
NORTH AYRSHIRE COUNCIL

7 November 2023

Cabinet

Title: Cost of Living Crisis

Purpose: To provide a third progress report to Cabinet in relation to the North Ayrshire Council responses to the current cost of living crisis and associated investments and funds.

Recommendation: It is recommended that Cabinet:

- a) Notes the progress the Council has made in developing support in relation to the cost-of-living crisis;
- b) Agrees to discontinue reporting on those areas for which the funding has been fully expended; and
- c) Agrees to accept future progress reports on the investments, funds and activity associated with the cost-of-living crisis.

1. Executive Summary

- 1.1 North Ayrshire Council is designing and delivering a range of investments and initiatives to mitigate the impacts of the current cost-of-living crisis for its residents.
- 1.2 There have been two previous reports to Cabinet, (22nd November 2022 and a follow up on 30 May 2023). This third report provides a comprehensive overview of the current investments, funds, and activity relevant to the cost-of-living crisis, progress to date and next steps. This report will continue to form the basis of future six-monthly reports and progress will continue to be reported to Cabinet on a regular basis.

2. Background

- 2.1 The current cost-of-living crisis has resulted in a series of challenges for residents, communities, and businesses in North Ayrshire. The ongoing impact of the pandemic, the war in Ukraine and economic unpredictability, compounded by the energy crisis, increased inflation and increased interest rates has resulted in higher household prices which have created hardship and financial exclusion for citizens, including North Ayrshire residents.

- 2.2 The UK rate of inflation stayed at 6.7% in September, the same rate as August, according to the Office for National Statistics. This means prices are still rising at the same rate as the previous month. Petrol and diesel costs kept inflation up, the ONS says, but food and non-alcoholic drink prices fell for the first time since September 2022.
- 2.3 The International Monetary Fund forecasts the UK will have the highest inflation and slowest growth next year of any G7 economy, falling behind the US, France, Germany, Canada, Italy and Japan. It downgraded the UK's prospects for next year, estimating the economy will grow by 0.6%, making it the slowest growing developed country in 2024 - widely predicted to be a general election year. The IMF says the UK's immediate prospects are being weighed down by the need to keep interest rates high to control inflation, which has been falling but remains stubbornly above target. It has warned Bank of England rates will peak at 6% and stay around 5% until 2028. Rates are currently 5.25%.
- 2.4 In 2023, North Ayrshire has the 7th lowest employment rate in Scotland (71.3%) compared to a Scottish average of 74.7%.
- 2.5 The North Ayrshire rate for claimants as a proportion of the working age population (aged 16-64) is 4.6%. This compares to regional figures of 4% for East Ayrshire and 3.4% for South Ayrshire and a Scottish average of 3.3%. This dataset is for March 2023 and shows the rate has remained the same compared to other areas where figures have increased.

(Source: [Dataset Selection - Query - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](#))

- 2.6 North Ayrshire's vulnerability to the current economic crisis provides the context for the updates to Cabinet in relation to current national and local interventions.

UK Government Response

- 2.7 The Energy Bill Support Scheme gave every household a £400 discount on their energy bills for winter 2022 to 2023. This ended in March 2023.
- 2.8 The Warm Home Discount Scheme (£150) is available for winter 2023 to 2024 to those who:
- Get the Guarantee Credit element of Pension Credit
 - Are on a low income.

2.9 Other kinds of support include:

- Up to £900 in 3 separate Cost of Living Payments for households on means-tested benefits;
- A £300 pensioner Cost of Living Payment, to be paid alongside the Winter Fuel Payment for 2023 to 2024;
- A £150 disability Cost of Living Payment for people who get certain disability benefits; and
- Help from the Household Support Fund from the local council.

2.10 All businesses will get help with their energy bills as part of the Energy Bills Discount Scheme (EBDS) from 1 April 2023 to 31 March 2024.

Scottish Government Response

2.11 The Child Winter Heating Payment is a benefit from the Scottish Government to help disabled children and young people and their families with increased heating costs over winter. It's paid once a year. The payment for winter 2023-2024 is £235.70. Payments for winter 2023-2024 will begin in November 2023.

2.12 The Energy Bills Discount is a £400 discount on energy payments to help with household heating and energy costs. This is called the Energy Bills Support Scheme. It is available if the claimant:

- Lives in Scotland
- Has an electricity connection to their house.

2.13 The Winter Heating Payment is to help people on low income benefits who might have extra heating needs. Social Security Scotland pays this to people living in Scotland.

- It replaces the Cold Weather Payment from the Department for Work and Pensions (DWP) and has the same eligibility requirements.
- Unlike the Cold Weather Payment, Winter Heating Payment does not depend on how cold the temperature gets.
- Winter Heating Payment is a yearly payment of £50 that's paid automatically.

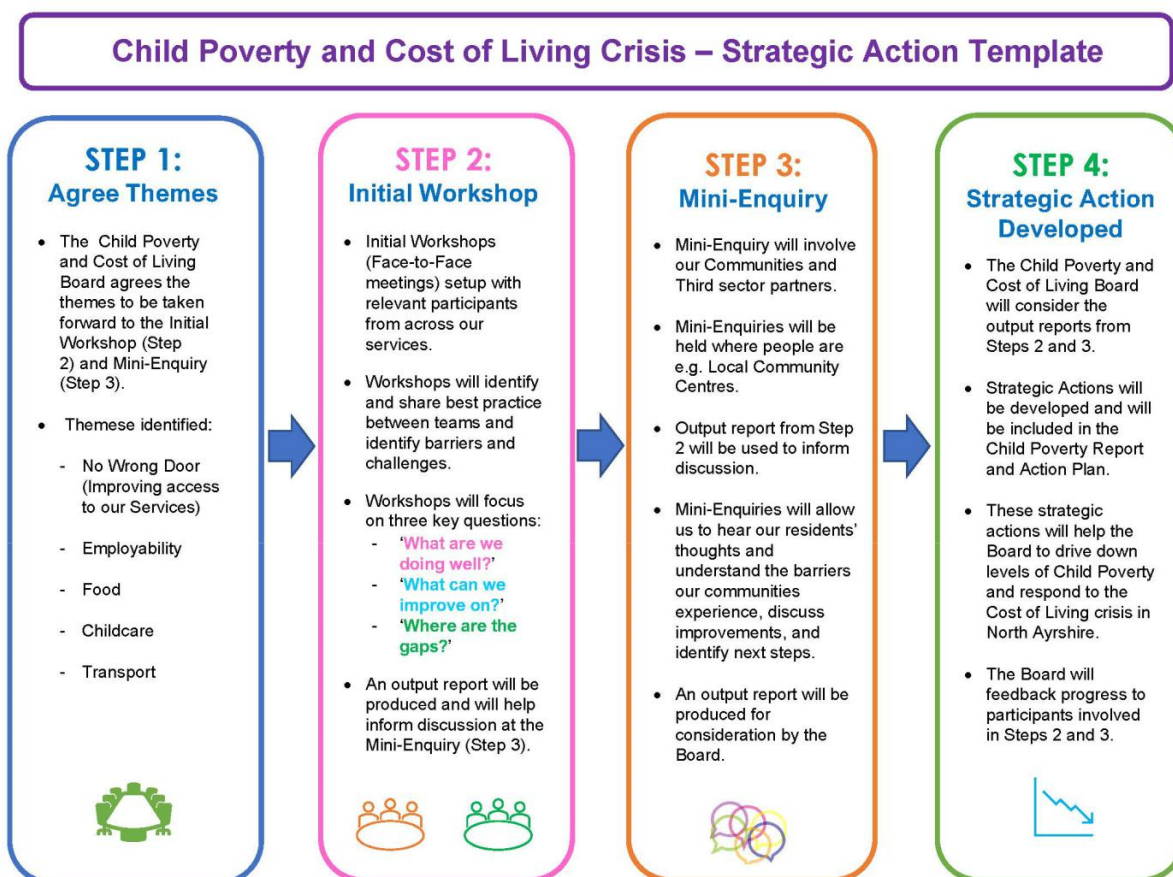
2.14 In July 2023, North Ayrshire received £57,000 revenue of funding from the Scottish Government Island Cost Crisis Emergency Fund.

North Ayrshire Response

2.15 Governance

2.15.1 In June 2022 Cabinet agreed to set up a new Board to tackle child poverty. With the escalation in cost-of-living concerns this board now also oversees the Council's response to the current cost-of-living crisis. The board is chaired by the Council Leader. The strategic approach to the themes in relation to child poverty and cost-of-living are agreed by the Board and explored in conjunction with Community Planning, third sector partners and residents.

2.15.2 A consistent approach to identifying actions is ensured by the following approach



2.15.3 Themes explored to date are:

- No Wrong Door
- Employability
- Food
- Childcare

Two place-based mini-enquiries have been concluded on Arran and Cumbrae to align with the Scottish Government Island Cost Crisis Emergency Fund.

2.15.4 The outputs from this work have informed the three-year Child Poverty strategy and annual report which was presented to Cabinet in June 2023 and will contribute to regular updates to Cabinet on the cost-of-living crisis and related expenditure.

2.15.5 The Council has made substantial investments in tackling child poverty and the cost-of-living crisis. The most recent of these have been agreed in Cabinet reports of June 2022, August 2022 and the budget of March 2023, where the Cost of the School Day fund was replaced by the Child Poverty and Cost of Living Fund. This provides £400k per annum for three years to honour existing commitments in relation to digital devices, fund developments in community transport and provide support for actions directed by the Child Poverty and Cost of Living Board. A Cost-of-Living Workshop was held in October 2023 where senior managers, Elected Members, partners, third sector and voluntary organisations met to discuss where the fund could be best utilised. This focused on gap analysis and identification of opportunities for allocation of the Child Poverty and Cost of Living Early Intervention Fund.

2.15.6 This Cabinet report brings together an overview of these investments, the funds that North Ayrshire administers locally on behalf of Scottish Government or Department for Work and Pensions (DWP) which have an impact on the costs of living, progress in relation to intended impacts and timetables for future progress against the funded actions. The funds have been organised thematically and this approach reflects the support we also offer to residents through the Council's web presence at: www.north-ayrshire.gov.uk/cost-of-living.

2.15.7 A number of the funds, particularly those related to addressing the impacts of the pandemic, have been fully expended. It is proposed that reporting on these is discontinued. These are:

- Citrus Energy
- Tenant Grant Fund
- Housing Tenant Hardship Fund
- Children and Families Investment Fund
- Covid-related Community Mental Health and Wellbeing Funds
- Supporting the Resilience of Local Businesses
- Public Transport Travel Scheme
- Covid-related Support for communities.

2.15.8 Future regular reports to Cabinet will provide further updates on present funds and related activity as outlined at Appendix 1.

2.16 Cost-of-living Themes and Investments

2.16.1 The themes are as follows:



Energy Advice and Support



Food, Clothing and Essentials



Finance and Benefits



Children and Families



Health and Wellbeing



Business and community including transport for work



Support for Communities



Workforce wellbeing

2.16.2 Further detailed information about the funding associated with the above themes is contained in **Appendix 1**, as well as progress in relation to expenditure, future plans and timescales.

2.17 Cost-of-living Funding and Activities: Update on current investments

The following highlights the significant additions and changes since the previous report. Further detail is included at Appendix 1:

2.17.1 **Island Cost Crisis Emergency Fund:** Scottish Government funding for 2023-24: £57k revenue.

2.17.2 Significant roll-out of the **EnergySmart** scheme, including to the islands;

2.17.3 Notable progress in relation to the **Fairer Food Network**, with an additional larder system in Arran and a further larder about to open in Largs;

2.17.4 Continued effectiveness in the administration of a range of Council **benefits**;

2.17.5 Further development of the **Financial Inclusion** strategy and partnership;

2.17.6 The effective development of the **Parental Employability Support Fund**;

2.17.7 The impact of **the role of children and young people** in determining interventions which make a difference to their lives in relation to poverty and cost-of-living;

2.17.8 The impact of the **Children and Young People's Mental Health and Wellbeing funds** and approaches; and

2.17.9 The difference being made to staff by the **LiveWell** initiatives.

2.18 Further detailed information about the funding associated with the above themes is contained in **Appendix 1**, as well as progress in relation to expenditure, future plans and timescales. This will continue to form the basis of future associated six-monthly updates to Cabinet.

3. Proposals

3.1 It is proposed that Cabinet:

- a) Notes the progress the Council has made in developing support in relation to the cost-of-living crisis;
- b) Agrees to discontinue reporting on those areas for which the funding has been fully expended; and
- c) Agrees to accept future progress reports on the investments, funds and activity associated with the cost-of-living crisis.

4. Implications/Socio-economic Duty

Financial

4.1 There are no direct financial implications as a result of this report.

Human Resources

4.2 There are no direct HR implications as a result of this report.

Legal

4.3 There are no direct legal implications as a result of this report.

Equality/Socio-economic

4.4 The purpose of the current report is to provide an overview of the measures which that Council has taken or delivers to mitigate the impacts of the cost-of-living crisis on our most vulnerable residents.

Climate Change and Carbon

4.5 This report includes information on the Energy Smart scheme which aims to reduce fuel poverty and increase affordable warmth, whilst reducing carbon emissions and providing local employment opportunities.

Key Priorities

4.6 The proposals impact on the following Council Plan priorities:

- Wellbeing – to transition to a wellbeing economy, delivering prosperity, wellbeing and resilience for local people.
- Communities and Local Democracy – we will have active, inclusive and resilient communities.
- Climate Change – achieving net-zero by 2030.
- A Sustainable Council – a Community Wealth Building Council that is efficient and accessible, maximising investment and focusing resources towards our priorities.

Community Wealth Building

4.7 Community Wealth Building is an approach to developing more resilient local economies. It is recognised that as part of the council's comprehensive approach to CWB, short-term measures taken to mitigate the effects of the costs of living crisis will contribute to our medium and longer-term goals of developing a more resilient economy. There are a wide range of initiatives and actions across each of the pillars which will mitigate the cost-of-living crisis including:

- Fair Work – supporting the update of the Real Living Wage and improving job security for employees.
- Procurement – development of local supply chains and strengthening the local company business base.
- Plural ownership – evidence shows that cooperatives and other forms of plural ownership are more resilient through periods of economic shocks than shareholder-based businesses, in addition to contributing to addressing social and economic inequality.
- Financial Power - Work with partners including credit unions to encourage progressive finance.

The forthcoming CWB legislation and the new Ayrshire regional economic strategy will further strengthen this approach.

5. Consultation

5.1 A wide range of partners and residents have been consulted in the development of the interventions included in the report and improvements to delivery of services has resulted. The ongoing mini enquiries, on themes such as the "No Wrong Door" approach, are contributing to interventions and service design.

Audrey Sutton
Executive Director (Communities & Education)

For further information please contact **Audrey Sutton, Executive Director (Communities & Education)**, on **(01294) 324414**.

Background Papers

Appendix 1: Cost of Living Themes & Updates (November 2023)

North Ayrshire Council Cabinet

Cost of Living Themes and Updates – November 2023



Energy Advice and Support

Food, Clothing and Essentials

Finance and Benefits

Children and Families

Health and Wellbeing

Business and Community including transport to work

Support for Communities

Employee Wellbeing



Community based energy support

1. Description of funding stream, date and amount	<p>£1.726m Energy Smart Scheme was secured as part of the 2022/23 Council budget setting process. This was supplemented by an additional £0.450m to support the crisis payment element of the scheme by Cabinet on 23 August 2022. At the Council budget of 1/3/23, a further commitment to invest any year end underspend in excess of £1m. This has resulted in an additional £0.524m being added to the budget, as reported to Cabinet on 30/5/23.</p>
2. Intended impact	<p>The key objective is to support residents of North Ayrshire through the cost-of-living crisis by reducing fuel poverty and increasing affordable warmth, whilst reducing carbon emissions and providing local employment opportunities as part of the programme.</p>
3. Progress to date against milestones, including expenditure	<p>There are three elements of the Council’s Energy Smart programme, and an update on each is provided below.</p> <p>The launch of a partnership with the Energy Agency to signpost households to free and impartial advice through the Home Energy Scotland helpline</p> <ul style="list-style-type: none">• The partnership was launched on 19 September 2022 and 2,611 North Ayrshire households have received energy advice since that date to help lower their bills. <p>The additional allocation of £524,000 to offer one-off emergency support payments towards energy bills for low-income families in 2023/24. This further supports the £450,000 fund provided for 2022/23.</p> <ul style="list-style-type: none">• The Energy Smart Emergency Support scheme launched on 31 October 2022 to provide assistance over the 2022/23 winter period.• To date, the Council has supported over 1,400 households facing pressure from rising utility bills through the Emergency Smart Emergency Support scheme.• A customer satisfaction survey reported an average 4.7 out of 5 level of satisfaction with the financial support offered by the Council during the cost-of-living crisis. <p>The creation of a £1.726 million fund to carry out home improvements to improve energy efficiency and reduce energy bills</p> <ul style="list-style-type: none">• The initial phase of support launched in January 2023, targeting low-income households who may be eligible for top-up loft insulation. The second phase of support is in the process of being procured and will offer a wider range of energy efficiency measures and is anticipated to launch in June 2023. In addition, we have also provided 900 LED bulbs to the 14 food larders to help reduce energy consumption in homes.

	<ul style="list-style-type: none"> • A procurement exercise is nearing completion to appoint a contractor to undertake a range of low-cost energy efficiency measures, in order to support households through the heating season. The Energy Smart programme will be used alongside other funding programmes, for example the Area Based Scheme and ECO4 Flex, to maximise funding opportunities for North Ayrshire households.
<p>4. What difference has the investment made?</p>	<p>The following Key Performance Indicators (KPIs) will monitor the success of the programme:</p> <ol style="list-style-type: none"> 1) Number of households in fuel poverty helped with energy efficiency advice. 2) Number of households in receipt of crisis support. 3) Number of households granted financial assistance for energy efficiency measures. <ul style="list-style-type: none"> • To date, the Council has supported over 1,400 households facing pressure from rising utility bills through the Emergency Smart Emergency Support scheme.
<p>5. Next steps and timescales</p>	<ol style="list-style-type: none"> 4) Appoint a contractor to deliver multiple energy efficiency measures in homes from October 2023.
<p>6. Comments</p>	<p>The Energy Smart model aims to support residents of North Ayrshire through the cost-of-living crisis by reducing fuel poverty and increasing affordable warmth, whilst reducing carbon emissions. Delivery of the sustainability initiative is being implemented across three stages and incorporating energy efficiency and low carbon behaviour advice, crisis support payment and implementation of physical energy efficiency measures.</p>

Citrus Energy (COMPLETE)	
1. Description of funding stream, date and amount	Fuel Poverty - increase capacity in Citrus Energy Fund - Tackling Financial Insecurity: Scottish Government Funding: £0.060m Date awarded: 15/06/2021
2. Intended impact	Increased capacity in Citrus Energy allowed the organisation to deliver the additional support in the Garnock Valley and Irvine and deliver much needed energy advice to local communities.
3. Progress to date against milestones, including expenditure	The additional capacity was for a 12-month period and the allocation was fully spent. At its budget of March 2023 Council approved any balance of underspend in 2022/23 beyond £1m to be used to provide funding for further emergency support payments to citizens to help with their energy bills. This funding will be in addition to the previously secured £450,000,
4. What difference has the investment made?	Additional information and advice has been provided at a critical time for residents seeking support.
5. Next steps and timescales	As 3. above
6. Comments	This work was initiated as a result of learning from the pandemic.



Food, Clothing and Essentials

Fairer Food	
<p>1. Description of funding stream, date and amount</p>	<p>Fairer Food System Fund: Recovery and Renewal Investment Fund - £0.150m</p> <p>Support to Fairer Food Network Fund: Tackling Financial Insecurity SG – 2021/22 Winter - £0.247m</p> <p>North Ayrshire Fairer Food Network Fund: North Ayrshire COVID Economic Recovery Fund - SG Funding - £0.142m Community Food Network Fund: Original Investment Fund - £0.500m</p> <p>Cost of School Day Food allocation: £150,000</p>
<p>2. Intended impact</p>	<p>The prevention of food poverty through the provision of food with dignity. The aim is to reduce the cost of the weekly shop, not to provide a full shop, so that family budgets go further. This minimises pressure on the foodbank. Funding has been used for food vouchers during holidays and the provision of warm clothing/footwear/outdoor wear and basic household items, such as toiletries. It also includes support for self-isolation on islands, mental health, energy, and money advice.</p>
<p>3. Progress to date against milestones, including expenditure</p>	<p>A network of community food larders has been established with North Ayrshire Fairer Food branding. The Council provides support in food safety, health and safety and other regulations. The NA Fairer Food Network of community food providers meet regularly and have been co-developing, sharing good practice and piloting bulk-buying, as well as establishing community benefit partnerships.</p> <p>Fairer Food System Allocation fully spent. This was the initial funding allocation that started off the establishment of the network. Expenditure included shelving, tills, resources for cooking & food preparation areas, initial stock, branding, fridges, freezers, chill cabinets etc. £0.150m</p> <p>Support to Fairer Food Network</p> <ul style="list-style-type: none"> • NA Food Resilience (Community Hubs and NA Foodbank) Peripatetic Support Officer supports the transportation of supplies such as emergency parcels, larder top up stock, delivery, and uplifts of stocks/equipment/materials across all sites. Funding to cover additional Venue Assistants for food support at Whitlees Centre. Emergency stock supplies and equipment investment for emergency situations including BBQs for each larder site. Additional urns, crockery and twelve months Foodbank Co-ordinator and cook costs: £0.077. • Food Larder Development: Top up for winter food supplies, marketing and promotion, equipment and adaptations, training of staff – The Royal Environmental Health Institute of Scotland (REHIS), Elementary Food Hygiene, Financial Regulations: £0.143m. • Community Cafes: Costs for food, supplies to host free soup days, coffee mornings or similar targeting financially vulnerable and isolated. Investment in equipment within Community Cafes: £0.027m.

Cost of the School Day (Food element) 2021/22

- Reusable water bottles were purchased for all North Ayrshire school pupils. Water bottles reduce the need for pupils to purchase single-use plastic liquids during the school day. Providing all pupils with a water bottle reduces stigma and promotes healthy practices. It is also more environmentally friendly.
- Those accessing Community Larders with school aged children were provided with supplementary food items linked to the cost of the school day.

Cost of the School Day (Food element) 2022/23

The community larder network and partners support the needs of families and young people, through breakfast clubs and community food supply.

North Ayrshire Fairer Food Network

The North Ayrshire Fairer Food Network is our local alternative to foodbanks and is aimed at addressing food insecurity in a dignified way. Further development of the larders and shops will support low-income residents by developing and improving the sustainability of the existing network. New initiatives and business models include community fridges, community cafes, social enterprises based on growing produce and better links across providers. It will also focus on support for the islands communities so that approaches are developed which fit their specific needs: £0.142m. Ongoing NAC support to North Ayrshire Fairer Food Network External consultants completed a review of the larder models, which vary depending on the local aims of the community organisation. The NA Fairer Food Network has agreed a model which should sustain current demand for 3 years, supported by the allocation of £500,000 from Cabinet.

The payment model to distribute this funding will provide a quarterly payment for 12 quarters dependant on the larder footfall. This model allows capacity to expand as the cost-of-living crisis continues and more families and households need to access the provision. We anticipate continued growth in weekly appointments over the coming winter months.

The second payment supported 15 larders as Eco Savvy on Arran now has a subsidised food model running in conjunction with their Zero Waste cafés on the island.

Following the quarterly payment in April 2023, a review of the data highlighted that member numbers had steadied and a review of the payment structure showed that the majority of larders had under 100 weekly appointments. An amended was therefore made to the payment structure which is as follows:

Quarterly payment budget - £25k

Up to 29 weekly appointments - £1000

The updated model provides a fairer cost per household but acknowledges that payments will change each quarter dependant on footfall.

To date £75k has been allocated to 15 providers across North Ayrshire.

It was also agreed that £100k of the £500k be held in reserve to support any new larder set ups and infrastructure development.

This fund is currently being utilised to set up the new larder in Largs library which will open early winter 2023.

	A community consultation is currently underway to assess if there is a need for assisted food provision on Cumbrae.
4. What difference has the investment made?	<p>15 Community Larders are now operational. The network support group meets quarterly, and members are part of a communication group for peer support. Weekly footfall across the Larders is c.850 per week (families/members). Average weekly footfall has now levelled and approximately 600 households are making use of the provision each week. Membership is far greater than the weekly footfall estimated and is currently in excess of 2000.</p> <p>“The people coming in are from all demographics, from those working to those on benefits.” “The groups have become experts in where to buy and how to get the best value for money from supermarkets and other suppliers. However, what is being offered in the larders is being changed to meet the budgets available and rising cost of food.”</p>
5. Next steps and timescales	The Fairer Food Forum grows in capacity and influence and ongoing self-evaluation of the network continues to inform activity.
6. Comments	<p>The models have to align with the aspirations of community volunteers and the available budget. There is considerable potential for the larder volunteers to offer advice and refer to other partners, such as Home Energy Scotland (more than half of the 15 larders have already completed their referral training and can now signpost via Home Energy Scotland’s online portal)</p> <p>Refresher training is currently on offer for existing and new referral partners and has been offered to all larders.</p>



Finance and Benefits

Tenant Grant Fund (COMPLETE)

1. Description of funding stream, date and amount	The Scottish Government provided an allocation of £10m to Scottish local authorities during financial year 2021/22 to provide direct financial support to tenants - via landlords in their area - for the specific purpose of paying rent arrears arising from the impact of the COVID-19 pandemic. It was aimed at highly vulnerable tenants who would become homeless or did not have alternative sources of support. Coronavirus (COVID-19) Tenant Grant Fund: North Ayrshire Council received an allocation of £298k.
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2. Intended impact	The grant is to help prevent homelessness and sustain tenancies by directly reducing, alleviating, or paying off rent arrears altogether, where a tenant is in either the social or private sector, and has faced difficulties due to Coronavirus. The grant covered arrears arising between 23 March 2020 and 9 August 2021.												
3. Progress to date against milestones, including expenditure	The full allocation of funding has been spent; it was closed to new applications on 31 March 2022. Total expenditure was £298,259.65, split across 2021/22 and 2022/23.												
4. What difference has the investment made?	<p>555 applications were received, of which 460 were awarded grant. Of the remaining 95 applications, 75 were closed, 18 were assessed as not eligible and 2 were refused by the relevant landlord.</p> <table border="1" data-bbox="371 577 1272 762"> <thead> <tr> <th>Applications Approved</th> <th>No of applications</th> <th>Amount paid</th> </tr> </thead> <tbody> <tr> <td>Private let</td> <td>29</td> <td>£18,665.39</td> </tr> <tr> <td>RSL</td> <td>92</td> <td>£54,978.63</td> </tr> <tr> <td>NAC</td> <td>341</td> <td>£224,615.63</td> </tr> </tbody> </table>	Applications Approved	No of applications	Amount paid	Private let	29	£18,665.39	RSL	92	£54,978.63	NAC	341	£224,615.63
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Private let	29	£18,665.39											
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NAC	341	£224,615.63											
5. Next steps and timescales	N/A												
6. Comments	<p>Initial spend within the Fund was low despite a high level of applications being received. Although applications were being made these couldn't be progressed due to a number of factors, including the requirement for proofs and non-engagement from either the tenant or landlord. In January 2022 officers reviewed processes and engaged with landlords to expedite applications into decision making and awards being made. The process was very labour intensive, and staff had to make several contacts with both tenants and landlords despite best attempts to ensure the information required was fully captured within the application process.</p> <p>The fund is now closed with allocated monies being fully spent.</p>												

Housing Tenant Hardship Fund (COMPLETE)

1. Description of funding stream, date and amount	<p>The Scottish Government provided an allocation of £867,000 to North Ayrshire through the Scottish Government Winter Support Fund – Tackling Financial Insecurities. The supporting guidance detailed flexibility of use across a number of areas to target those most in need e.g. food support, fuel, isolation, welfare fund top ups, housing, homelessness.</p> <p>From this fund the Council's Housing Service was awarded £195K for help with tenancy hardship, focusing on highly vulnerable tenants affected by fuel poverty.</p>
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<p>2. Strategic intent: intended impact</p>	<p>The funding assists any North Ayrshire Council tenant who is finding it difficult to manage fuel bills. The Support Worker provides person-centred housing related support including income maximisation, welfare benefit advice and assistance, fuel, and utilities advice, helping them to sustain their tenancy and prevent any potential homelessness issue in the future.</p> <p>The fund helps support winter warm initiatives and interventions for our most vulnerable tenant who are at the greatest risk of fuel poverty.</p>
<p>3. Progress to date against milestones, including expenditure</p>	<p>Funding was carried over into 2022/23 due to the timing of allocation.</p> <ul style="list-style-type: none"> • 4 temporary posts funded until April 2023, at a cost of £142K: 4 Housing Support Workers posts were created at the end of 2021/22 (2 x Fuel Poverty and 2 x Sheltered Wellbeing). The funding was carried over into 2022/23 due to the time taken to recruit into the posts. • Top up of meters to help resettlement from temporary accommodation into mainstream tenancies. We have set aside £15K and are currently setting processes up with the Scottish Welfare Fund. • Assist to top up gas meters where they require to be uncapped in order to re-start a gas supply and allow for a gas safety check to be completed. To date we have only spent £210 as we have managed to gain access to other funds via energy suppliers/agencies, but expectations is that due to funding from these sources being limited we will achieve full expenditure of £10K by 31 March 2023. • Winter warmth initiatives/interventions - officers are researching what could impact most effectively on making heating and overall energy cheaper in relation to the cost-of-living crisis. We currently anticipate expenditure of £28K by 31 March 2023.
<p>4. What difference has the investment made?</p>	<p>Update to 31 January 2023 we have supported 197 tenants with an average age of 39 to tackle fuel poverty. 7 of these tenants had previously been known to Homeless Services. Our engagement rate YTD is 53%.</p> <p>We continue to carry out regular visits to each of the 28 sheltered units and have engaged with 641 residents/tenants to date.</p>
<p>5. Next steps and timescales</p>	<p>Fuel Poverty/Sheltered Wellbeing Housing Support Workers Continue to engage with tenants/residents to tackle fuel poverty and maximise income where possible to avert crisis with energy over the winter months – by 31 March 2023.</p> <p>Winter Warmth Initiatives/Interventions Provide our most vulnerable tenants with access to a range of goods that reduce energy costs over the winter months – by 31 March 2023.</p> <p>Sustainability Team</p> <ul style="list-style-type: none"> • Linking in on any of the Sustainability team’s projects that could support tenants. • Discussions around the new ‘Energy Smart’: Energy Based Community Support Model - by 31 December 2022. (completed). Promote the service when engaging with tenants – 31 March 2023. <p>Social Welfare Fund Ongoing discussions with Social Welfare Fund (SWF) Manager about how we can assist with payments for meters for new tenancies (NAC only, as Registered Social Landlords (RSLs) do this as part of new tenancy set up) and people struggling to meet the cost of energy prices as they start to rise – by 31 October 2022 (completed). This is being done via Housing Support staff due to complexes around how this</p>

	<p>would work in-line with the Scottish Welfare Fund and the impact this could have on staffing resources. This method of working will remain in place until 31 March 2023</p> <p>Social Media/Referrals Continue to engage with residents in North Ayrshire via social media and a referral process that will be managed via the Housing Support Service Co-ordinator - by 31 March 2023.</p> <p>Cost-of-living Crisis Working with other Council departments/agencies to address Cost-of-living crisis being faced by people at risk of homelessness and also tenants. Signposting to other agencies and collecting data on resources available within communities for support through the winter months – by 31 March 2023.</p>
<p>6. Comments</p>	<p>As funding was not made available until around February 2022, recruitment timescales meant staff were unable to take these posts up until May 2022. Within a short space of time the team have achieved great success in engaging with tenants who are in fuel poverty (53%). The team have also successfully engaged with tenants and helped to arrange gas safety checks, with gas restored to 370 properties. This intervention potentially avoided 370 forced entries into these properties and avoided a cost of approx. £59k to the Council.</p>

Scottish Welfare Fund (SWF)

<p>1. Description of funding stream, date and amount</p>	<p>Total £1,153,120 recurring funding from Scottish Government.</p> <ul style="list-style-type: none"> • £362,4001 allocated to Crisis Grants • £790,720 allocated to Community Care Grants <p>On 30/5/23 Cabinet agreed to earmark additional resources of £327,000 to support additional demand pressures for SWF grants during 2023/24.</p>
<p>2. Intended impact</p>	<p>The aim of the funding is to provide financial help by way of a Crisis Grant to those in immediate crisis or a Community Care Grant to those in need of essential household items. The funding is intended to provide a Crisis Grant of a cash award to people who are in financial crisis because of either a disaster like a fire or flood or are in an emergency situation such as having lost all their money, had their money stolen, or are in need of food. It is also used to provide energy vouchers for their home. The award is made using a text message or email to their phone with a code which can be redeemed at any Pay Point vendor ensuring they can access the cash or energy top up for their pre-payment meter quickly.</p> <p>Community Care grants aim to help people who are leaving any form of care such as hospital or prison or who have been homeless and require help to set up their own home by providing them with essential household items and furniture. It can also be used to help households facing exceptional pressure with on-off items such as a washing machine or cooker.</p>
<p>3. Progress to date against milestones, including expenditure</p>	<p>Crisis Grants: £139,057 Community Care Grants: £172,558 Total spend: £311,615</p>
<p>4. What difference has the investment made?</p>	<p>This financial year to date, the Scottish Welfare Fund has helped 1,832 people in financial crisis with a Crisis Grant. 1,230 people have received fuel vouchers, and 920 people have received a Community Care grant to help with essential household items and furniture.</p>
<p>5. Next steps and timescales</p>	<p>Continue to accept and process applications as quickly as possible throughout the year.</p>
<p>6. Comments</p>	<p>The SWF is delivered using a “One Team” approach ensuring that when someone calls to apply for a Crisis Grant that a decision to award is made whilst the customer is on the phone and the payment can be made quickly to enable them access to much needed cash or fuel vouchers.</p>

Council Tax Reduction Scheme (CTR)	
1. Description of funding stream, date and amount	North Ayrshire Council has committed £13,573,546 to support the Council Tax Rebate Scheme during 2023/24.
2. Intended impact	To help those on lower incomes by lowering the amount of Council Tax that they are liable to pay. This is based on age, household structure and income and is charged on a per dwelling basis rather than to individuals. To fund CTR awards to all eligible households on a low income across North Ayrshire.
3. Progress to date against milestones, including expenditure	At 31 st August 2023 it is forecast that expenditure for the year will increase by a further £379,099, taking the total expenditure to £13,952,645.
4. What difference has the investment made?	CTR has enabled Council Tax bills to be more affordable for lower income families. The current caseload is 16,614.
5. Next steps and timescales	Continue to ensure that there is high uptake of CTR and that it is awarded quickly for those eligible.
6. Concluding comments	Automation of CTR has been introduced to ensure that any notifications received from The Department for Work and Pensions (DWP) confirming eligibility or changes are automatically applied to the relevant Council Tax account.

Housing Benefit (HB)	
1. Description of funding stream, date and amount	For 2023/24 it is forecast that total Housing Benefit expenditure will be £35,748,886.
2. Intended impact	To help people who are on unemployed, on a low income or claiming benefits towards paying their rent costs. Housing Benefit is aimed at pensioners and people of working age who are unemployed, on a low income or claiming benefits and have not yet been moved across to Universal Credit to help them towards paying their rent costs.
3. Progress to date against milestones, including expenditure	Year to date expenditure is £19,106,821.
4. What difference has the investment made?	This has helped people to afford to keep their tenancy and helped prevent them from falling into arrears with their rent. The current caseload is 7,348.
5. Next steps and timescales	Continue to ensure that Housing Benefit claims and changes of circumstances are processed quickly and accurately.
6. Comments	N/A

Discretionary Housing Payment (DHP)	
1. Description of funding stream, date and amount	For 2023/24 North Ayrshire Council has agreed funding of £2,751,621 to support DHP.
2. Intended impact	The aim is to provide financial help to people claiming Housing Benefit or who receive housing cost payments through Universal Credit but their benefit is less than the full amount of their rent. DHP is used to help cover the shortfall.
3. Progress to date against milestones, including expenditure	Year to date: £1,571,779 has been awarded in total.
4. What difference has the investment made?	This has helped people to afford to keep their tenancy and helped prevent them from falling into arrears with their rent. The current caseload is 2,416.
5. Next steps and timescales	Continue to ensure that DHP claims are processed fairly and quickly within the budget.
6. Concluding comments	DHP requests are managed annually within the budget.

Financial Inclusion	
1. Description of funding stream, date and amount	<p>Recovery and Renewal Investment Fund Financial Inclusion: Progressive Finance Access to Finance (1st Alliance): £0.150</p>
2. Intended impact	<p>North Ayrshire Council approved funding for the 1st Alliance Community Bank (formerly Credit Union) to deliver a progressive finance scheme, to lend to individuals, who are considered as a higher risk due to credit history, but who can however afford repayments. Small loans would be available to low-income residents who would not normally qualify through typical lending rules i.e., due to the higher risk factor, the credit union would not be able to lend from members' funds. The agreed period for this investment is 1st October 2021 to 1st October 2023 (or whenever the capital investment is exhausted if prior to this date) and the total grant funding has been paid in three instalments. North Ayrshire residents who borrow from 1st Alliance must save a minimum of £3/week to access a loan (this saving and borrowing model is standard for Credit Unions), therefore borrowers will at the same time become savers. In the longer term this will provide a safety net for both planned and unplanned expenses and reduce the need to borrow from other sources, including high-cost lenders, or to fall into debt, including arrears with bills. The fund is recycled as each loan is cleared off and the member moves onto a members-based loan. This will therefore provide a legacy fund which will enable 1st Alliance to continue providing low-cost loans to "high risk" customers in the future.</p> <p>In December 2022, it was agreed that the final £50k payment would be used to provide a one-off incentive of £25 to be allocated to a new savings account, to encourage new savers to establish a 'savings habit'. As a result, regular savers will build a savings pot which will provide some security for unplanned expenditures in the future and they will also become eligible to access member-based loans through 1st Alliance, thereby also improving access to affordable credit.</p>
3. Progress to date against milestones, including expenditure	<p>To the end of August 2023, 214 individuals accessed loans through this investment. The total value of loans to date is £162,210 and the loans agreed range from £300 to £2000 with the majority agreed at £500. 63 loans were agreed from August to December 2021. 36 from January to June 2022. 29 from July to September 2022 32 from October to December 2022 58 from January to August 2023.</p> <p>Borrowers are from across North Ayrshire with the majority being from Irvine, Kilwinning or the Three Towns. 14 were from Garnock Valley, 3 from the North Coast and 3 from Arran.</p> <p>A total of 130 loan requests were declined due to lack of affordability or defaults on credit files, large amount of gambling on bank statements, bad debt with 1st Alliance or being in a trust deed.</p> <p>39 loans are currently in arrears, a total of £11,624 which represents 7.17% of total loans.</p>

	<p>A standard assumption of 5% bad debt provision had been assumed. This higher rate of bad debt applies to all 1st Alliance loan portfolios and they believe it to be linked to a number of factors including the increase in cost-of-living.</p> <p>160 individuals have benefitted from the £25 incentive to open a savings account. The full allocation of £0.150m has now been paid to 1st Alliance Credit Union for the purposes of the Progressive Finance Initiative.</p>
<p>4. What difference has the investment made?</p>	<p>Borrowing through 1st Alliance costs less on interest rates than most other lenders. For example:</p> <p>1st Alliance: £400 loan = 10 per week for 11 months = £72 interest. Scotcash: £400 loan = £12.21 per week for 12 months = £234.78 interest & £24 fee.</p> <p>This investment has therefore provided access to low-cost affordable loans for residents who would otherwise either have gone to higher cost lenders or have fallen into debt due to not being able to access a loan from anywhere. 55 loans were to buy out high-cost debts which have higher interest rates.</p> <p>The other loans were for a range of purposes including purchase of household items, clothes, events, holidays and for Christmas, which accounts largely for the higher number of loans agreed.</p> <p>201 borrowers are regularly saving. A total of £37,078 has now been saved, an average of £142 per save 88 borrowers have now accessed top-up loans which means that the interest rate is reduced, as they have evidenced that they are responsible borrowers.</p> <p>Of those who benefitted from the £25 incentive, a total of £37,07 has been saved to date, representing an average of £232 saved per individual new saver.</p>
<p>5. Next steps and timescales</p>	<p>Progress will continue to be monitored. The final payment of £50,000 has been transferred and discussions are taking place to ensure this progressive finance model is embedded within the new Financial Inclusion Strategy and service for North Ayrshire</p>
<p>6. Comments</p>	<p>The investment is proving to be beneficial to North Ayrshire residents who may otherwise have been unable to access low-cost affordable loans, meaning that they have been able to cover additional unexpected and expected costs, purchase essential household items, and reduce higher costs loan payments. Many have improved credit ratings and/or moved on to top up loans with a lower interest rate and most have built up some savings, many of whom may not have managed to save before. 1st Alliance is now building that 'legacy fund' which will benefit residents beyond the scope of this investment period.</p>

Financial Inclusion Capacity Building	
1. Description of funding stream, date and amount	<p>£258k for Financial Inclusion, agreed at August 2022 Cabinet.</p> <p>At its budget on 1/3/23 the Council allocated up to a further £0.100m to build on the previous investment of £0.258m to implement the review of financial inclusion services across the Council and to secure a level of support which is more commensurate with current need.</p>
2. Intended impact	<p>The funding allocation was made to support the increasing demand for financial inclusion supports which is currently being experienced through the Money Matters and Welfare Reform Advice Teams.</p> <p>Non-recurring funding has been used to:</p> <ul style="list-style-type: none"> • Commission of an independent debt advice service for North Ayrshire for 2 years to address an identified gap in debt advice provision. • Extend the Better Off pilot as required to ensure smooth transition and continuity of service – currently agreed until end June 2023 • Development of case management system and IT infrastructure • Salary plus costs for the Senior Manager post for 24 months • Marketing materials associated with a Communications Plan <p>This will address the increasing demand for both welfare rights and debt advice across North Ayrshire.</p>
3. Progress to date against milestones, including expenditure	<p>The new Senior Manager (Financial Inclusion) came into post in January 2023. An interim five-year Financial Inclusion Strategy for North Ayrshire was developed and approved by Cabinet on 21 March 2023 and is now in process of being implemented. Money Matters (HSCP) and the Welfare Reform and Advice Team are both now in HSCP and from 1 April 2023 and the Managers started reporting to the new Senior Manager (Financial Inclusion).</p> <p>As agreed at Cabinet in March 2023, the funds, to date, have been used to contract out a two-year independent debt advice service for residents across North Ayrshire. The contract was awarded to CHAP and started on 1 July 2023, following the ending of the Better Off pilot on 30 June 2023 (extended from the original 31 March 2023 end date). In addition, costs associated with promotional resources for the debt advice services, and Financial Inclusion Partnership events have been met from the total budget. Additional anticipated expenditures include those associated with the development of, and transition to, a new case management system. A Technical Appraisal carried out by the Transformation Team was presented to the Project Board on 13 September, recommending a move to AdvicePro for Money Matters (Welfare Reform Advice Team already use this system).</p> <p>A key intention in the Strategy was to establish a Financial Inclusion Partnership which was achieved in May 2023. The Partnership now has 29 members and an action plan for the Partnership is being developed.</p>
4. What difference has the investment made?	<p>During July/August there were 48 referrals to the new debt advice service. The first milestone was 50 referrals in the first three months which will be achieved. The target for the first year is 300. Of those referrals, 20 were from Money Matters and 3 from the Welfare Reform Advice Team. 15 were self-referrals.</p>

	<p>The provision of this new universal debt advice service means that there is now local face to face provision of money and debt advice for anyone resident in North Ayrshire, which has been a gap for the last three years. It also enables the Welfare Reform Advice Team to refer on some debt cases which will alleviate the pressure on the team which saw a 400% increase in council tenants referred for debt advice over the last three years.</p> <p>A Consultation Working Group was established through the Partnership and a Community Consultation was developed and agreed, to inform the review and refresh of the Strategy for 2024-28. A Stakeholder Consultation is being developed. A mapping of all advice services was carried out through the Partnership and an interactive map, showing all advice services available across North Ayrshire, is currently being developed.</p>
<p>5. Next steps and timescales</p>	<ul style="list-style-type: none"> • To monitor the debt advice contract • To launch the consultations to review and refresh the FI Strategy which will be presented to Cabinet in February 2024 for approval. • To work towards development and implementation of AdvicePro as the new shared case management system for Money Matters and the Welfare Reform Advice Team.
<p>6. Comments</p>	<p>N/A</p>

Parental Employment Support Fund (PESF)	
1. Description of funding stream, date and amount	<p>Parental Employment Support Fund (PESF): Scottish Government fund to support for unemployed and employed parents within the key priority groups:</p> <ul style="list-style-type: none"> • Parents who are <25 years of age • Parents with a child under 1 year old • Parents with 3 or more children • Parents who have a disability or disabled children • Ethnic minority parents • Single parents <p>1st April 2022 – 31st March 2023 £282,132 1st April 2023 – 31st March 2024 £1,269,000</p>
2. Intended impact	<p>The expected outcomes and objectives for PESF are as set out below:</p> <ul style="list-style-type: none"> • Person-centred support for parents to address barriers to work including skills development, work experience, health support, money advice, motivational support; • Support for parents already in work through the provision of training and employability support to sustain employment and progress within the workplace by gaining improved employment; • Maximise opportunities to reduce child poverty by enhancing income through employment; • Providing support and relevant training that helps participants to progress through all stages of the Strategic Skills Pipeline; and • Delivering an employability system that supports more people, particularly those facing multiple barriers, to move into the right job at the right time. •
3. Progress to date against milestones, including expenditure	<p>This funding supports the continuation of We Work for Families, contracted for delivery by The Lennox Partnership, with keyworkers delivering tailored employability support to families across North Ayrshire.</p> <p>During 2022/23 167 new parents were registered for support and 67 progressed into employment. During 2023/24 the annual investment plan sets the ambition to support 435 new parents and 80 parents already in employment. Referrals are received from health visitors, DWP and education providers through co-location models and close partnership working with these key stakeholders and referral partners.</p> <p>A new approach has been established through 'Family Navigators' within our We Work for Families team. They are community based and this has resulted in a higher number of referrals to the programme increasing the reach and engaging more parents in an employability journey.</p>

	<p>As part of employability week in May the Employability Hub in Ardrossan was launched as a Parental Employment Hub offering additional training opportunities for parents.</p> <p>A vocational training fund for working parents on low incomes has been launched and is delivered by CEiS Ayrshire as part of the wide range of interventions delivered by Your Next Move Working North Ayrshire.</p> <p>Other highlights include:</p> <ul style="list-style-type: none"> • Step into Business pilot supported 10 parents to secure mentored vocational placements with Anchors Organisations including NHS, Fire & Rescue, Ayrshire College following their achievement with all completing a PC Passport qualification. • Care at Home (Day Shift pilot) saw 5 parents graduate after a six-month mentored vocational placement and all 5 offered contracts, wage increase and hours that suit the family. Driving lessons for 4 of these parents are being funded from DWP's Flexible Support Fund. • Step into Family Health & Wellbeing had 12 parents attend 8 weeks training, confidence building workshops, gym inductions, first aid certificate and all were delighted to receive a 6-month family leisure pass. Childcare was provided for these parents to attend, providing wraparound support from a range of key partners.
<p>4. What difference has the investment made?</p>	<p>The investment has improved engagement, delivered a pilot to develop new referral pathways which will increase volumes of parents supported in the future. During 2023/24 (at September 2023) 152 new parents have been registered for support and 41 parents have secured employment within this time.</p> <p>This investment has also supported the creation of Parental Employment Team to co-ordinate interventions across the parents to ensure a sharp focus remains on job outcomes. The investment will support additional paid work experience opportunities with 30 parents recently commencing employment with Third Sector Organisations, delivered in partnership with TACT. This will build capacity and also offer paid work experience for parents preparing to secure sustained employment.</p>
<p>5. Next steps and timescales</p>	<p>Continue to deliver the NOLB Annual Investment Plan to extend the reach to more parents from the priority groups and deliver job outcomes for parents.</p>
<p>6. Comments</p>	<p>Income from employment is a key driver to take children out of poverty and we will continue to support parents to increase their household income through securing and progressing through employment.</p>



Free School Meals	
1. Description of funding stream, date and amount.	1) Scottish Government revenue funding for holiday meals 2023/24 (£704k) 2) Scottish Government revenue funding for 2023/24 (£900k).
2. Intended impact	The funding supports the continued roll out of Universal Free School Meals (UFSMs). This funding is the revenue funding to cover costs for Primary 4 & Primary 5 children in the financial year 2023/24. The Scottish Government also provides funding to enable a continued provision of food-based support during the school holiday periods to those children with an assessed eligibility for free school meals.
3. Progress to date against milestones, including expenditure	<ul style="list-style-type: none"> • Direct cash payments will now be made to all families with an assessed eligibility for free school meals during key holiday periods for the school year. Additionally, a summer programme ran over the month of July each year across all localities. Over 11,000 meals were served in July 2023 along with a variety of activities for all age groups. • The Scottish Government has provided revenue funding of £570,000 in 2023/24 to start the roll out of free school meals to all P6 and P7 pupils whose families are in receipt of the Scottish Child Payment however we await a start date for this. Further scoping work is underway by the Scottish Government to establish revenue and capital requirements for any further roll out.
4. What difference has the investment made? (Stats and qualitative information)	<ul style="list-style-type: none"> • Summer meals provided: 11,408 • Direct cash payments were made for circa 5,000 children at Easter, Summer and October holiday periods. • Uptake of school meals has increased for primary 4 & primary 5 children following the UFSM provision roll out however, overall uptake for UFSMs is lower than anticipated. This is the general trend across other authorities.
5. Next steps and timescales	The first phase of capital work required to accommodate a further roll out of UFSMs has been completed and planning for the second phase is under way. Direct payments will be made for future holiday periods which are aligned to the cost of a school meal. Cash payments allow more flexibility on the use of the funding and a more dignified provision for eligible families.
6. Concluding comments	Holiday meal provision (food or direct payments) ensures continuity of food for all children assessed as eligible for FSMs. This supports access to food and removes a financial burden from families. The expansion of UFSMs continues to support all families in this difficult economic climate. Many families who are not eligible for assessed-need FSM, are also struggling with the cost-of-living increases therefore a wider universal free provision of a hot meal eases the financial burden of having to pay or provide an alternative lunch option.

Cost of the School Day and Early Intervention Fund – Child Poverty and Cost of Living	
1. Description of funding stream, date and amount.	<p>Cost of the School Day Fund – Council budget 04/03/2021 and Cost of the School Day Cabinet Report 23/03/2021 Date allocated - 2021/22 budget Amount - £0.500m pa (recurring)</p> <p>At the Council budget of 1/3/23, this fund was replaced by the Early Intervention Fund – Child Poverty and Cost of Living – one off investment over 3 years @ £400p.a. The allocation of this fund will take into account existing commitments and is being directed by the Child Poverty and Cost of Living Board).</p>
2. Intended impact	<p>The Cost of the School Day work has been focussed and two separate groups. Initially to professionals that work with young people across North Ayrshire and secondly to young people from both primary and secondary across North Ayrshire.</p> <p>The initial concept came from consultation during Year of the Young People in North Ayrshire where our legacy plan highlighted cost of the school day and child poverty as a key priority for our young people focussing on the following key areas:</p> <ul style="list-style-type: none"> • Access to food (during the school day and holidays and weekends) • The cost of school transport to and from schools and for extracurricular activities • The costs of school trips and visits • The costs of school uniforms • The costs of materials needed for going to school. <p>As one of the key priorities within our rights-based CLD Strategic Plan, it's especially pertinent in North Ayrshire, with the second-highest concentration of child poverty in Scotland, with greater risk of key groups of young people in North Ayrshire living in poverty. Therefore, the work that we carry out around child poverty is essential. Our methodology of, "By young people, for young people" is embedded in our work and our Youth Participation Strategy with young people coming on journeys of change with us</p> <p>Young people lead on discussions around child poverty, shaping policy and practice for North Ayrshire Council and partners, they are involved in all initiatives that have come from the data in a co-design, co-production and co-delivery model. This work shows visible changes to our approach to lowering the cost of the school day for young people and their families.</p> <p>Youth Services and Education jointly plan, alongside our young people, for delivering events, activities, creating feedback loops and disseminating information to young people and their parents. Young people are empowered to speak truth to power, support and challenge officials and decision-makers as duty bearers and to ensure young people voice is respected and acted on in relation to Child Poverty.</p>
3. Progress to date against	<p>There have been three key elements:</p>

<p>milestones, including expenditure</p>	<p>1000 new digital devices each session for those in greatest need (ongoing and now funded from the Early Intervention Fund – Child Poverty and Cost of Living fund). £100k for school uniform, winter clothing, outdoor learning, sports – participatory approach with schools (ongoing in 2023/24). £150k for food in partnership with community organisations.</p> <p>The Cost of the School Day work has been ongoing since the start of 2022 and we continue to consult and engage with our young people, allowing us to shape the services and policy changes based on what young people tell us. Young people are involved in any changes to service delivery, new models of engagement and shaping policies for North Ayrshire and its partners. Changes as a result of engagement and involvement of young people include the following:</p> <ul style="list-style-type: none"> • Non branded uniforms policy has been implemented across all of our schools; • Policy on no gifts for teachers; • Increase in breakfast clubs and swap shops in schools and communities; • Family learning providing opportunities for extracurricular activities across schools; • Increase in homework clubs; • Increased uptake and use of the transport for U22 scheme; • Healthy snacks free of charge in all primaries through PEF funding; • Access to digital materials for all pupils; • Holiday meals provisions – over 11,000 young people accessed this over the summer period 2023; and • Joint working across CLD and Education has allowed us to engage more young people and children in activities, opportunities and feedback – the commitment to young people’s active participation around voice and rights is increased across schools. <p>The youth-led PB process and community PB has a key theme of poverty and inequality to support local groups and initiatives in delivering activities and support for young people around child poverty and cost of living.</p>
<p>4. What difference has the investment made? (Stats and qualitative information)</p>	<p>Cost of the School Day funding has provided schools with enhanced flexibility to meet the needs of learners and their families throughout the ongoing cost of living crisis. Schools have utilised this funding in a variety of ways, which have been designed to meet needs within their local context. While it is challenging to quantify the difference made, qualitative evidence is gathered at school level. Loudoun-Montgomery Primary School, as a school located in one of North Ayrshire’s areas of highest deprivation, provides a good example of the difference this funding has made. The school has used this funding to put in place a breakfast club and morning snack; opportunities for families to access free school uniform; and participate in home learning through provision of IT devices and other learning materials that promote family learning. Another key use of this funding has been enabling all pupils to participate in school trips and other extra-curricular activities. Loudoun-Montgomery’s Head Teacher believes: “our child centred focus on reducing the cost of the school day enhances our ability to broaden our learners’ experiences, deliver a wider curriculum and extend learning beyond the school day. Our focus on ensuring that pupils look and feel their best and the provision of a healthy breakfast, snack and lunch all play a significant part in setting up our children to embrace the learning ahead of them each day.”</p>

5. Next steps and timescales	We will continue to engage and consult with young people with a future conference to link in with Learners' Voice. This will take place in November 2023 allowing us to check where we are and where we need to go next to continue to tackle child poverty (we are currently writing our Learners' Voice strategy that will complement the Participation Strategy with Education).
6. Comments	The funding has been welcomed by schools as an enabler in reducing the poverty-related attainment gap. Child poverty will continue to feature across all of our platforms from Locality priorities, our CLD Plan, youth work key priorities and youth participation work. The Pupil Equity Fund will focus on child poverty and mitigate the effects of this for our children, young people and families.

Children and Families Investment Fund (COMPLETE)

1. Description of funding stream, date and amount.	<p>Children and Families Investment Fund Fund: Recovery and Renewal Investment Fund - £0.075m</p> <p>Digital Access Fund Fund - Recovery and Renewal Investment Fund - £0.255m</p> <p>Support for the North Ayrshire Child Poverty Strategy and Action Plan Fund: North Ayrshire COVID Economic Recovery Fund - SG Funding - £0.076m Date Allocated – 15/06/21</p>
2. Background: rationale for the funding allocation	<p>A Cabinet Report on 15/6/21 set out the rationale, including:</p> <ul style="list-style-type: none"> • Prioritise the health and wellbeing of our residents by protecting the most vulnerable in our society against the immediate threat of coronavirus and the consequences of changes to the way we live. • Work with our communities in the renewal of services to ensure they meet their needs and priorities. • Build community capacity and resilience. • Ensure our children and young people get the best start in life by creating opportunities for education and employment, including through Community Wealth Building and Renewal. Prioritise and help tackle poverty, including child poverty.
3. Intended impact	The aim of the funding was to promote recovery and support the most vulnerable children and families. Funding also supported the further reduction in the Cost of the School Day, to contribute towards Scottish Government's aim of eradicating digital exclusion by improving digital access and skills, and the ongoing work to reduce Child Poverty and mitigate against its impact.
4. Progress to date against milestones, including expenditure	<p>Digital Participation Officer in post</p> <p>Review of access to wi-fi and IT resources in community venues complete (18 centres plus 15 libraries) and action plan to developed – currently implementing the actions</p> <p>Wi-fi access map created – available on NAC library app and NAC web page.</p> <p>Supporting the development of Digital Volunteers and Volunteering opportunities.</p>

	<p>Established North Ayrshire Digital Access Forum with agreed Terms of Reference in place. Events and sessions delivered across North Ayrshire with specific focus in school communities. Strong partnerships are being developed with Family Learning Teams and school staff. Supporting Ukrainian Hub with essential access to IT resources. In partnership with the Digital Officer in TACT, created short films to assist in promoting the support available online and tutorials on how to access help and complete forms etc. Digital Participation Officer sits on the Digital Strategy and Accessing our Council Workstreams</p>
5. What difference has the investment made?	<p>Available community-based resources are known and gaps identified. Positive feedback from participants attending sessions. Action plan being implemented: future report.</p>
6. Next steps and timescales	<p>The following current actions are:</p> <ul style="list-style-type: none"> • Establish and potentially widen the Forum membership. • Link with Education on supply of the digital devices and deliver support to assist with the use of the resources. • Work with feedback from Chit Chats to deliver bespoke help based on community feedback. • Integrate with Community Learning and Development Strategic Plan and support where relevant. • Support community associations with IT / internet related safeguarding.
7. Comments	N/A

School Clothing Grants	
1. Description of funding stream, date and amount	£852,000 recurring funding agreed by NAC. Additional funding is provided from the Council to match demand.
2. Intended impact	The aim of the funding is to provide financial help with children's school clothing and shoes. An annual payment of £126 is given to primary school children and £157.50 to secondary school children before the start of the new school year then to new applicants throughout the year. The intended impact is that all school children have adequate school clothes and shoes.
3. Progress to date against milestones, including expenditure	Total children: 4,384 from 7,715 families Total spend: £609,116. Breakdown: 2,583 Primary children: £325,458 1,801 Secondary children: £283,658
4. What difference has the investment made?	It has provided financial support to 7,715 families and a total of 4,384 children to enable them to afford school clothes and shoes.
5. Next steps and timescales	Continue to accept and process applications as quickly as possible throughout the year.
6. Comments	A promotional campaign takes place each year at the start of school summer holiday period to confirm that applications are open. Text messages and emails are sent out to previous recipients with a link to the online application form and encouraging people to apply. This is also promoted via the Council's Twitter and Facebook pages.

Education Maintenance Allowance (EMA)	
1. Description of funding stream, date and amount.	£597,498 recurring funding agreed by North Ayrshire Council.
2. Intended impact	To provide financial support to young people from low-income families to allow them to be able to afford to stay in post-16 education either in school or college who might otherwise have left education. The aim of the funding is to provide financial support of £30 a week (paid fortnightly in arrears) to 16 to 19 year-olds in education who come from low-income families subject to attendance and agreement of a learning plan.
3. Progress to date against milestones, including expenditure	Total expenditure this financial year to date: £224,940 414 young people have received at least one payment for this school year.
4. What difference has the investment made?	As payments are made directly into the young person's bank account, this ensures that they can access the funds easily and use them for whatever they need to help them maintain attendance in school.
5. Next steps and timescales	Continue to accept and process applications as quickly as possible throughout the year.
6. Concluding comments	A promotional campaign takes place each year after the start of the school year in August to confirm that applications are open and encourage uptake. This is also promoted via the Council's Twitter and Facebook pages.



Contribution to Mental Health and Wellbeing (PARTLY COMPLETE)	
<p>1. Description of funding stream, date and amount.</p>	<p>Contribution to Community Mental Health and Wellbeing (COMPLETE) Fund - Tackling Financial Insecurity Winter Funding 2021/22: £0.307m Date Allocated - 29/11/21</p> <p>Community Support for Mental Health (COMPLETE) Fund - Recovery and Renewal Investment Fund: £0.075m Date Allocated – 15/06/21</p> <p>Costs for Island Self-Isolation (COMPLETE) Fund – Tackling Financial Insecurity Fund Date Allocated 29/11/21</p> <p>Fund – Children and Young People’s Community MHWB Supports and Services Framework Grant Funding (CYP CMHWB) 2021 -2022 £370,000, 2022-23 £360,000 (total funding allocations) a portion of which contributes to this theme. CYP CMHWB receives annual funding, the £360,000 for financial year 2023-24 is allocated, there is no official confirmation of funding for 2024-25 but we remain hopeful that with the implementation of the delivery plan associated with the revised Mental Health Strategy that this work remains a Scottish Government priority.</p>
<p>2. Intended impact</p>	<p>To address some of the key drivers of poor mental wellbeing - in relation to Cost of Living crisis, to address financial insecurity. Empowering local communities to deliver a wide range of events, activities and interventions that support positive mental health and wellbeing across North Ayrshire.</p> <p>To ensure children, young people and families have access to supports and services for MHWB at the time and place of need.</p>
<p>3. Progress to date against milestones, including expenditure</p>	<p>Contribution to Community Mental Health and Wellbeing Scottish Government gave Arran Community & Voluntary Service (CVS) responsibility for the distribution of the National Community Mental Health and Wellbeing Fund developed a robust application and assessment process involving staff from across the Community Planning Partnership (CPP) and individuals with lived experience. The fund was heavily oversubscribed and the £307k was allocated in partnership with Arran CVS to allow more applications to be funded.</p> <p>In financial year 2022-23 the CYP CMHWB contributed an additional £33,000 to the Adult CMHWB Fund to deliver projects which targeted support for children, young people and families This was allocated to 7 grass roots 3rd Sector organisations who have a delivered a range of programmes which have engaged with children, young people and families.</p>

	<p>The link between poverty and poor mental wellbeing continues to be an area of concern with 45% of our children and young people living in postcodes in the most deprived areas of Scotland, according to SIMD. In collaboration with Money Matters, we have invested (£20,000) in a Welfare Rights Officer across our 9 Secondary establishments.</p> <p>£25,000 was allocated to the Children and Families teams to and 71 children, young people and families have benefited from co-produced bespoke supports which have had a positive impact on mental wellbeing. Examples of referral reasons for support include: family relationships / home issues, poverty / homelessness and trauma, with many children and young people experiencing multiple barriers to positive wellbeing. 22 of these families reported being impacted by poverty and/or homelessness.</p> <p>£23,500 contributes to the Family Centred Wellbeing Support Service, which provides families in the Irvine and Three Towns area with holistic family support which includes practical support to address financial insecurity. In the 6-month period to June 2023 this team supported 3 new family referrals. Reasons for engagement included 10 families impacted by poverty with 16 being referred on to support from Money Matters.</p>
<p>4. What difference has the investment made?</p>	<p>Contribution to Community Mental Health and Wellbeing The £307k formed part of a combined budget of £813,346k which was allocated to a total of 55 groups over 61 projects. The investment from CYP CMHWP has allowed 4740 children and young people and 742 family members to access early intervention programmes in their community for positive mental health and wellbeing or emotional distress.</p> <p>Community Support for Mental Health The £75k formed part of a combined budget of £813,346k was allocated to a total of 55 groups over 61 projects.</p> <p><u>CYPCMHWP</u> Impacts noted by the Third Sector organisations include:</p> <ul style="list-style-type: none"> • Reduction in isolation • Increased confidence to engage with wellbeing supports. <p>Many of the projects involved improving access to food, with breakfast clubs and Sunday lunches alongside support to cook on a budget.</p> <p>This school session August 2022 – June 2023 saw financial gains of £572,060 for our families, as a direct result of engagement with the schools’ Welfare Rights Officer.</p> <p>The Children and Families accessing the bespoke funding report improvements in their overall family wellbeing. Some of the examples of what the funding was used for include providing some fun days out for families who have all experienced some form of trauma/disruption to their lives; and the purchase of garden play equipment to promote healthier lifestyles and provide ongoing facilities to families to enjoy time together. It has been reported by many social work staff that families are relieved and delighted that</p>

	<p>they are able to take their children out and have fun together as a family. Families have also reported the positive impact that this fund is non stigmatising and allows them dignity to make choices.</p> <p>Impacts noted through engagement with the Family Centred Wellbeing Support Service are widespread. Service users have provided detail that the service meets their needs and have found the non-judgemental support particularly helpful.</p>
<p>5. Next steps and timescales</p>	<p>Contribution to Community Mental Health and Wellbeing As we approach the one-year milestone since allocations were made Arran CVS are carrying out the evaluations of the projects. The next round of the Community Mental Health and Wellbeing Fund has just launched and again CPP partners are involved in the process to maximise impact and share local knowledge and experience.</p> <p>Community Support for Mental Health It is planned to further expand the work of the Family Centred Wellbeing Support Service across the whole of the authority through utilising a portion of the Whole Family Wellbeing Fund.</p>
<p>6. Comments</p>	<p>Contribution to Community Mental Health and Wellbeing Using the established process made the spend quick and effective with money getting to the local groups quickly and via a single application process. It allowed the available money to be combined for maximum impact.</p> <p>Community Support for Mental Health <u>CYP CMHWB</u> We continue to report 6 monthly to the Scottish Government. They have highlighted two of our projects, (Welfare Rights Officer in Schools and Project Delivery Officers) as examples of best practice and we have been approached by other local authorities to share experiences and provide guidance.</p> <p>The collaboration with the Adult CMHWB is seen as a good example of using innovative ways to address the wider environmental and community drivers of poor mental wellbeing.</p>



Business and community including transport to work

Supporting the Resilience of Local Businesses (COMPLETE)	
1. Description of funding stream, date and amount	<p>Although not specifically allocated as part of cost-of-living, funds associated with supporting business have been redirected to focus on sustainability, capacity building and resilience.</p> <p>Key funding that has been redirected: European Regional Development Fund (ERDF) £300k.</p>
2. Intended impact	<p>Agreement with Scottish Government to waive restrictions on European Regional Development Fund from Growth. This initially was in response to pandemic however given cost-of-living crisis flexibility remains to support resilience of business base.</p> <p>Small and Medium-sized Enterprises (SMEs) form the cornerstone of NA economy and given make up recruit locally. Support to keep business sustainable and competitive allows for continued employment and helps alleviate potential increases in redundancy/poverty. It is also noted that cost-of-living has significantly increased cost impacts for most businesses including utilities, supply chains etc.</p>
3. Progress to date against milestones, including expenditure	<p>Over 1000 businesses have been supported and a further 260 new businesses have received support to start up.</p>
4. What difference has the investment made?	<p>550 jobs have been safeguarded and a further 118 new jobs have been filled with support from Business Development (BD). Building capacity and sustainability has focused on new ways of working, cost control, implementation of digital technologies. Outputs:</p> <p>259 businesses have been supported to reduce carbon impact. 370 businesses have been supported to enhance digital capability. 135 instances of specialist consultancy provided to business. Helped secure over £900,000 from external providers for businesses.</p>
5. Next steps and timescales	<p>ERDF funding has now come to an end.</p>

6. Comments	N/A
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Review and Improve Support for Childminders and Out of School Clubs (OOSC) Providers

<p>1. Description of funding stream, date and amount</p>	<p>Review and improve support for childminders and OOSC providers Fund - North Ayrshire COVID Economic Recovery Fund - SG Funding: £0.126m. Targeted employability opportunities for key families during Summer 2022 Fund - North Ayrshire COVID Economic Recovery Fund - SG Funding: £0.050m. Date awarded – June 2022</p>
<p>2. Intended impact</p>	<p>Review and improve support for childminders and OOSC providers By the end of this parliament Scottish Government has committed to ensure provision of wrap around childcare for families who need it. Use of childcare has changed significantly because of COVID-19. OOSC providers face a particularly unstable business environment. Reduced use of OOSC services during lockdown and changed working patterns provide an opportunity to assess future demand and support the sector to ensure the local availability of services in line with Scottish Government’s expectations. The specific needs of the vulnerable children, kinship care and our island communities will also be considered a part of this work. Targeted employability opportunities for key families during Summer 2022 Parents and carers with school age children will be encouraged to undertake a variety of short courses that upskill or lead to a route into employment. Build relationships between the Employability Team and participants, whilst building up confidence in the use of childcare services.</p>
<p>3. Progress to date against milestones, including expenditure</p>	<p>Review and improve support for childminders and OOSC providers The Cost-of-Living Mini Enquiry focussing on Childcare was held in Ardeer Community Centre on 25th May and the feedback from the event assisted in shaping a role profile for an officer to ensure the impact of the work meets local needs. Discussions have taken place with relevant officers and a draft Terms of Reference developed for a short life working group to guide this work. Outputs of work relating to childminding on Arran has been requested by the Scottish Childminding Association. Targeted employability opportunities for key families during Summer 2022 This work continues to progress with a group of 10 parents in the Auchenharvie Cluster. A strong partnership is in place between Employability, Information and Culture, Ayrshire College and the local childcare providers.</p>
<p>4. What difference has the investment made?</p>	<p>Review and improve support for childminders and OOSC providers Too early to assess however, the Cost of Living Mini Enquiry focussing on Childcare has provided clear guidance for this work. Targeted employability opportunities for key families during Summer 2022 Ongoing – full assessment / evaluation will be carried out with participants and partners at the end of the funding however early evaluations have been very positive with short videos made with participants sharing the positive experience and outcomes.</p>

<p>5. Next steps and timescales</p>	<p>Review and improve support for childminders and OOSC providers The Scottish Government's School Age Childcare Delivery Framework and School Age Childcare: National Children's Charter was formally launched at the end of September 2023 and will be reviewed as part of this work to ensure that our work is in keeping with the national direction of travel.</p> <p>Targeted employability opportunities for key families during Summer 2022 Finish delivery as planned. Carry out full assessment / evaluation with participants and partners.</p>
<p>6. Concluding comments</p>	<p>Review and improve support for childminders and OOSC providers The fluctuating situation relating to childcare services across North Ayrshire continues with most services remaining in a fragile position. This work will greatly assist with sustainability and availability. North Ayrshire Council was successful in securing an award of £99k from the Scottish Government to assist with Capital Investment in the school estate venues used by school aged childcare. This is being implemented in Whitehirst Park, Glencairn, Stanley, Mayfield Primary Schools with a focus on outdoor play and learning.</p>

Public Transport Travel Scheme (COMPLETE)	
1. Description of funding stream, date and amount	<p>Public Transport Travel Scheme NAC Economic Covid Recovery Funding Approved by Cabinet 7 June 2022 and subsequent Audit and Scrutiny Committee on 20 June 2022: £20,000.</p> <p>An additional £28,000 from Transport Scotland’s Smarter Choices Smarter Places fund was used to extend the reach of the scheme.</p>
2. Intended impact	<p>The scheme contributed to the principles of the Recovery Fund and Child Poverty Action Plan. This scheme provided support to low-income households and individuals returning to work with free access to public transport for a fixed three-month period.</p>
3. Progress to date against milestones, including expenditure	<p>A total of £48,000 was invested in the scheme to provide 218 individuals with three months of free public transport travel via Strathclyde Partnership for Transport (SPT) ZoneCards and Stagecoach bus travel passes.</p> <p>The scheme provided three months of free access to bus or rail travel. Beneficiaries were also supported with a free personalised travel plan to identify the best travel option for them. This supports low-income households, access to employment, address transport poverty and build confidence in public transport post COVID-19. Due to the nature of the travel cards this also benefitted beneficiaries for both work and their personal life as they could be used at evenings/weekends. They could also be used alongside other concessionary travel schemes including the:</p> <ul style="list-style-type: none"> • Young Person’s Free Bus Travel Scheme which allows children and young people under 22 free bus travel; • Kids for a Quid rail scheme allows children to travel for £1 alongside an adult traveller, for up to four children; and • Concessionary travel scheme for disabled people and those over 60 years of age. <p>The Active Travel and Transport Team worked with the Council’s Employability team and the Community Enterprise in Scotland (CEIS) to identify beneficiaries. CEIS is a social enterprise agency who deliver a range of services including employability, employer engagement, recruitment, and retention services. This includes workforce development services, community engagement and capacity building, skills and training services and community regeneration services.</p> <p>Once beneficiaries were identified, the team prepared a personalised travel plan for each individual to work out the best public transport ticket solution for them. Thereafter the individual was provided with the most appropriate ticket for the three-month period. Pre and post intervention surveys were undertaken with beneficiaries.</p>
4. What difference has the investment made?	<p>A total of £48,000 was invested in the scheme to provide 218 individuals with three months of free public transport travel via Strathclyde Partnership for Transport (SPT) ZoneCards and Stagecoach bus travel passes.</p> <p>A sample of responses from participants is included below to illustrate the positive impact the scheme had.</p> <ul style="list-style-type: none"> • “I was able to support my dad when he was attending hospital by using the bus to Crosshouse”

	<ul style="list-style-type: none"> • “Made it easier for me to go to interviews and appointments” • “Made it easier to attend my job centre appointments as well as hospital appointments.” • “It saved me money.” • “It’s been great for me, I have been using it to attend work and the nursery run” • “It has been a massive help as I use the bus daily with 4 kids at home, not having the extra expense for the bus has helped a lot.” • “It’s been great because I have been out a lot more with my kids.” • “Helped with travel to and from job centre, everyday appointments and shopping.” • “Been amazing, I have been able to save £13.10 a week.” • “Good impact and with having a physical disability this has been really helpful.” • “Made life easier.”
5. Next steps and timescales	<p>The funding for the scheme has now come to an end however opportunities to replicate it in future will continue to be investigated.</p> <p>Free travel and transport advice however is available to all North Ayrshire residents on an ongoing basis under the Travel Smart and Trinity Active Travel Hub activities.</p>
6. Comments	<p>The scheme directly benefitted low-income households by reducing the impact of travel costs on household budgets and helping to address transport poverty. This improved access to employment opportunities and helped sustain employment. It also helped to build confidence in the public transport network post-pandemic and support sustainable travel for everyday journeys.</p> <p>The mode of transport was tailored to individual beneficiaries’ needs and both bus and rail travel solutions were facilitated across North Ayrshire.</p>

Community Transport Initiative	
7. Description of funding stream, date and amount	<p>Community transport initiative</p> <p>At the Council budget of 1/3/23, the Early Intervention Fund – Child Poverty and Cost of Living, a one-off investment of £1.4m over 3 years, included provision of £100k for a exploration of a community transport initiative.</p>
8. Intended impact	<p>The initiative aims to explore the use of Council vehicles to support the needs of communities where access to transport at certain times of day is a barrier to accessing services and opportunities.</p>
9. Progress to date against milestones, including expenditure	<p>Pilots are being developed and tested to identify appropriate interventions which meet community needs.</p>

10. What difference has the investment made?	Future report
11. Next steps and timescales	Future report
12. Comments	



Support for Communities

Support for communities (COMPLETE)	
<p>1) Description of funding stream, date and amount.</p>	<p>Additional core hours to support opening of Community centres to accommodate activities associated with isolation and financial insecurity Fund: Tackling Financial Insecurities Funding 2021/22: £0.005m. Date allocated- 29/11/21</p> <p>Community Books Fund: Tackling Financial Insecurity Funding 2021/22: £0.022m. Date allocated - 29/11/21</p> <p>Third sector support for programmes to support low-income families and individuals by building on current programmes Fund: North Ayrshire COVID Economic Recovery Fund – Scottish Government: £0.114m. Date allocated – 7/6/22</p>
<p>2) Intended impact</p>	<p>Additional core hours to support opening of Community centres to accommodate activities associated with isolation/financial insecurity This funding allows local community centres to be open longer in order to accommodate/offer a wider range of activities aimed at alleviating the effects of social isolation and delivering activities to contribute to positive mental health.</p> <p>Community Books Funding to establish the base/platform on which the local Community Books will be hosted. This resource will allow staff and community leaders access to a wide range of information relating to resources available in the local area. This will in turn assist with enquiries from citizens seeking help and advice.</p> <p>Third sector support for programmes to support low-income families and individuals by building on current programmes Work with the third sector support for programmes to support low-income families and individuals by building on current programmes such as Out and About, working with families and key groups to improve access to food and environmental opportunities locally, including through the Fairer Food network and Eglinton Garden Project, to develop skills to grow and cook food and, through family sessions and activities, build ongoing individual and community capacity. These sessions will encourage people to engage with the local environment to support mental health and wellbeing and to develop parenting skills, family bonding, relationships, volunteering, and employability in a supportive environment.</p>

<p>3) Progress to date against milestones, including expenditure</p>	<p>Additional core hours to support opening of Community centres to accommodate activities associated with isolation/financial insecurity The funding is fully committed for spend via third sector partners with service level agreements.</p> <p>Community Books Work has now begun to develop and implement a new online Community Book solution via the CPP website using an integrated ALISS database and North Ayrshire branded front end.</p> <p>Third sector support for programmes to support low-income families and individuals by building on current programmes There will be a ‘test and learn’ trial in one locality over a year, which will establish impact and provide data and evidence for future service design and external funding bids. The initiative will link to the Love Local voucher scheme which will support local businesses. A pilot is planned for Ardrossan with the aspiration to widen to the Three Towns in 2023.</p>
<p>4) What difference has the investment made?</p>	<p>Additional core hours to support opening of Community centres to accommodate activities associated with isolation/financial insecurity Longer opening hours are available in some community centres.</p> <p>Community Books 6 community books and 6 thematic Cost-of-living Crisis community books are live on the Community Planning Partnership webpages - http://northayrshire.community/communitysupport/ while the new online solution is developed.</p> <p>Third sector support for programmes to support low-income families and individuals by building on current programmes A pilot is being designed.</p>
<p>5) Next steps and timescales</p>	<p>Additional core hours to support opening of Community centres to accommodate activities associated with isolation /financial insecurity Funding fully allocated – non-recurring.</p> <p>Community Books The platform for the new online Community Book solution will be an open data online directory using ALISS (A Local Information System for Scotland) with a North Ayrshire branded front end. This will have the capability to be updated by staff, partners, and community members with options to search for support and services by locality and walking distance. The aim is to have it in a pilot form by the end of the calendar year. A temporary fix is still in place on the CPP web site while work is completed.</p> <p>Third sector support for programmes to support low-income families and individuals by building on current programmes Staff continue to work with partners to develop an inclusive model that fulfils the outcomes. This will be set for delivery across Three Towns from Easter 2023 for 12 months with focussed pieces of work during school holidays.</p>
<p>6) Comments</p>	<p>Support is also provided for communities through the Fairer Food network and community grants, including Community Investment Fund (CIF).</p>

Islands Emergency Cost-of-Living Fund

<p>1) Description of funding stream, date and amount.</p>	<p>The Islands Cost Crisis Emergency Fund represents an additional £1.4 million investment from Scottish Government:</p> <p>£1.1 million resource</p> <p>Purpose:</p> <p>EnergySmart (existing service which supports energy efficiency measures in homes and crisis grants). In addition, £5,000 will also be contributed from Covid Recovery funding for this service. Funding allocation</p> <p>Progress EnergySmart is now being targeted to our islands conjunction with the Council's Area Based Scheme. While the Area Based Scheme contractor is on the Islands, all available funding streams are to be promoted/maximised - Energy Smart, ECO4 Flex, ECO- Great British Insulation Scheme, Home Energy Scotland's grant and loan scheme, Warmer Homes Scotland and hopefully an able-to-pay scheme. 12 applicants have benefitted from £3100 on Arran 16 applicants have benefitted from £4350 on Cumbrae.</p> <p>Money Matters (existing service which supports Welfare Rights assistance/representation to North Ayrshire residents to ensure they receive their legal entitlement to state benefits). In addition, £5,000 will also be contributed from Covid Recovery funding for this service. £10,000</p> <p>Since the 3rd July (Arran) and 26th July (Millport), due to the additional Islands funding, we work in partnership with the Arran and Millport GP Surgeries, with one Income Adviser covering both islands. To date the adviser has received 21 referrals from Arran and 4 from Millport GP Surgeries. The GP Surgeries stats are not included in stats to MM referred to above.</p> <p>Progress Since December 2022 there have been:</p> <ul style="list-style-type: none"> • 65 referrals to Money Matters on Arran • 31 referrals to Money Matters on Cumbrae.
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The Welfare Reform Advice Team has received 6 referrals for the islands from December 2022.

Schools

£15,000 (total)

Progress

Brodick/Corrie/Kilmory/Pirnmill/Shiskine/Whiting Bay, Primary Schools and EYCs

£28,000

- Simon Lamb poet workshops for cluster schools: 250 children benefitted from this.
- Free fruit for all: universal rather than targeted; many children took fruit every day and families and parent councils have reacted positively to this. Kilmory Parent Council have asked for the cost breakdown to evaluate it to consider if it is something they would run themselves for Kilmory.
- Future funding could be used to continue to provide fruit, reduce the cost of swimming lessons and trips.

Cumbræ PS

- Offering experiences which would have been unaffordable for families and beyond our school budget capacity.
- Booking 2 literature sessions for an author and an illustrator to work with children across the school to further develop a love for books.
- Two whole school trips - the sea life centre at Loch Lomond and Kelvingrove
- P6/7 trip to the Hunterian museum.
- The funds are much appreciated and 40 families have benefitted.

Largs Academy

Largs Academy is using the island fund to get licenses for the next year to two online learning resources to support island pupils access high quality resources if there are issues in getting to school and to counter the lack of available tutors on the island.

These are:

Britannica Library (£1600)

The authoritative information resource portal enables pupils to strengthen independent research skills literacy and source inquiry (across all curricula subjects) as a basis to instil

independent learning. As a school library subscription-based resource, pupils can login to Britannica using their library card user-number – allowing for 24/7 remote online access (including off campus) across personal mobile and electronic devices. Subscribing to Britannica Library will be of particular benefit to Cumbrae based pupils (when unable to attend the school campus in person) providing full-time (24/7) access to an authoritative cross-curricular learning resource platform. Moreover, due to the island’s limited public library opening hours – access to such a learning portal provides pupils with a continually available digital library resource (running parallel with eBook provision).

Achieve (£500)

Achieve is an online resource providing course overviews, resources and past papers with answer schemes for every SQA course offered at Largs Academy. It is user-friendly and allows pupil to access valuable resources when they are outside school.

The remaining £900 will support our commitment to online (Teams) supported study and school holiday sessions led by our staff that allow after school access to tuition for island pupils. Feedback from Cumbrae pupils is that after school / holiday sessions can be harder for them to access. For this reason, we offer specific supported study sessions on Teams to support our range of learners.

Third and voluntary sector groups on Arran and Cumbrae

Two mini-enquiries have been held on Arran and Cumbrae to identify key island challenges in relation to the cost of living crisis. Key themes have been identified, with potential mitigations which can be delivered locally, over and above the proposed support (above) for energy and welfare rights advice. Connected Communities will contribute £2,000 to the fund to provide a total allocation of £30,000 across the two islands.

Many island organisations benefitted from that fund (details reported to SG elsewhere). During our island CoL mini-enquiries, the feedback from groups requested that we give groups time to plan activities for the autumn and winter and they will now have the opportunity to submit proposals for this fund.

The Community Grants went live on the 28th September 2023 with a simple application form developed specifically for the fund. The form and further information can be accessed via the Arran CVS web site. A panel of individuals have been identified to carry out the scoring and assessment processes. The fund will close on the 10 November. There are 4 criteria that applications have to meet. The criteria was developed from the collated feedback from the Mini Enquiries:

- Supporting access to food with dignity

	<ul style="list-style-type: none"> • Reuse and Recycle: assisting communities to live in a more sustainable and economic way • Helping to tackle travel or transport-related issues so communities or individuals can access services/resources that help ease the effects of the Cost-of-Living Crisis or • Target residents' immediate needs and offer help to those who are struggling due to the Cost of Living <p>Applications should be in the region of between £50 and £5000 with any awards over £1000 being seen as inspirational.</p> <ul style="list-style-type: none"> • £300k capital <p>This fund is being directly allocated to Local Authorities, through a 100% population formula as approved by the COSLA Settlement Distribution Group and COSLA Leaders. Allocations for are as North Ayrshire Council follows:</p> <table border="1" data-bbox="427 651 1742 770"> <thead> <tr> <th>Local Authority</th> <th>Resource (£000)</th> <th>Capital (£000)</th> </tr> </thead> <tbody> <tr> <td>North Ayrshire Council</td> <td>63</td> <td>17</td> </tr> </tbody> </table> <p>A £57,000 Emergency Cost Crisis Funding allocation has been made for 2023-24.</p>	Local Authority	Resource (£000)	Capital (£000)	North Ayrshire Council	63	17
Local Authority	Resource (£000)	Capital (£000)					
North Ayrshire Council	63	17					
<p>2) Intended impact</p>	<p>This has been developed to specifically recognise and tackle the challenges faced by island communities.</p> <p>Local Authorities responsible for islands should:</p> <ul style="list-style-type: none"> • Use this funding to target island areas only; • Use the funding to target immediate need and help those who are struggling due to the cost crisis; and • Use the funding for existing schemes and/or other new support where they feel the need is greatest. 						
<p>3) Progress to date against milestones, including expenditure</p>	<p>There are already arrangements in place for energy efficiency, energy crisis support and welfare rights advice for residents and it is proposed to use existing mechanisms to provide targeted support for islands communities. Schools have quickly identified potential areas of spend which will mitigate cost of living challenges which particularly affect island communities. Mini-enquiries on child poverty and the cost of living have recently been held on Arran and Cumbrae and key themes and potential mitigations have been identified. It is proposed that local third and voluntary sector organisations will be funded to address locally identified challenges. The following progress has been made:</p>						

4) What difference has the investment made?	Future report The deadline for applications for the Community Grants is 10 November 2023. We will work with a cross island Scoring Panel to assess the applications and agree awards.
5) Next steps and timescales	Work with Arran CVS and Locality partnership chairs to allocate funding to voluntary and community groups to support local communities. Officers will work collaboratively to look at possible options for more targeted work relating to fuel costs with a focus on off grid supplies. The Child Poverty and Cost-of-Living Board has agreed to allocated further funds to the existing themes and to the third sector fund from the 2023-24 fund.
6) Comments	N/A



Employee Wellbeing

LiveWell Healthy Working Lives Programme	
1. Description of funding stream, date and amount	LiveWell Healthy Working Lives Programme: £20k for 2022/23/24 (non-recurring funding)
2. Intended impact	£20k of funding supports employee health and wellbeing through a programme of activities/events including a small grant fund. The Executive Leadership Team (ELT) allocates the funding which emphasises the importance of employee health and wellbeing within the workplace. The LiveWell Programme aims to breakdown some of the barriers that employees face when trying to improve their health and wellbeing. The LiveWell Programme aims to increase awareness of support and information, while wellbeing related activities are made more accessible through reducing or negating the costs associated with participation. This in turn improves employee morale, wellbeing, engagement, and performance.
3. Progress to date against milestones, including expenditure	<p>The LiveWell Programme has always taken an organic approach, with a framework of planned activities scheduled alongside ad hoc opportunities. This enables LiveWell to adapt quickly to new suggestions and ideas. The Programme also provides small grants to teams for health and wellbeing activities via our LiveWell Grant Scheme. In Quarter 1 and Quarter 2 2023/24, £490 has been issued to various teams to carry out wellbeing activities of their choice.</p> <p>Provision of funding from the ELT has allowed the LiveWell group to explore a wider range of activities than otherwise possible. During Quarter 1 and Quarter 2, £2100 was spent on wellbeing activities*.</p>
4. What difference has the investment made?	<p>Information gathered from evaluations highlights the positive difference that the wellbeing activities are having, participant comments include -</p> <p>“I am now equipped with effective techniques for relaxation, managing negative thoughts and look forward to putting them into practice and making a daily part of my life.”</p> <p>“It’s given me the tools and tips to help me destress and reset whenever things start to become overwhelming”.</p> <p>“Class was great, not only for learning a new skill but chill time chatting with you and others after a busy day. Really enjoyed it”.</p> <p>I feel the benefit of having these tests and speaking to the girls. I was particularly concerned about cholesterol but I am now feeling more positive and I am moving in the right direction. It’s great having the Boditrax app now too. Thank you for the appointment.”</p>

Short evaluations are produced on activities by topic and have positive evaluations.

- A limited number (100) of 3-month KA Leisure membership passes was offered to Council Employees, along with 200 7 Day family passes to KA Leisure facilities;
 - An Everyday Mindfulness Course was delivered to support employee mental wellbeing;
 - A Trauma Release Exercise (TRE) programme was delivered to support employee mental wellbeing;
 - Two 'Menopause Revive' six week programmes, offering a mix of information and physical activity; and
 - Employee Health Checks have been running at Cunninghame House, Building Services, St Matthews Academy and at Glebe Primary school; further health checks days are being planned at various venues across North Ayrshire
- In addition to activities a wide range of health promotion topics are promoted via the LiveWell SharePoint page, News in Brief and LiveWell Facebook page. These have included – 'Self-care tips for unpaid Carers' information was promoted on Connects, including information on mental health, sleep, social connections, exercise and nutrition, and links to further sources of support (71 views)**; Steps to LGBTQ+ Inclusion in the workplace' was promoted on Connects, with suggestions for individuals and links to further sources of support. (138 views); Mental Health benefits of talking to others (111), Maintaining Good Health as We Age (111); The Importance of Social Connection for Health (53); Suicide Prevention Week (99).

**views on the LiveWell Sharepoint page.

Information promoted supporting the SaveWell theme included –

- NAC Resourcing team emailed employees raising awareness of how to claim Child Benefits; and
- During June, Employee Perks raised awareness of the discounts that are available in major supermarkets such as Asda, Tesco, Sainsburys, Iceland and M&S. In addition, employees could also access special summer offers on hotels and theme parks. The Council's free holiday school meals club was also promoted through the Employee Perks site.

In addition to the LiveWell Programme of activities, the following support is being provided to employees.

- Promotion of tax relief opportunities such as income tax marriage allowance, aligned to issue of P60 issue. Laundry allowance and professional membership fees;
- Promotion of government childcare support scheme;
- Pay advances for those transitioning into employment with us;
- Promotion of credit unions particularly Scotwest Credit Union and all their promotions through webinars; and
- Employee discounts including supermarkets.

<p>5. Next steps and timescales</p>	<p>Activities being planned in for Quarter 3 include – Mental Health Awareness session, Nutrition and Mental Health, Lifestyle Factors Affecting Musculoskeletal Health, Menopause Awareness, Positive Mindset, Grief and Loss. Access to KA Leisure health checks will be widened across North Ayrshire facilities and a range of physical activities promoted including free access to badminton and football sessions.</p>
<p>6. Comments</p>	<p>A range of wellbeing activities continue to be planned and promoted throughout 2023/24. These are free at point of access for Council employees (or heavily subsidised). The qualitative comments provided in the evaluation of activities highlight both the appreciation of and the benefits obtained from participating in wellbeing activities. Many employees would not access activities if they were not promoted through the workplace.</p>