Fund and Community out-reach

Key Activities

- Find new ways of helping people
- Door-knocking, place based drop-in surgeries, outreach to community, voluntary, faith spaces, small businesses.
- Focus on access, IAG, education and awareness
- Targeted engagement e.g. text messaging
- Provision of info, advice and guidance
- Connection to specialist support and services when required.
- Exploring new forms of support
- Employment engagement with the faith sector – find break down in [employment section](#)

Outcomes and Benefits

Potential targeted outreach to at risk groups (as identified through data and known evidence such as CAB) including:

- 5k un-met needs via CAB
- Social household tenants
- People with disabilities
- NRPF
- Single households
- People with known and underlying health / care conditions
- Food bank referrals
- Multi-lingual support
- Earlier and better access to support
- Creates new capacity and people / orgs willing to contribute
- Demonstrates value of collaboration and community-led ideas and impact that lead to further project

Allocation	Spend
Community outreach and link work	£275k
Innovation fund	£165k
Total	£240k

Communications Campaign & Evaluation

Detail: **1.** A partnership communications approach to underpin the borough Cost of Living Alliance. **2.** A partner to work alongside the work streams of this bid to support evaluation, learning and review, with support from Insight & Innovation Hub and Service Development **3.** A commitment to continuous evaluation and learning sits across all proposals. This includes embedding learning into the locality model and resourcing systemic evaluation work to capture what is happening, the learning and the measures and evidence of impact to inform lasting system change across the partners. These proposals are hosted in Community & Social Infrastructure.

Evaluation and learning key Activities/Outcomes

- We understand how to continue to develop a new way of working that connects for the resident
- Use resident stories to understand impact and test sustainability
- Impact tracking of initiatives
- Build an evidence base of what works and what doesn't

Allocation	Spending
Provision to initiate and scale a scheme	£50

Comms campaign key Activities/Outcomes

- Reach all households
- We reach residents better with a cohesive partnership comms strategy
- Communicate help and support offer
- Multi-channel & integrated approach
- Corporate comms to design a comms strategy
- Remove the stigma of asking for help
-

Allocation	Spending
Provision to initiate and scale a scheme	£50

*Key for table in comments

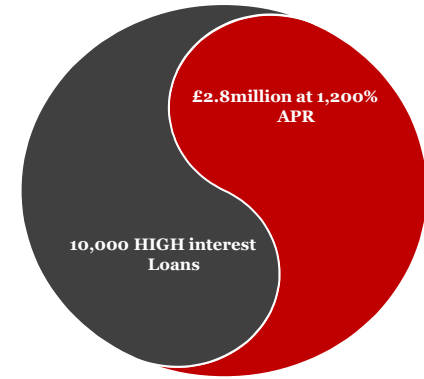
Risks

Risk	Impact	Likelihood	Severity	Description of Impact	Mitigation
Joined up/ engaging with health and other partners	3	3	6	If partners are not joining up around the resident –they will still not get support in a timely way	We have aligned the locality model around PCN areas and have aligned funding for Health inequalities. This will need ongoing attention
The approach is not sustained after one year	4	4	8		Partners will work together to build the evidence for the locality work over the first 9 months and bring proposals forward in appropriate locations
Increase in demand for support from residents	5	5	8	There is already increased demand in the system and residents may need more support creating further challenge	The proposal supports early intervention and seeks to identify issues for residents earlier, therefore connecting and addressing issues earlier where possible to prevent demand

Affordable Credit

Overall Responsible Officer: Director for Support and Collections.

Detail



No/Low Interest Loans Scheme (NILS): £750k
Community Banking (LCU): £250k

No/Low Interest Loans Scheme:

The current provision from Fair4All Finance is £1.5m which results in only 500 No Interest Loans being dispersed, with a average value of £3000 per consolidation loan. Fair 4 All Finance have indicated that the additional funding from LBBB described above would unlock and be used as a lever for further funding from them – approximately £4.5m.

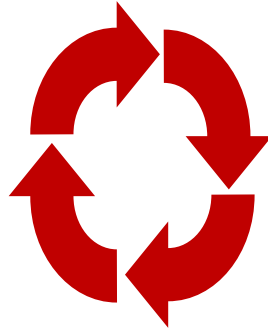
This would enable the expansion of the pilot, better supporting the most vulnerable and over-indebted in the borough, as the first pilot is only able to have a limited impact due to its limited scale. Therefore, the main outcome is to reach more residents with multiple debts and poor credit scores to try and prevent the use of subprime lending.

Community Banking

£250k set aside for Credit Union enhancement and development in the borough to support those who would traditionally not qualify for the CU products. This would include the provision of low interest loans, as well as the ability to innovate and develop products specific to the needs of LBBB. This will also increase the scale and range of social value projects delivered by LCU. This would be delivered 3 to 6 months post LCU basic offer launch in September.

Detail: How the NLS scheme works

Initial Funding is provided by LBBD and F4AF – This provides the lending capital for the No Interest Loans. This expansion would initiate around April/June 2022.



Loans are issued in accordance with criteria. These are administered by our third party partner.

Loan Repayments recycled into the available funding for further loans
The administrative cost of these loans would be factored into the funding.

The total lending capital available would diminish over time due to the administrative costs and bad debt provision with each wave. Therefore once the funding has finished the project would cease.

Community Banking offer

Embed a benefits checker into the loan application process. This would require additional capacity

Accept loan applications that are outside our current risk appetite

Where a loan is declined, we would encourage member to prove affordability by: saving £25 a month for 3 months and we will guarantee a £250 loan. Even with a small loan it will help their credit profile.

Build financial resilience through developing a savings habit. For example: If a member saves £10 a month for 10 months, we will match the savings balance at the end of the period.

Assumptions



NILS

- Assumption of 50% non-repayment of loans – Previous modelling provided by F4AF on previous schemes reflected a rate of 20%. Given the escalating cost of living crisis, it has been assumed that a higher rate of bad debt provision would be required.
- Over three years 2540 loans will be requested and issued on the assumption of a £4 million funding provision from F4AF. This is based on 1365 cases with 607 having non priority debt in the HamHub in 2021. In the 2022 Financial lives survey 37,504 residents are overdrawn. We can assume that there will be high uptake of this offer, and need for it.
- A small portion of the money would be used for continued comms and engagement. Assuming the targeted approach with BDMoney triaging and referral routes from partners and council services is affective.
- The cost of administering a loan is £150-170, so we can assume that with recycling repayments, less loans will be disbursed as the scheme continues until the funding runs out.



Community Banking

- Risk appetite: Assuming average loan is £500 there would be a £3-4000 exposure risk per month to accept loans between 480 and 499. If LBB is 20% of Leeds Credit Union Volume, then they would expect around 6-8 loans written in this group.

*Key for table in comments

Risks

Risk	RAG for Impact	Likelihood	Severity	Description of Impact	Mitigation
NILS not used to pay existing debts - add to burden on resident	5	3	8	Without adequate controls, this could contribute to an increased financial burden on individuals due to another monthly outgoing.	Process in place to ensure consolidation of debts. Affordability checks in place
Lack of take up due to lack of awareness	4	3	7	High cost credit continues to be profligate in the borough.	Ongoing comms and engagement with LBBB and partners. Continuous reviewing of MI and takeup to target engagement activity
Credit Union scheme does not lead to reduction in high cost credit use	3	3	6	Circumstances would be the same as they are now - benefits would only be short term.	Wraparound support can be offered alongside. Can explore making it a condition - e.g. an appointment with a support service (telephone, HAMhub etc).
Lack of take up of loans due to delays in administering loans	4	2	6	If the work streams take too long, residents will seek other, more detrimental forms of credit.	Monitoring of MI, SLAs and continuous improvement work with provider. Pilots and trials to take place to influence development. Ensure comms and engagement educates on the benefits of affordable credit options with a slightly longer lead in time.
Low repayment rate of NILS	2	3	5	Without repayment, cannot recirculate funding and limits benefit.	Affordability checks taken. LBBB funding unlocks larger pool of F4AF funding - potential benefits for residents still outweigh initial LBBB funding
Reliance on delivery partner to administer loans. Third party failure affects roll out	3	1	4	While LBBB and F4AF would provide the funding, a 3rd party would administer the loans. And the credit union administer all products. Any disruption on their side would impact the potential to deliver loans.	Both third parties are an established provider who has been operating for over a decade.

Opportunities

- Recycling the loan provision once it has been repaid to help another resident.
- Provide wrap around support for residents in financial difficulty.
- Lower the debt burden on our residents, helping them to build financial resilience and reduce interest payments
- Lessen the influence of high cost credit providers in the borough

Monitoring Arrangements

A suite of management information is being developed for the existing NILS and Credit Union programmes. This will enable the Council to identify the levels of take up and associated benefits. The continued participation and funding of this scheme will be dependent on the right number of residents making use of the products.

- How many loans have been administered
- Locations in the borough that loans are being administered to
- Value of the loans
- Length of loans % Repayment made on time
- Total amount repaid
- Total amount of arrears
- Time taken for loan to be disbursed
- Time taken for application process
- Success rate of application
- Referral pathway numbers into NILS and out of NILS

Milestones

NILS

1. Funding made available to delivery partner to administer loans. Take up monitored and further engagement with frontline services to signpost residents to offer.
2. Using management information with our third party partner we will measure monthly number of loans being taken out – and usage for the loans if we can record it through survey data.
3. Customer satisfaction when using the service, through a satisfaction survey after submission and 6 months after dispersal.
4. Number of loans being repaid and the time frame for that – i.e., are they within the original agreed timeframe or later, measured as part of our management metrics.

Community Banking

1. Design and implement a benefits checking tool that can be used in the loan application process.
2. Design and launch product aimed at those outside of their current risk appetite.
3. Launch savings encouragement scheme and engage with rejected loan applicants in order to build credit score and enable future lending.
4. Monitor achieved benefits – total amount saved, usage of benefits checking tool and higher risk loans administered.

Employment Support

Overall Responsible Officer: Strategic Head of Inclusive Economy, Employment and Skills

Detailed Spending Overview

Area	Description	Funding
Engaging those most in need through outreach and community partnership capacity building	Alongside the wider community outreach and campaign, the Work and Skills team will conduct targeted outreach to engage harder-to-reach communities with high levels of unemployment and low pay – delivering pop up shops across the borough, partnering with at least 10 faith groups to deliver workshops/coffee mornings, and improving referral pathways with other council teams and community partners – with incentives for residents to engage with courses/employment workshop in their wards (such as interview clothes, first month travel, food vouchers while waiting for first pay cheque)	200k
Improving the quality of jobs available by increased employer engagement	Supporting local employers to attract and retain more employees by improving pay, job security and flexibility at work – making work attractive for the residents as an immediate response to the cost-of-living crisis	150
Green Economy and Energy Awareness	Supporting residents with the changes in energy prices, direction of travel for green energy and overarching aim of support into employment in the sector – by delivering National Energy Awareness courses	100
Digital inclusion expansion	Engaging those experiencing digital inequality with first steps to accessing technology to take up wider life skills	90
Increased skills for life and career development and progression	The ability to be able pilot new programmes to support residents struggling with cost-of-living crisis at different times – budgeting courses, understanding shopping choices, bank accounts and financial health – connects with digital skills above and wider ComSol work via HamHub	125
Project research and evaluation	Research to better understand underlying issues affecting high unemployment and low engagement with employment support, alongside a review of these initiatives to assess effectiveness, sustainability and opportunities to scale up	50
	Total	715,000

Detailed outcomes

	<u>Key Activities</u>	<u>Outcomes and Benefits</u>	
<p data-bbox="183 136 260 169"><u>Area</u></p> <ul data-bbox="48 212 386 955" style="list-style-type: none"><li data-bbox="48 212 386 343">• Targeted outreach including incentives for residents to engage £150k<li data-bbox="48 382 386 447">• Community partnership capacity building £50k<li data-bbox="48 720 386 786">• Increased employer engagement £150k<li data-bbox="48 922 386 955">• Green Sector £100k	<ul data-bbox="425 131 1014 1031" style="list-style-type: none"><li data-bbox="425 131 1014 223">• Provide IAG, action plans and employment solutions, targeting long-termed unemployed and those recently impacted by Covid-19<li data-bbox="425 229 1014 578">• Set up various outreach locations in shop fronts and the markets to ensure that those residents who do not usually engage with Council services are reached – 2 temporary members of staff to work nomadically around the Borough<li data-bbox="425 387 1014 578">• Working with community faith groups, voluntary and community partners for residents to access education and employment support via coffee mornings, events and integration – Marketing/Advertising, Supplies, room rental/incentives<li data-bbox="425 649 1014 769">• Ensuring more of the jobs available meet local needs for flexible working by supporting local employers to foster more flexible recruitment practices – 2 Employer Engagement Officers<li data-bbox="425 840 1014 933">• Extend the current support for residents around green industries pathways to employment (currently due to close in December 2022)<li data-bbox="425 939 1014 1031">• Expand delivery of National Energy Awareness courses to help residents understand cost saving methods in regard to energy efficiency.	<ul data-bbox="1052 169 1555 977" style="list-style-type: none"><li data-bbox="1052 169 1555 464">• 500 new residents engaged specifically focusing on those who have been identified as hardest to reach and most affected by the cost-of-living crisis via Borough Data Explorer and local data from E+S. Include Ben Cap residents, LTU, EI, underemployed and low paid and cohorts – Returners, Health Conditions and low skills.<li data-bbox="1052 507 1555 600">• Partner with at least 10 community / faith groups to carry out engagement and create new referral pathways<li data-bbox="1052 644 1555 704">• 100 new employers engaged who agree to foster flexible recruitment practices<li data-bbox="1052 846 1555 906">• Support at least 50 residents into Green Sector Employment<li data-bbox="1052 911 1555 977">• Assist at least 500 residents onto an energy efficiency awareness sessions	<p data-bbox="1651 311 1825 343"><u>Exit Strategy</u></p> <p data-bbox="1584 387 1893 748">Employment contracts will be fixed term and will be terminated, and/or up for review for other funding streams. This builds immediate capacity with the opportunity to source longer term funding where needed. Secondments could be offered for speed.</p>

Detailed outcomes (continued)

Detail

- Digital inclusion expansion **£90k**
- Increased skills for life and career development and progression **£125k**
- Project evaluation **£50k**

Key Activities

- Engaging those experiencing digital inequality with first steps to accessing technology to take up wider life skills
- The ability to pilot new programmes to support residents struggling with cost-of-living crisis at different times (rolling programmes responsive to resident's demand not at prescriptive enrolment times)
- Research to better understand underlying issues affecting high unemployment and low engagement with employment support, alongside a review of these initiatives and partnerships to assess effectiveness, sustainability and identify opportunities to extend and scale up

Outcomes and Benefits

- 18 lower-level digital skills-based "life skills and employment" programmes which will aid ability to search for both work and life-based needs specifically for those unable to use/access IT/Internet – helping approx 200 residents
- Increased footfall to website and on to Job Shop and Employment Support provision – unlimited
- Residents able to complete application forms online and become more self-sufficient – unlimited
- 250 new learners engaged on skills for life courses around food choices, budgeting, understanding cost of living and money saving techniques as well as short basic skills courses
- Utilise findings from these projects to feed into a wider strategy around poverty and growth and seek funding to continue on successful areas of improvement

Exit Strategy

Employment contracts will be fixed term and will be terminated, an/or up for review for other funding streams. This builds immediate capacity with the opportunity to source longer term funding where needed. Secondments could be offered for speed

Risk and Opportunities

Risk area	Description of risk	Risk impact	Impact level	Risk mitigation
Target groups fail to engage	Target groups have multiple complex barriers and historically have failed to engage with services or feel that they cannot progress. Lack of engagement will significantly impact targets.	Outputs and Targets	Significant	This project will have a key focus on engaging with groups facing multiple barriers to work and understanding and addressing the factors that may prevent them from securing employment.
Employers fail to engage	Reputation damage and timescale of delivery would also be impacted here. If engagement with employers becomes difficult or they fail to embrace the overall ethos of what is trying to be achieved, the opportunity for new vacancies or improving the career aspirations and earning potential of existing employees will be significantly impacted. This will impact various elements of the project	Outputs and Targets	Significant	Expanding the offer to employers to show the value in engaging with the service such as wider partnership forums and business groups. Wider engagement across other areas if needed
Partners and community/ faith groups fail to engage	Difficulties in partner engagement, leading to missed opportunities to cross refer and connect the offer with skills and training opportunities as intended	Outputs and Targets	Significant	Discussions with potential partners around business needs and supportive measures. Collaborations and incentives. Arranging events and ongoing marketing as required
Locations become unavailable	Utilising both community partners, and other council spaces, pop ups and market stalls as well as coffee shops and public spaces could become a risk if the spaces are unavailable, rented out or unsuitable	Capacity	Low	Currently, LBBD hold 17 community-based locations in which delivery can take place. If these were to become unavailable, then alternative resources would need to be utilised