

# APPENDIX C

## WAVERLEY BOROUGH COUNCIL

### EXECUTIVE – 7 OCTOBER 2008

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**Title:**

**IMPACT OF THE ECONOMIC DOWNTURN  
“DON’T LOSE YOUR HOME” CAMPAIGN**

**[Portfolio Holders: Cllr Richard Gates, Cllr Ms Denise Le Gal  
and Cllr Bryn Morgan]  
[Wards Affected: All]**

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**Summary and purpose:**

This report sets out proposals to offer assistance to individuals and key community organisations in the Borough that are affected, or likely to be affected by the impact of the current economic downturn. The report focuses on measures to help residents avoid facing home repossession and measures to assist key community organisations cope with the financial impact of increased fuel prices. The report also proposes that Waverley works with appropriate organisations to ensure that advice and assistance is available to businesses where needed.

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**How this report relates to the Council’s Corporate Priorities:**

The measures proposed in this report overlap with the work that Waverley is currently undertaking to assist individual householders and tenants with the impact of rising fuel costs. The report follows a discussion that took place at the Local Strategic partnership meeting on 19 September when concern was expressed by all the LSP partners on the impact of the current downturn in the economy. A joint communication and information campaign covering fuel poverty and personal financial advice will be developed to supplement existing work undertaken by Citizens Advice Waverley, the Surrey Welfare Rights Group and other agencies.

It is important for the Council, as part of its community leadership, to recognise the impact of the current economic downturn on the Community and to work with its partners to assist in the areas of greatest need. This report aims to achieve this by implementing some one-off measures that focus on the early identification of issues to prevent more severe consequences arising. The report supports all of the current Corporate Priorities, primarily Improving Lives.

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**Equality and Diversity Implications:**

Those hit hardest by the impact of the economic downturn are often the most vulnerable or disadvantaged in the Borough. The community organisations that may benefit from the proposed measures are likely to be those that currently support these groups. It is important to recognise that anyone can be suddenly and unexpectedly affected from a job loss or rising costs. This report aims to offer support and advice to any of Waverley’s residents on a fair and equal basis.

### **Resource/Value for Money implications:**

This report considers a proposal to allocate resources to finance an urgent need that the Council considers to be a high priority. The Community value will be significant if lives are improved and severe circumstances are avoided.

The costs involved in this report are one-off and are likely to be incurred within the next 12 months. The estimated costs are:

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|--|---------|
| - publicity and information campaign         | £10,000 |
| - backfilling for the project co-ordinator   | £20,000 |
| - delivery of the support and advice service | £20,000 |

Officers will seek some grant support for this proposal. There is no budget for this currently and a supplementary estimate would be needed of up to £50,000. The current budget monitoring position on the General Fund indicates an potential under spend for 2008/2009 and it is proposed that this additional cost is a first-call on any final under spend.

The fuel cost hardship fund for community organisations can be established from the final remaining balance on the community partnership fund which amounts to £13,000 that was unallocated and £4,000 that has been returned to the pot due to the costs of projects being below budget.

### **Legal Implications:**

Any legal and insurance issues associated with the giving of advice to individuals will be appropriately covered in the details of the initiative.

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### **Measures Proposed**

1. The economic downturn is beginning to bite in Britain and is expected to get a lot worse. There is evidence from officers, Members and partner organisations that the impact is hitting individuals and organisations in Waverley. One of the key issues for Waverley is to ensure it can get advice about support that is available to those that need it most and to ensure that people can then access the advice and support where it is most needed. It is likely that there will be people affected by the turbulence in the financial markets, from all sections of the community, who will not previously have sought such advice.
2. There are three key measures proposed in this report that aim to assist and these are explained below.

#### **1. Offer an advice service and run a publicity and information campaign targeted at homeowners in the Borough to help prevent individuals moving to a position where their home is at risk of repossession**

3. The information and publicity campaign would be devised in conjunction with partner organisations, including Citizens Advice Waverley, and would aim to raise awareness of the issues, help individuals identify problems early enough and encourage them to seek advice. This campaign would be undertaken between October and March. Details of what the publicity campaign would include are shown in Annexe 1.

4. The key part of this proposal is to offer an advice service with a separate phone line and a dedicated trained member of staff receiving phone calls and personal visits across the four offices. This service would be operated for six months between November 2008 and April 2009.
5. Both the publicity campaign and the advice service would cover issues such as encouraging housing and council tax benefit take-up, information on other government benefits e.g. pension credits, housing advice and managing personal finance.
6. To ensure that this measure can be quickly and effectively implemented, it is proposed to second an experienced benefits team leader to implement and coordinate this proposal during this time. This would require 'backfilling' of the post with someone with the appropriate skills which could be internal or from an agency. Officers would seek to appoint an advice officer with appropriate experience skills and training.

## **2. Devise a 'hardship' scheme which enables community organisations to apply for one-off financial assistance to assist with the rising fuel costs**

7. Many of the community organisations that Waverley works in partnership with to deliver key services to the Borough's residents, many of which are the most vulnerable or disadvantaged, are currently experiencing significant increases in their fuel costs. Many of these organisations receive financial assistance from Waverley via the Sponsored organisations Scheme. It is important that these organisations can survive the current economic conditions so it is proposed to offer some one-off financial assistance.
8. Anecdotal evidence also suggests that there is also likely to be an impact on volunteering for both services run or supported by Waverley (eg. countryside services, meals on wheels, voluntary car schemes etc) and other community organisations as people used to waiving their expenses for petrol etc. now request them or because they seek paid employment instead of voluntary work as a result of pressures on household budgets.
9. The Council could offer help and financial support to community organisations through capital investment to premises such as insulation and boiler replacement to give some longer-term financial benefit. Officers would support the organisations in securing other matched funding towards any such works.
10. Direct one-off revenue support is the other way of giving assistance that the Council could consider. Organisations that meet the Sponsored Organisations Scheme criteria, i.e. they contribute towards delivering Waverley's priority services, would be invited to apply for assistance from a fuel cost hardship fund. Officers would consider each case against specific qualifying criteria and would determine the extent of the impact and the best way to offer assistance. Applying organisations would need to demonstrate that they are, or are expecting to be hit by unexpected and unavoidable above-inflation increases in their fuel costs. This could be a one-off payment in this year or a tapered contribution over the next 2-3 years.

11. This fund would be created using the balance of the Community Partnerships Fund. Waverley would expect an appropriate level of matched funding towards the capital costs of improving community facilities being identified by the organisation, including from town and parish councils.

**3. Work with Business Link Surrey, Waverley Business Forum, Enterprise First and other support agencies to help signpost businesses to the appropriate package of advice, support and briefings.**

12. It is proposed that Waverley develop its signposting services for small businesses in conjunction with Business Link, Waverley Business Forum, Enterprise First and other business support organisations to ensure that local businesses are aware of support they can receive at this difficult time.
13. Once the package of support has been developed it is suggested that a workshop is held to brief councillors of what is available in order help councillors support and advise their constituents.

**Conclusion**

14. The one-off measures proposed in this report are considered to be an effective and appropriate way of supplementing the work of partner organisations to assist the residents and community organisations in the Borough.

**Recommendation**

That the Executive recommend to the Council:

1. to agree to implement an advice service and publicity and information campaign as detailed in this report, targeted at residents in the Borough to help prevent individuals moving to a position where their home is at risk of repossession;
  2. to approve a supplementary estimate of up to £50,000 to finance the costs associated with (1) above;
  3. to agree to devise a 'hardship' scheme, as detailed in this report, which enables community organisations to apply for one-off financial assistance to assist with measures to reduce the impact of rising fuel costs;
  4. to agree to use the balance of the Community Partnerships Fund to establish the hardship fund proposed in (3) above;
  5. work with Business Link Surrey, Waverley Business forum, Enterprise First and other support organisations to promote appropriate advice and support for businesses seeking support during the current downturn in the economy; and
  6. to request the Deputy Chief Executive to prepare the detailed schemes necessary to deliver the proposals in (1) and (3) above, having regard to financial and operational risks, and to implement these as soon as possible.
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Background Papers (DCEx)

There are no background papers (as defined by Section 100D(5) of the Local Government Act 1972) relating to this report.

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## **Suggested Publicity Campaign** [These lists are not exhaustive]

### Externally

Press releases

Articles in The Link – Waverley’s Residents external magazine

Features and case studies on the website

Promotional/advisory leaflets with partnership organisations (Like CAB offices, Surrey Welfare Rights, Age Concern, Job Centre Plus) and all Waverley Locality Offices and Libraries

Posters/leaflets in shop premises within the Borough

Posters/leaflets in doctors/dentists/medical centres/ hospital within the Borough

Posters/Leaflets on Village notice Boards

Posters/Leaflets in Village Halls/Community Centres/Social clubs/Public Houses

Leaflets/advisory information via school websites, newsletters

Encourage major retailers and employers within the Borough to distribute leaflets/display posters to their employees

Posters/leaflets in Leisure centres

Articles in Local church/faith group magazines & at centres of worship

Working with banks/building societies in the Borough on debt advice

Personal representation/leaflets/posters at community group meetings

Benefit take up campaigns with partners like Pension service and Department for Works and Pensions

Promotional discounts to Leisure centre attendees, promotional literature at sporting venues/clubs

Press releases in local/regional magazines and newspapers, both free and purchased

Partnership working with organisations working with the blind/partially sighted Local Radio & hospital station coverage, talking newspapers

Letting/Estate Agency publications

Personal representation at farmers markets

Corporate linking with Local Partners like Sainsburys Homebase on their environmental policies combating fuel poverty

Corporate linking and promoting locally with Warmfront

Corporate linking with Utility companies/NNDR mandatory relief top up

### Internally:-

Articles in Soundwave – Waverley’s in house staff magazine

Features and case studies on the website

Advisory leaflets to be issued to all WBC employees

Posters to be displayed at all WBC offices

Housing and Council Tax Benefit Take up Campaigns

Landlord/partnership mail shot

Distribution leaflets, personal representation, referrals from other sections with WBS such as Housing Options, Homelessness, bus pass applicants, Council tax section, Recovery sections, (Exchequer services/outstanding invoice recovery), Community Housing Officers

Member and corporate awareness

Telephone, counter and face-to-face advice service on debt management, discretionary schemes, reducing outgoings.

Home visits to those unable to travel and requiring advice

Personal Referrals to appropriate partnerships/sections