

OSC Feb 2023 LBE Cost of Living Response

www.enfield.gov.uk

Striving for excellence



Key Enfield Indicators

The following indicators have been provided from ONS & local census data:

- In 2018, ONS data ranked Enfield as the 41st most income-deprived local authority in England
- Compared against all London boroughs, Enfield's key poverty and inequality indicators were ranked average or below
- Enfield's poverty rate of 34% is the joint 7th highest rate within London
- 13% of Enfield's households are officially overcrowded – higher than in London and the country as a whole.
- 2.5% of households in temporary accommodation, with the national average of 0.4%

Enfield Cost of Living Dashboard

57 Individual Indicators monitored

Household Income					
Median Household Income £41,149 Annual 2022 Previous: £35,303 Change: 16.56% ↑	Below London Living Wage 8951 Monthly Dec 2022 Previous: 8780 Change: 1.95% ↑	Emergency Support Scheme 508 Quarterly Dec 2022 Previous: n/a Change:	Welfare & Debt Advice Support 2008 Quarterly Dec 2022 Previous: n/a Change:	"At Risk" & "In Crisis" 5990 Monthly Dec 2022 Previous: 6155 Change: 2.68% ↓	Free School Meals (State) 26.90% Annual 2021/22 Previous: 23.70% Change: 3.20% ↑
Council Tax Support Caseload 34938 Monthly Dec 2022 Previous: 35240 Change: 0.86% ↓	HB or Universal Credit 44539 Quarterly Aug 2022 Previous: 44429 Change: 0.25% ↑	Council Taxpayers in Arrears 5518 Monthly Dec 2022 Previous: 5188 Change: 6.36% ↑	Business Ratepayers in Arrears 565 Monthly Dec 2022 Previous: 528 Change: 7.01% ↑	Council Housing Arrears £1.77m Monthly Dec 2022 Previous: £1.72m Change: 2.91% ↑	Temporary Accommodation Arrears £3.56m Monthly Dec 2022 Previous: £3.41m Change: 4.40% ↑
Under 16's in Relative Low Income 15.90% Annual 2020/21 Previous: 18.60% Change: 2.70% ↓	Under 16's in Absolute Low Income 13.00% Annual 2020/21 Previous: 14.70% Change: 1.70% ↓	Under 16's in Poverty 33.70% Annual 2020/21 Previous: 37.40% Change: 3.70% ↓	Applications for DHP 2333 Quarterly Dec 2022 Previous: 1817 Change: 28.40% ↑	DHP Awards 1001 Quarterly Dec 2022 Previous: 688 Change: 45.49% ↑	Value of DHP Awards £1.55m Quarterly Dec 2022 Previous: £935,998 Change: 65.60% ↑
Council Tax Support Hardship Awards 1152 Monthly Dec 2022 Previous: 1101 Change: 4.63% ↑	Value of Council Tax Support Hardship £276,797 Monthly Dec 2022 Previous: £267,674 Change: 3.41% ↑	Households Receiving £150 Heating 84404 One Off Previous: n/a Change:	Discretionary Heating Payment (E-H) 21156 One Off Previous: n/a Change:	Value of Heating Payment Awards £14.94m One Off Previous: n/a Change:	
Unemployment					
Claimant Count 12320 Monthly Dec 2022 Previous: 12380 Change: 0.48% ↓	Claimant Count Rate 5.80% Monthly Dec 2022 Previous: 5.80% Change: 0.00%	Employment Rate Working Age 70.30 Quarterly Sept 2022 Previous: 70.70 Change: 0.57% ↓	16-17's Not in Education (NEET) 10.60% Monthly Nov 2022 Previous: 24.30% Change: 13.70% ↓		

Enfield Cost of Living Dashboard

Household Income:

- Council Tax, Business rates, Council Housing and Temporary accommodation arrears all rose from previous month
- Direct Housing Payment applications and awards all rose from previous quarter

Homelessness

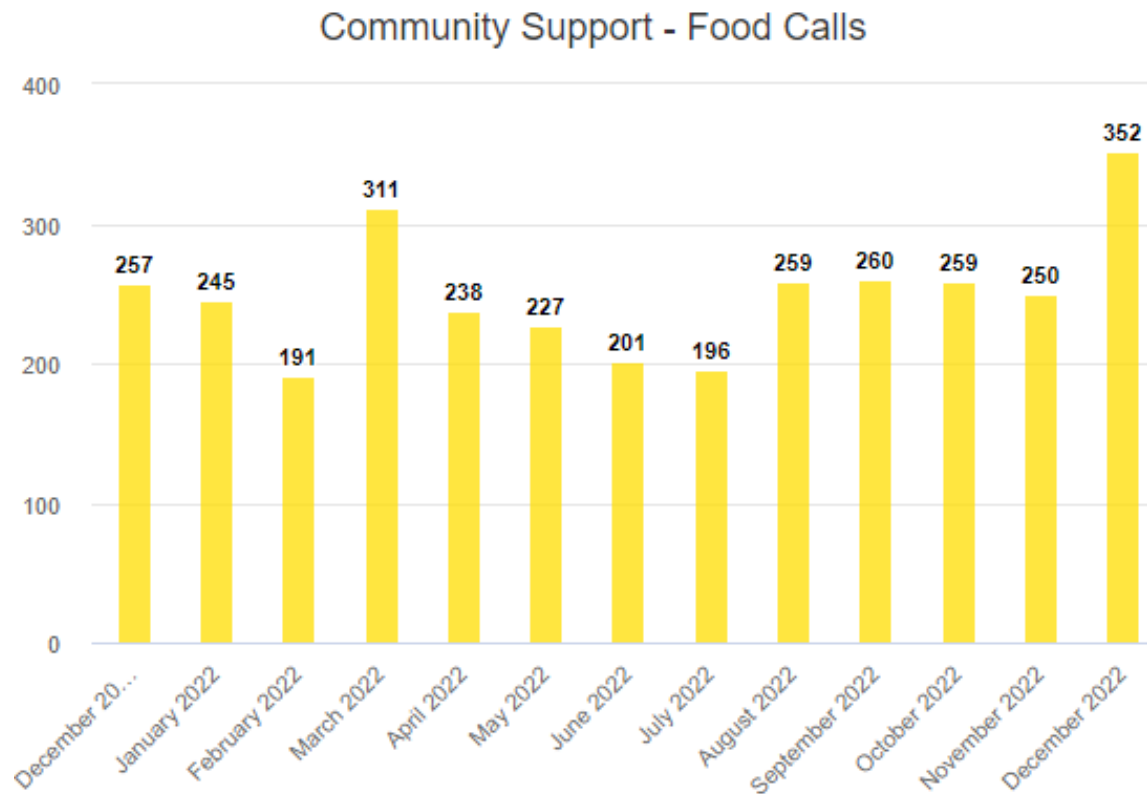
- Temporary Accommodation, Rough Sleepers and Homeless Applications all reduced from previous month

Food and Fuel Poverty

- Increase in residents using food pantries from 94 to 108

Cost of Living – Resident Contact

- In 2022, LBE received 3,246 calls from residents seeking food support - an average of 270 per month



Cost of Living - Website

Updated in October 2022, the site provide access to support from LBE and partner organisations:

Cost of living support

We know this is a really difficult time as many of us are facing rising living costs. If you're struggling to afford the essentials, or need support of any kind, please don't suffer in silence - help is available.

Housing costs

Help if you're struggling to pay your rent, mortgage or Council Tax

[Get help with housing costs](#)

Debts and bills

Help if you're struggling to pay debts and bills

[Get help with debts and bills](#)

Household Support Fund

The government has allocated funds to those most in need

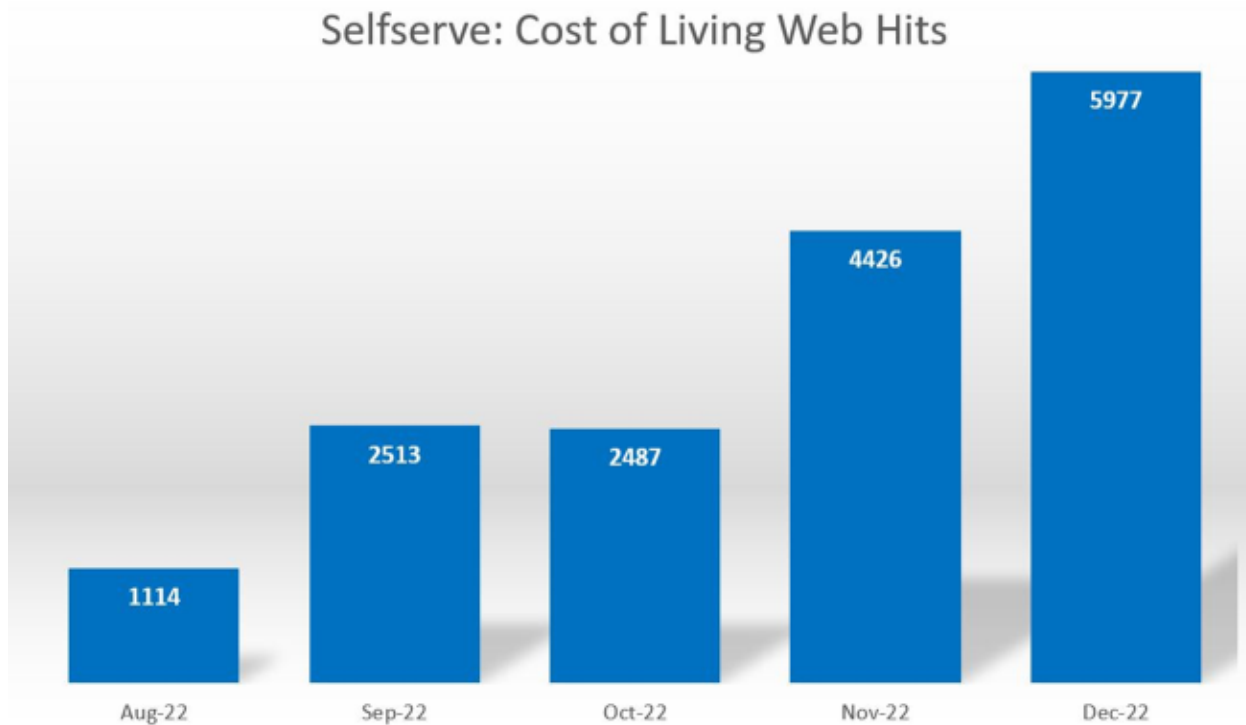
[Find out more about the fund](#)

If you think you may be homeless or threatened with homelessness, we may be able to help you to stay in your home or move to another home. The earlier you contact us, the more we'll be able to help. Find out how we can [help with your housing situation](#). Our Housing Advisory Service offers [housing advice suited to each individual situation](#).

[Shelter from the Storm](#) is a completely free emergency night shelter providing bed, dinner and breakfast every night of the year.

Cost of Living - Website

- Since the website relaunch hits have grown from 2,487 in October 22 to 5,977 in Dec 22



Cost of Living - Website

- Support provided by the site includes:
 - Links to all available financial supports and grants
 - Benefits calculator
 - Debt management advice and support
 - Access to food pantries
 - Details of food bank locations
 - Details of additional LBE run programmes
 - Discretionary Housing Payment advice- including school uniform funding and post office vouchers
 - Details of LBE run warm spaces
 - Links to free and low cost meals
 - Energy efficient appliances and lightbulbs

Headlines – Household Support Fund

- £2,847,994 Household Support Funded from the Department of Work and Pensions
- All funds must be spent by 31st March 2023

HSF - Families with children £1.16m

The breakdown of the support is as follows:

- a. October half term holiday activities which would include food in a warm space £50,000; **6000** spaces provided
- b. December holiday £40 food voucher total £680,000 **17,000** children
- c. February half term holiday activities which would include food in a warm space £50,000
- d. Winter coats and shoes £300,000 **10,012** children
- e. School Food banks £80,000 **43 schools**



HSF - Households in the most need, £1.00m

Funding is proposed to be targeted to those in receipt of Housing Benefit and/or Council Tax Support who may not be eligible for other support that the Government has recently made available.

- Energy Bills Support Scheme and the equivalence package confirmed on 29 July;
- Council Tax Rebate and the associated £144m Discretionary Fund;
- Cost of Living Payments for those on means tested benefits;
- £150 Disability Cost of Living Payment;
- One-off £300 Pensioner Cost of Living Payment (through the Winter Fuel Payment
- £230 Post office vouchers have been sent to 4764 households.

HSF - Households in the most need, £1.00m

Voluntary organisations to improve supply of food - £80k

- Food Alliance and Pantries 26 organisations

Energy efficient appliances/Light bulbs £208k

- 2800 appliances
- 9000 lightbulbs

Community focused activities to support warm spaces and food, £200k

- 30 local community groups

Safeguarding – hospital discharge, £100k

- Safeguarding Team
- Hospital discharges

Reserve to support ad hoc claims, £50k



VCS and Welfare Advice and Debt Support Team - Supporting with Cost of Living

22/23 support provided:

- 2008 referrals - includes to internal services across Resources, Housing and Social Service, Community Hubs, NHS mental health team and VCS
- 40% referrals for one or more council debt
- 62% of referrals were related to specific vulnerabilities such as domestic violence, disabilities etc.
- Pension credit and healthy start targeted campaigns increasing income

Housing Advisory Service

- Tenants giving practicable advice on maintaining their tenancies – over 500 applications per year
- Cover food costs for particularly vulnerable customers in hotels
- Signpost access to food banks and food pantries to residents in Temporary Accommodation (TA)
- Support people into work through CV writing, job search, preparing for interviews etc.
- Housing intervention project – 1 to 1 support given with managing expenses, making grant applications, energy advice and support with accessing services
- Community event with Samafal providing residents with energy advice and support

Income & Debt

Support available during Cost of Living Crisis

Housing Rent

- Support with extended payment arrangements and short break on payments
- Discretionary Housing Payment for tenants claiming Housing Benefit or Universal Credit housing costs.

Council Tax

- Payment instalments extensions until the end of March 2023 or for longer periods if required
- Health check on Council Tax Account to ensure all appropriate discounts are in place
- Council Tax payment holiday and delay the payment for up to 2 months.
- Refer residents to external partners and our internal Welfare Advice team for further support and advice

Income & Debt

Support available during Cost of Living Crisis

Business Support

- Extended payment arrangements provided
- Payment profile can be extended over 12 months or longer if needed.
- Health check on Business Rates accounts to ensure appropriate reliefs are in place.
- Encouraged to contact us to discuss arrears.

Enfield Repairs Direct – Cost of Living Support

Whilst our repair teams are visiting council homes, we will also carry out checks for:

- Draughts from windows, doors and letterboxes
- Insulation of roofs and water tanks
- Use of thermostatic radiator valves to control areas of homes to heat
- Damp and mould, and adequate ventilation

Skills and Employment

- Secured funding of £4.88m from UKSPF, STEPS and Bootcamp
- Fund 'warm spaces' in Enfield libraries £30k
- Work with local cultural groups to access marginalised communities in employment and skills including Ukrainians, Romany
- Engage with those homeless or at risk of homelessness on a programme of development
- Ensure Skills and Employment plans within the borough including apprenticeships, local labour, supported employment and work experience.
- Mapping social value to the needs of residents
- Use secured funding to support. Community Hubs / Supported Employment / Housing (currently 7 staff)

Community Hubs Support

- Food pantries, supporting around 230 customers each day with council queries, debt, food, housing, jobs and skills, and wellbeing.
- Community outreach events such as Heat and Eat over 50s sessions to support people 'where they are at'.
- Increased our volunteer offer to support getting online, setting up email accounts, joining social and community events.
- 'Preventing Inequalities' online sessions with our partner organisations.
- Running cross-sector training session in Feb to cover trauma-informed inequalities support

Future Approach

- Increasing inflation and fuel costs means the current situation will worsen further
- We continue to adapt our approach, working across departments to maximise available support
- Meet regularly with external groups and organisations to ensure we continue to work in partnership
- We are happy to return to the committee to update and receive any recommendations that you may have