

Cost of Living Crisis Scrutiny Review

REPORT OF THE POLICY AND PERFORMANCE SCRUTINY COMMITTEE

London Borough of Islington

September 2023

FOREWORD

Over the past year, local people have seen their energy bills and the cost of food soar. Prices are rising and essential goods are becoming unaffordable for many. Inflation has hit a 40 year high, while wages are falling in real terms. The scale of the cost of living crisis is so severe that Islington Council declared a cost of living emergency at its meeting on 22 September 2022.

This crisis is having a significant impact on the most vulnerable families in the borough and worsening existing inequalities. Over 27,000 households in Islington are on housing benefit or council tax support, and over 11,000 are in fuel poverty. The increased cost of living is having a devastating effect on the poorest and most vulnerable households, impacting health and wellbeing and living standards, and the full scale of the social impacts will continue to emerge over the coming years.

In this context, the Policy and Performance Scrutiny Committee agreed to review the Cost of Living Crisis, considering the local response and how best to support those most in need.

Islington Council has made a significant investment to support those experiencing hardship, through existing routes such as the Resident Support Scheme, a further investment of £676,000 in the Council Tax Support Scheme, and new schemes, such as the £1million Hardship Fund. It is essential that the council is focused on providing the most comprehensive support possible to the residents hit hardest by this crisis.

The Committee welcomes the work of the local services and organisations that are supporting vulnerable residents during this crisis and has made a number of recommendations focused on how the local response could be developed further. These focus on issues such as communication, partnership working, simplifying processes, and providing clear advice and support. The Committee would like to thank all those who contributed to this review.

EXECUTIVE SUMMARY

Aim:

To identify the way in which residents are experiencing hardship in the current cost of living crisis. To examine how the Council can best support residents' security and resilience in the home and in work.

Evidence:

The Committee commenced the review in July 2022. The Council considered evidence from a number of witnesses, as follows:

- Evidence from Council Officers
 - Report on the Council Tax Support Scheme and discussion on Council Tax arrears – Assistant Director, Community Financial Resilience & Director of Finance
 - Report on the Resident Support Scheme – Assistant Director, Community Financial Resilience
 - Presentation on fuel poverty and the work of SHINE – Energy Advice Manager
 - Report on future options for the Resident Support Scheme – Assistant Director, Community Financial Resilience and Corporate Director, Community Wealth Building

- Evidence from External speakers
 - Cally Energy on Community Energy Schemes
 - Evidence from residents on their experience of retrofitting energy-saving measures
 - Evidence from Cooperation Town, a network of local food cooperatives.

Summary of Main Findings:

Over the course of the review, the Committee heard evidence from a number of witnesses on the impact of the cost of living crisis, and how local services are working to support those experiencing hardship.

The Committee considered the council tax support scheme, noting the financial support the council provides to those on low incomes, and considered initial proposals to introduce a simpler "banded" scheme that could offer up to 100% discount to the households most in need. The Committee also reviewed the range of support available through the Resident Support Scheme, including partnership work with the voluntary sector to make discretionary awards to those in financial difficulty, and the work of the Income Maximisation service in supporting residents to claim the benefits they are entitled to.

The Committee considered the impact of fuel poverty and reviewed the work of the Seasonal Health Intervention Network (SHINE) in supporting residents with their energy bills through advice and installing energy efficiency measures. The Committee noted how the increased cost of energy was driving fuel poverty and how maintaining a warm home

was increasingly unaffordable for many residents, despite energy saving measures and government intervention through financial support. The Committee also considered innovative approaches to responding to the energy crisis, through community energy schemes, and retrofitting properties with energy efficiency measures.

The Committee also considered the work of food cooperatives and how joint purchasing can help residents to buy affordable and nutritious food while strengthening local communities.

The Committee has made 23 recommendations to tackle the cost of living crisis. These are focused on improving communication around the local offer of support and working closely with the voluntary sector to support those most in need, further developing the local food support offer through supporting food cooperatives, helping residents to be energy efficient by providing clear advice and introducing new community laundry facilities, simplifying financial support schemes and ensuring that they are targeted at the most vulnerable residents, and providing targeted advice and support to residents in the private rented sector. The Executive is asked to endorse the Committee's recommendations.

RECOMMENDATIONS:

Developing our communications strategy by working in partnership with the voluntary sector

1. The Committee welcomes the wide range of support available to local people to help with the cost-of-living crisis, although considers that communication of the local offer, and communication between different council and voluntary sector services, could be more joined up. Services should review how the local offer of support is publicised to make the most of every contact that residents have with the council, its partners, and other support organisations. The review and associated action plan should be shared with the committee.
2. The Council should ensure that information on cost-of-living support is readily available in community languages based on demand and should target communications at relevant communities, particularly those where take up of cost-of-living support services is disproportionately low.
3. Islington Council should consider working with Voluntary Action Islington and Islington Giving to develop a list of all community groups and Tenant and Resident Associations working in the borough, building on existing resources, and use this for disseminating comprehensive information on cost-of-living support.

Food support

4. The Committee welcomes the range of different organisations providing food support in the borough, including food banks, food co-operatives and others, and considers that Islington Council can play an important role in supporting these organisations in their work. It is recommended that information about all projects in the borough including eligibility criteria and location is compiled and shared with partner organisations and the community and voluntary sector in order to facilitate referrals.
5. The Council should review how it can best support food organisations in their work, linking to scoping work already carried out by Islington's Food Partnership. This review should include exploring options for facilitating bulk buying, storage opportunities, and how vehicles can be accessed by the voluntary and community sector to help transport food, while ensuring a maintained focus on supporting residents through a cash first principle and progressive procurement. Bulk-buying opportunities should focus on culturally-appropriate foods, which may be less readily available to those on lower incomes.
6. Islington Council should continue to engage with organisations that support food cooperatives such as the Islington Food Cooperative Network, as well as expanding its work with other organisations such as Cooperation Town. The Council should promote and, as appropriate and subject to funding, support the creation of new food cooperatives; including through the establishment of a hub from which cooperatives

could potentially collect surplus food and local organiser(s) that could do community outreach and encourage uptake of the model. Any hub should link closely with existing local food surplus provision, The Felix Project and City Harvest.

7. To ensure the council's food support offer is joined up and comprehensive, a single officer should serve as the point of contact for the above and as part of the council's response to the Islington Food Strategy 2023-28. To further help Manor Gardens to coordinate the Islington Food Partnership this officer should with compile a yearly summary of what the council has done to meet to Food strategy.

Energy efficiency

8. To ensure that residents are provided with clear advice on how best to reduce their energy consumption, the Council should review its website content on energy efficiency, with clear advice set out by housing tenure (tenants, leaseholders, private rented sector, owner/occupier) on the steps that could be taken to make their homes more energy efficient.
9. Islington Council should explore opportunities for the creation of community laundry facilities and drying lines, learning from the pilot at the Andover Community centre, and working in partnership with organisations such as churches and mosques, so that these are linked to existing groups and facilities.
10. The Committee welcomes the work of SHINE in providing energy efficiency advice to local residents. It is recommended that the information provided by SHINE is reviewed by the council's Housing services to ensure that advice on saving energy (i.e. turning down the heating) is nuanced, so it does not inadvertently contribute to damp and mould issues.
11. The Committee notes the challenges of the current energy market and that there is little advantage to residents switching energy provider at the current time. However, it is recommended that the council monitor developments in this area, in order to provide advice to residents on when it may be best to switch provider.

Financial Support Schemes

12. The Committee welcomes the wide range of financial support the Council has made available to local residents. To make the most of opportunities to provide help and support, the council should as far as possible adopt a "right first time" approach in which residents only have to contact the council once to be provided with information on the full offer of support available to them.
13. The Council should review opportunities for simplifying the application process for financial support schemes, for example by using information the council already holds on residents to minimise the need for resubmitting information.

14. To ensure that financial support is paid to residents promptly, the Council should consider the feasibility of monitoring the timescales taken for financial support to be awarded/paid from the point of initial enquiry. This may help to identify opportunities for expediting processes where possible.
15. In line with the council's commitments to Challenging Inequality, the council should review if all of the borough's communities are making equitable use of the Resident Support Scheme, and should develop action plans to address any gaps identified.
16. The Council should consider if the Resident Support Scheme application process can be simplified, and should carry out a review in partnership with service users, to ensure that the voices of residents who have navigated the system are heard and learning can be implemented. This should also consider which organisations are able to make a referral to the Resident Support Scheme.
17. In light of the closure of Bright Sparks the Council should urgently review the support available for purchasing white goods and how this can be aligned with progressive procurement principles.
18. In order to increase awareness of the Resident Support Scheme, leaflets should be distributed to all community venues, food projects, GP surgeries, and other health settings. The Committee would particularly support engagement with settings offering mental health support services, due to the link between debt and mental health.
19. The Council should review how the Hardship Fund agreed as part of the 2023/24 budget setting process is positioned and promoted, particularly as those in receipt of Universal Credit are not eligible for an award under the scheme.
20. The Council should consider the resources available to the Income Maximisation (IMAX) team and identify whether any additional funding is available to increase outreach work in venues such as libraries and community settings.
21. The Council should continue to develop and consult on options for adjusting the Council Tax Support Scheme. The Committee would support a move to a banded scheme with more targeted support of up to 100% subsidy for the most vulnerable residents.
22. The Council should provide clearer information on the winding down of the We Are Islington service and the transition to the new Here to Help team, and what this means for local people and referring organisations.

Support to tenants in the Private Rented Sector

23. The Council should review how support and advice services are promoted to tenants in the private rented sector, as it is thought that there is a lower awareness of the services available among this group. The Council should engage with organisations such as the London Renters Union, ACORN and Lettings Agents to ensure that information is widely available.

1. Introduction

1.1 The Committee commenced the review in July 2022, with the overall aims to identify the way in which residents are experiencing hardship in the current cost of living crisis and to examine how the Council can best support residents' security and resilience in the home and in work.

1.2 The Committee also agreed to the following objectives:

- To review the Council's mechanisms for supporting residents experiencing hardship, and to assess if they are as effective and accessible as possible.
- To review the Council's partnership work with the voluntary and community sector, and how this can be used to help support the financial resilience of Islington's communities.
- To examine the risks and impacts of food and energy insecurity and how the Council can best help residents with these issues.
- To assess how all council functions can contribute to supporting Islington's communities through local procurement.
- To review how early intervention and prevention approaches can be used to identify and best support residents before experiencing a financial crisis.

1.3 In a series of meetings from July 2022 to February 2023, the committee considered evidence from council officers and external witnesses on the ways in which residents are impacted by the crisis and how the council and its partner organisations can best support the most vulnerable residents. This report summarises the evidence received and the committee's findings.

2. 25th July 2022 meeting – Council Tax Support

2.1 The Committee received a presentation from the Assistant Director Community Financial Resilience on the Council Tax Support Scheme. The scheme is an important part of the safety net that the council offers to low-income households. The Committee heard how many of those households had experienced disproportionate hardship as a result of the pandemic, including increased unemployment rates and a £20 per week reduction in Universal Credit.

- 2.2 Islington Council invests around £32million into the Council Tax Support Scheme each year. The scheme provides deductions on council tax for residents on a low income or in receipt of certain benefits. The support provided is calculated on the size of the family, any income received, and any additional needs such as disability or being a carer.
- 2.3 Officers advised that Islington had a relatively generous scheme in comparison to other local authorities. The scheme allows for up to 95% discount for the households most in need, includes a £100 older person discount, allows for income rises of £5 per week (cumulatively) without a reduction in support to encourage paid employment, and also allows for payment on two homes in certain circumstances, for example when a resident has had to leave their home due to fear of violence.
- 2.4 In response to the cost of living crisis, the Council had increased the maximum level of support in 2022/23, from a 91.5% discount to 95% discount for those most in need. The Committee welcomed that the council had continued to fund and expand the scheme, despite continued government austerity and council budget cuts.
- 2.5 A discussion was had on the way in which the council calculates the level of support based on resident's income, and if moving to a "banded" scheme, in which the support received was determined by which income band the applicant fell into, would be easier to understand and more efficient to administer. It was suggested that this could potentially lead to cost savings in administering the scheme, by removing the requirement for residents to submit change of circumstance forms when their income changed. Members suggested that these savings could potentially be re-invested into the scheme to provide even more support to those most in need. However, it was also noted that moving to a banded scheme would inevitably change the level of support that households receive, with some receiving more support than the current level, and others receiving less. The Committee also considered the possibility of awarding up to 100% discount to those most in need. Officers agreed to report back to a future meeting so these issues could be explored further.
- 2.6 The Committee also heard from the Director of Finance on Council Tax arrears and the impact on residents. At the date of the meeting, the total value of arrears was around £3.9million for those on Council Tax support. The council sought to work proactively with those in arrears to agree a payment plan that is affordable to their circumstances. It was confirmed that the council did not use enforcement agents for those on Council Tax Support. The council also had a discretionary hardship fund that could be used in exceptional circumstances, for example when a resident in receipt had to move into emergency accommodation and would otherwise be liable for council tax on two properties.

3. 15th September 2022 meeting – Resident Support Scheme and other support

3.1 This meeting considered the key aspects of the council's wide-ranging resident support scheme and other schemes to support the financial resilience of residents.

3.2 The Community Wealth Building directorate's Economic Wellbeing offer empowers residents to build financial resilience, future proofed skills, and secure and retain good quality jobs. The offer is framed around six themes:

- Ensure a safety net to support residents in severe financial hardship
- Maximise income for vulnerable low-income households
- Support residents to tackle problem debt and manage household finances
- Reaching residents most in need of employment support
- Provide employment & skills support to find a good job
- Support those in work to find better or more secure jobs

The Committee noted that key aspects of delivering these themes as:

- Council Tax Support scheme – with a refreshed policy for 2022/23 to provide a higher level of subsidy to the lowest income households
- Resident Support Scheme - providing a safety net of financial support to those facing severe financial hardship
- Income Maximisation Team - supporting residents on low incomes to claim benefits and other financial support to maximise their household income
- Distribution of Government grants including the Household Support Fund and Council Tax Energy Rebate to those most in need

3.3 The Resident Support Scheme offers temporary financial support to those facing severe financial hardship. The scheme involves a partnership with Cripplegate Foundation to integrate their grant making resources and experience into the scheme, pooling hardship funding streams - administered by the Council, Cripplegate Foundation and St Sepulchre - into a single scheme. There is also a small amount, contributed by Cloudesley but sitting outside the main scheme, to support those residents with No Recourse to Public Funds. Access to the scheme is by referral only, however there are a number of access points through council services and partner organisations such as housing associations and Citizens Advice.

3.4 There are four types of award through the scheme:

- Crisis Provision: food and fuel vouchers to cover basic necessities
- Community Care: grants to purchase essential household items such as 'white goods'
- Discretionary Housing Payment (DHP): DWP funding to mitigate impact of welfare reforms for households impacted by the likes of the Bedroom Tax and Benefit Cap
- Council Tax Welfare Provision: Council Tax reduction in exceptional personal circumstances or exceptional hardship

- 3.5 The Scheme was also offering monthly £350 'thank you' payments to households hosting Ukrainian refugees.
- 3.6 In 2021/22 the scheme distributed 1,948 awards totalling £1.889m of support to Islington residents. A similar level of demand was expected in 2021/22. It was noted that the Department for Work and Pensions had significantly reduced the budget available to local authorities for Discretionary Housing Payments, the Islington budget has reduced from £1.107m in 2020/21 to £629k for 2022/23.
- 3.7 The Income Maximisation Team (IMAX) worked to ensure that residents were receiving all benefits they were entitled to, using Council Tax and Housing Benefit data to check if residents could also be eligible for Pension Credit, Attendance Allowance, Personal Independence Payment and Healthy School Vouchers. In 2021/22 IMAX secured £5.064m additional annual benefit income for residents through income maximisation work. A new Corporate Performance Indicator had been agreed so the value of additional income could be monitored on a regular basis.
- 3.8 The Department for Works & Pensions estimates that up to one million pensioners nationally, around a third of all those who are eligible, are missing out on unclaimed Pension Credit. In 2021/22, the IMAX team focused on promoting take up of Pension Credit to tackle poverty amongst older people. This resulted in resulting in 274 older people households being supported to claim a total of £1.245m of annual benefit entitlement. This is an average of £4,544 per household. Council data suggested that there were 404 further pensioner households that should be eligible for Pension Credit and the service was engaging with those households to support them to apply.
- 3.9 In 2022/23, in addition to the focus on Pension Credit, the IMAX Team was running a targeted campaign to increase the take up of disability benefits (Personal Independence Payments and Disability Living Allowance). In the first quarter of 2022/23, 96 disabled people were supported to claim disability benefits equating to £506,000.
- 3.10 The Committee also noted the council's work in distributing government support grants. The Test and Trace Support Payment scheme ran from 28 September 2020 to the 6 April 2022 It supported people on low incomes who were unable to work from home and would lose income if they are required to self-isolate because of COVID-19. Eligible individuals received a £500 payment. Islington made 2,389 payments during the Test and Trace Support Payment Scheme period, providing a total of £1,194,500.
- 3.11 The government's Household Support Fund provides support to vulnerable households in need of support due to the rising cost of living. Councils have broad discretion in how to spend the fund, but there are requirements around how much funding must be spent on pensioners, and households with children. The first round of the fund ran from October 2021 to March 2022. £2.218m was distributed to Islington residents to help with cost of living increases, particularly for food, utility

bills and other household essentials. Payments were also made to families with children to support them with the cost of food through school holidays, as children would ordinarily receive free school meals. Further funding rounds would be held throughout 2022 and 2023.

- 3.12 The IMAX Team also worked to distribute the Council Tax Energy Rebate, a scheme introduced to help households with rising energy bills in 2022-23. This awarded £150 for all households in Council Tax bands A to D. In addition, the council had access to additional discretionary funding, which was used to award top-up payments to households in receipt of council tax support, foster carers, care leavers, and those in the Shared Lives programme.
- 3.13 The government also announced a range of cost of living payments for households in receipt of certain benefits in 2022.

4. 5th December 2022 meeting – focus on energy support

- 4.1 This meeting focused on fuel poverty, how the council could help residents with rising household energy bills, and links to the climate crisis.

Fuel Poverty and the work of SHINE

- 4.2 The Committee received a presentation from the Energy Advice Manager on the role of the Seasonal Health Interventions Network (SHINE) and the support available to residents experiencing hardship due to increased energy costs.
- 4.3 The government definition of fuel poverty is a household living a property with a fuel poverty energy efficiency rating of band D or below, and after using the required energy to heat their home, they are left with a residual income below the official poverty line. Those in fuel poverty have less resilience to extreme heat and cold, have disproportionately higher energy bills than those in energy efficient homes, are more likely to experience issues like damp and mould, have increased chance of falling into debt, are at increased risk of hospitalisation and death from falls in the home, strokes and heart attacks, are at increased risk of poor mental health and suicide, and have higher demands on local services such as libraries, GP services, hospitals and council services. Since 2019/20, the percentage of households in fuel poverty rose from 17% to an estimated 48% at the height of the 2022 energy crisis.
- 4.4 SHINE provides free energy and bills advice to London residents. Its aims are to reduce fuel poverty and other seasonal health inequalities. Advice is targeted at those on low incomes, older people, those with long term health issues and families with children under 16. Those seeking advice can call the energy advice line for support on saving money and energy efficiency, and if needed a home visit can be arranged to offer further advice and install energy saving measures. SHINE also offers mediation with energy suppliers to help with issues such as arrears.
- 4.5 The number of households supported per year has increased by 33% since 2018/19 and officers advised that debt cases increased dramatically over the 2022 energy

crisis. Re-referrals, where a resident seeks advice twice within the same year, were at a five-year high.

- 4.6 The Committee expressed concern about the impact of rising energy costs, not only for residents, but also for public services. The increased cost of energy was having an impact on schools and leisure centres, and their ability to offer services in a financially sustainable way. Some leisure centres had reduced operating hours as a result, and this would have an impact on the health and wellbeing of residents.
- 4.7 It was asked if government cuts were hampering efforts to install energy efficiency measures in housing. In response, it was advised that the government had ceased the Green Homes Grant which primarily supported owner occupiers, and other schemes such as the Energy Company Obligation (ECO) had also been significantly reduced over recent years. In 2014 the council fully insulated the Holly Park Estate and primarily financed this through ECO funding. The council had been unable to finance energy efficiency improvements through this scheme since as the scheme had been significantly reduced.
- 4.8 Concern was expressed about residents on pre-payment meters in the current energy crisis, particularly as those residents had to be proactive in claiming government energy support measures, in comparison to those who received credit on Direct Debit payments. In relation to concerns about energy companies using debt collectors, officers advised that they were encouraging as many people as possible to join the priority services register, as those on the register could not legally be switched to a pre-payment meter.
- 4.9 There were reports in the press about government vouchers for pre-payment meters going unclaimed, and it was thought that a proportion of these had been lost or delayed. Officers advised that they were aware of cases where residents had not received these vouchers, and in some instances they had liaised with energy companies on behalf of residents to resolve the issue. It was also noted that pre-payment meters only accepted a maximum credit of £250, which was being used significantly faster due to the high cost of energy.
- 4.10 A member asked if officers were aware of any hurdles to residents accessing the services that SHINE refer to. In response, it was advised that due to significant demand there were some delays from the point of referral to residents receiving support. For example, it was known that there had been some recent delays to payments made from the GLA Warmer Homes scheme.
- 4.11 A member asked if the Energy Advice service liaised with community and faith groups about the support available and suggested that further engagement may be helpful to promote the schemes available. In response, it was advised that there were regular communications with such organisations, although there was always scope to do more. The service was also promoted through social media and newsletters. Members considered that the most vulnerable residents may not engage with these channels and may not be aware of the advice and support available, and a possible recommendation may relate to how the availability of

support is communicated.

- 4.12 A member noted the work being carried out to improve the energy efficiency of the council's housing stock included internal wall insulation, new window, loft and roof insulation and the installation of LED lights. It was queried why the specification did not also include improvements in ventilation. It was advised that this would be taken up with the relevant officers.

Energy efficiency of the council's housing stock

- 4.13 The Committee noted how the energy efficiency of Islington's housing stock compared to other organisations. All social landlords are expected to meet SAP band C for all properties by 2030. Although 73% of council homes already meet this standard, it was acknowledged that those that do not are tricky to treat.

SAP Band	Sap Score Range	Islington Council owned		All Islington homes		Benchmarked Organisations		London	
		Count	%	Count	%	Count	%	Count	%
A	92+	0		2	0.0	54	0.3	21	0.0
B	81-91	213	0.9	3,549	3.0	1,489	8.4	95,763	2.5
C	69-80	17,249	72.7	46,542	39.5	11,381	64.5	1,042,693	27.6
D	55-68	5,911	24.9	52,435	44.5	4,320	24.5	1,921,375	50.9
E	39-54	351	1.5	14,099	12.0	339	1.9	642,693	17.0
F	21-38	7	0.0	1,322	1.1	49	0.3	58,704	1.6
G	<21	0		232	0.2	9	0.1	11,749	0.3
Total		23,731		118,181		17,641		3,772,998	

- 4.14 Properties with a low energy efficiency rating had higher energy bills. Homes that meet Band C have on average 65% lower fuel bills than Band D rated properties. Those in homes with poor energy efficiency were more likely to experience fuel poverty.
- 4.15 Islington Council homes rated Band D and below tended to be solid brick properties with storage heaters. It was noted that these properties were dispersed throughout the borough, rather than being concentrated in particular estates.
- 4.16 The Committee noted the work underway to respond to the challenge to reaching Band C by 2030. This included installing internal wall insulation, new windows, loft insulation, and LED lighting. However, works were expensive, and a recent funding bid to bring 371 properties up to standard indicated that the cost would be over £7 million. Officers advised that funding from central government to local authorities and social landlords would be essential to meet the 2030 target.

Evidence from Cally Energy

- 4.17 The Committee was joined remotely by Elaine Trimble of Cally Energy, who presented on the work of the organisation in crowdsourcing funding for solar energy panels in the local area. Community energy schemes allowed residents to pool their resources to purchase solar panels and generate clean and affordable energy for local people. The organisation was currently engaging with GLL about the possibility of installing PV panels on Cally Pool.
- 4.18 The Committee asked how the council could help to support organisations like Cally Energy. In response, it was advised that there had been occasions where the council's response had been slow and this had resulted in delays to the organisation's work. It would also be helpful for the council to clearly detail what matters it would and would not accept in contracts in advance, as this would accelerate contractual negotiations. There was a suggestion that the council required the organisation to hold significant financial reserves for potential future maintenance and this affected the viability of small-scale community energy schemes. It was suggested that it would also be helpful if the council had an agreed position on ownership options for PV panels, as a variety of different models were possible.

Evidence on the resident experience of retrofitting

- 4.19 The Committee was joined remotely by a local resident who shared their experience of seeking to retrofit their property with energy saving measures. The resident had sought to install external insulation on their home, however had been advised against this by the council's planning department, who indicated that a planning application was unlikely to be successful. Overall, the installation of energy efficiency measures had been a costly and complex process.
- 4.20 In response, officers, advised that a new supplementary planning guidance document was currently being prepared that would provide a framework for residents, businesses and others to seek planning permission for such improvements.

5. 26th January 2023 – Council Tax Support proposals

- 5.1 Officers introduced the report setting out possible future options for the council tax support scheme. The report included different models for increasing the council tax discount to 100% for some groups, and summarised how this would impact on the scheme overall.
- 5.2 Officers set out five different models for a banded scheme alongside the financial implications, which ranged from a £470k per annum saving, to an increased cost of £1.15m per annum.

- 5.3 A discussion was had on which groups would benefit most from such a scheme, and which groups would receive less support as a result. Such considerations would need to be discussed by members ahead of the budget process for future years. It was noted that any change to the scheme would be subject to public consultation and could not be implemented until 2024/25.

6. 21st February 2023 – Evidence on Food Cooperatives

- 6.1 The Committee received evidence from Cooperation Town, a network of community food co-operatives. This highlighted the work of food co-operatives in providing low-cost and nutritious food to communities across North London.
- 6.2 Food cooperatives allowed people to combine their purchasing power and buy food in bulk, resulting in significant financial savings. This gave people more choice and autonomy over their food choices, in comparison to accessing food banks, for example. Food cooperatives increased purchasing power by five to eight times more in comparison to purchasing food in shops. The aim was to provide access to healthy food at an affordable price. Food cooperatives also provided an opportunity for people to meet their neighbours and strengthened communities.
- 6.3 There were four existing food co-ops in Islington and others across London. Cooperation Town provided a starter pack on how to run a food co-op and collaborated with local authorities on helping communities to self-organise.
- 6.4 One challenge for food cooperatives was the availability of suitable space and it was helpful if such organisations were able to access community facilities for storage. This would include space to unload pallets and fridges for fresh goods. The organisation wished to develop long term and meaningful collaboration with the council to promote and support food cooperatives in Islington. This would involve training and supporting organisers based in the local community. The most successful food cooperatives were supported by people already embedded in the community who had connections to different organisations and who understood local power dynamics.
- 6.5 A member strongly endorsed the work of the food cooperative on the Girdlestone Estate and noted that it had led to community vegetable growing initiatives and brought local people together.
- 6.6 Following a question, it was advised that the London Borough of Camden had allocated space to ten local food co-operatives and this allowed joint purchasing of some items and also saved on logistical costs.
- 6.7 A member asked a question on the dynamic between food banks and cooperative food hubs; these were very different models, with food banks based on charity, and food cooperatives based on solidarity. It was queried if food cooperatives were a suitable option for people in challenging personal circumstances. In response, it was advised that many people involved in food cooperatives had complex lives, however

unfortunately there would be a need for food banks while poverty persisted. Food cooperatives did however have other benefits; one food cooperative in Islington was run by Somali women who held regular informal mental health support sessions. Another cooperative in Camden led to the formation of a cooking club. Although there were administrative responsibilities associated with being a member of a food cooperative, there were also time savings associated with reduced time shopping for food.

7. Conclusion

- 7.1 The cost of living crisis has pushed many local households into financial hardship. The rising costs of bills, energy and food has made essentials increasingly unaffordable for many residents and is having a significant detrimental impact, particularly on the most vulnerable.
 - 7.2 The Committee welcomes the range of financial support and interventions available to help local people with the cost of living crisis and has made a number of recommendations on how this work could be developed further. There is scope for simplifying financial support schemes and it is recommended that these are reviewed to ensure they are targeted at the most vulnerable residents. Further collaboration with the voluntary sector and developing our communications strategy may help hard-to-reach groups access the financial support they need. Increased partnership work with food cooperatives and other food organisations could help to tackle food insecurity and help residents to access affordable and nutritious food. It is essential that residents are provided with clear advice on how to save energy and reduce their energy bills, and the council may be able to help with the cost of energy by providing new community laundry facilities. The Council should also provide support and advice services to those in the private rented sector, as this group tends to have lower awareness of the support available.
 - 7.3 The Committee would like to thank witnesses that gave evidence in relation to the scrutiny review. The Executive is asked to endorse the Committee's recommendations.
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MEMBERSHIP OF THE POLICY AND PERFORMANCE SCRUTINY COMMITTEE 2022/23

Councillors:

Councillor Jenny Kay (Chair)
Councillor Gulcin Ozdemir (Vice-Chair)
Councillor Jilani Chowdhury
Councillor Jason Jackson
Councillor Tricia Clarke
Councillor Sheila Chapman
Councillor Gary Heather
Councillor Heather Staff
Councillor Hannah McHugh
Councillor Praful Nargund
Councillor Saiqa Pandor
Councillor Matt Nathan
Councillor Angelo Weekes
Councillor Bashir Ibrahim
Councillor Phil Graham
Councillor Caroline Russell

Substitute Members:

Councillor Janet Burgess MBE
Councillor Troy Gallagher
Councillor Dave Poyser
Councillor Benali Hamdache
Councillor Nick Wayne

Officer Support:

Jonathan Moore and Thomas French – Democratic Services
Stephen Biggs – Corporate Director, Community Wealth Building
Robbie Rainbird – Assistant Director, Community Financial Resilience

SCRUTINY INITIATION DOCUMENT (SID)
Title of review: Cost of Living Crisis
Scrutiny Committee: Policy and Performance Scrutiny Committee
Director leading the review: Cross-cutting
Lead officers: Cross-cutting
<p>Overall aim of the review:</p> <p>To identify the way in which residents are experiencing hardship in the current cost of living crisis. To examine how the Council can best support residents' security and resilience in the home and in work.</p>
<p>Objectives of the review:</p> <ul style="list-style-type: none"> • To review the Council's mechanisms for supporting residents experiencing hardship, and to assess if they are as effective and accessible as possible. • To review the Council's partnership work with the voluntary and community sector, and how this can be used to help support the financial resilience of Islington's communities • To examine the risks and impacts of food and energy insecurity and how the Council can best help residents with these issues • To assess how all council functions can contribute to supporting Islington's communities through local procurement • To review how early intervention and prevention approaches can be used to identify and best support residents before experiencing a financial crisis
<p>How does this review contribute to the Council's priorities?</p> <p>This review will contribute to the following priorities:</p> <ul style="list-style-type: none"> • We stand with our communities so they are safe, connected and inclusive • We make sure everyone has a place to call home, which is secure, decent and genuinely affordable
<p>Scope of the review and evidence to be received:</p> <p>The review will focus on...</p> <ol style="list-style-type: none"> 1. The Council's schemes for supporting local people experiencing hardship, for example the Council Tax Support Scheme and Resident Support Scheme. 2. The work of the Income Maximisation Team 3. Food and energy insecurity 4. The benefits of local procurement 5. Collaboration with the voluntary and community sector

6. The relationship between energy efficiency in housing and resilience of residents to withstand the cost of living crisis
7. The Resident voice to feature heavily throughout the review

The Committee will receive the following evidence:

1. Meeting 1 – 25th July 2022
 - Council Tax Support Scheme
2. Meeting 2 – 15th September 2022
 - The work of the Income Maximisation Team
 - Government interventions over recent years and possible future developments including cost of living payments
 - Resident Support Scheme- with evidence from Victor Momodu, Cripplegate Foundation
3. Meeting 3 – 5th December 2022
 - SHINE – Seasonal Health Intervention Network
Advice on saving energy, Support with bills and energy debt
 - Evidence from Cally Energy on community energy initiatives
Climate crisis links to the cost of living crisis
 - Evidence from residents on their experience of retrofitting
 - Energy efficiency levels in Islington (council) homes and the impact of poorly insulated homes on residents’ resilience to the cost of living crisis
4. Meeting 4 – 23rd January 2023
 - Review of Council Tax Support proposals
5. Meeting 5 – 21st February 2023
 - Evidence on food co-operatives

Review timetable (provisional dates)

1. SID to be agreed: 25 July 2022
2. Witness evidence to be received: 15 September 2022 - 21 February 2023
3. Draft report to be considered: 4 May 2023
4. Final report to be approved: June 2023
5. Report to be submitted to Executive: July 2023
6. Provisional date for Executive response: October 2023
7. Provisional date for 12 month update report back to the Committee: September 2024

Additional information:

In carrying out the review the committee will consider equalities implications and resident impacts identified by witnesses. The Executive is required to have due regard to these, and any other relevant implications, when responding to the review recommendations.