

C**OST**
OF LIVING
ANNUAL
REPORT

Author:
Michael Graham – Cost of Living Projects Officer

Introduction

In January 2023 Braintree District Council committed £1m over two years to address the issues associated with the cost-of-living. The programme's three objectives are:

1. Ensure food security and access to essentials for all, including rural areas.
2. Support community groups in assisting vulnerable residents.
3. Promote health and wellbeing, focusing on youth and access to leisure activities.

The Council collaborates with partners and has consultations through forums like the Cost of Living Partnership to identify issues and coordinate responses. The Cost of Living Projects Officer also actively engages with communities and interprets data to understand local needs and gaps in available support.

This report has been created to evidence the impact of the Cost of Living Fund April 2024 - April 2025. The Council has worked closely with our Cost of Living Partnership, which includes around 60 members

from the community and voluntary sector and other Council service departments. These partners provide frontline services and insights into how the rising cost of living is affecting our residents which helps to guide our efforts to support those most in need.

We would like to express our sincere gratitude to our community and voluntary sector partners for their ongoing assistance and support.



Estimated moments of support for residents, including repeat visits to key services:

25,000



Total Number of Projects Funded:

44



Financial outcomes for residents (benefits, savings, debt relief, budgeting decisions:

£219,980.24

Health & Wellbeing Projects

RISE COMMUNITY BOXING



Funded for 12 months. Offering FREE weekly community boxing sessions aimed at adult men with a focus on improving both physical and mental health. There are also monthly mental health workshops which also took place in one of the most deprived wards of our district.

The project has achieved the following outcomes:

- Overall attendances at the boxing sessions:
57
- Number of new sign ups to the boxing sessions:
49
- Overall outcomes of the Questionnaires:
32/49 were Physically Inactive
33/49 had experience of stress or depression
36/49 Attended 4 or more weeks of Rise Box



“...Participants reported feeling great returning home after their boxing sessions. They added that they felt it helped them with their mental health, overall wellbeing and social isolation at a time where the cost of living is a worry for all...”



BRAINTREE FOYER



Funded for 12 months to expand free gym access for Braintree Foyer residents and those who reside in other supported accommodation schemes. In addition, the fund supports two dedicated users to train to become gym instructors and purchase new equipment including: dumbbells, a curved treadmill, speed ball, and boxing gear. The project has achieved the following outcomes:

Number of gym inductions completed since grant funding:

24 gym inductions completed **10** of which were foyer residents and **14** from other schemes

Outcomes of YMCA Level 2 Gym Instructor Courses: 2 gym users have started YMCA Level 2 Gym Instructor Course with local provider Muse Fitness. They were expected to complete their courses and graduate in April/May 2025.



“...R almost lost his tenancy at Braintree Foyer but built a good relationship with his support worker. He started using the gym regularly, helped with setting up equipment, and enrolled in a Gym Instructor’s course. He passed his practical exam and is waiting for the theory exam. He has made great personal progress.

L, a new resident at Braintree Foyer, faced personal struggles but has improved with support. Using the gym has boosted his confidence and well-being. L now looks healthier and happier. He wants to become a qualified gym instructor and is seen as a great candidate...”





KINETIX



To fund the 'Keep on Moving' project which provides free 12 month memberships to 20 financially disadvantaged youth (ages 4-18) at The Kinetix Academy. Participants can attend six sessions monthly, including free-running, parkour, acrobatics, and aerial hoop, guided by qualified coaches and engaging with positive role models.

The project has received the following outcomes so far:

- Number of new memberships as part of this project funding:
20
- Number of overall sessions attended:
425



"...A 16-year-old boy with Autism and epilepsy, who cares for his ill mother, joined The Kinetix Academy's holiday camps. He started shy but grew confident, developed social skills, and began volunteering to help others. Now attending college, he has a strong social group and continues to thrive, showing the positive impact of supportive programs..."





WITHAM ALLSTARS MAJORETTES



To cover the hall hire and equipment for 1 year to enable more young people to take part in the sport. The club works with partners to identify families in need where children may not be able to take part due to financial issues.

The project has achieved the following outcomes so far:

- Free Memberships: **117**
- 3-9 Years: **79**
- 10-13 Years: **18**
- 13-15 Years: **20**
- Girls: **105**

HOMESTART

Fund weekly term-time support for struggling families: healthy meals, food/clothing/nappy/hygiene items, safety alarms; advice on budgeting and local services; winter resilience supplies; fun physical activities; messy play, stories, crafts.



The project has achieved the following outcomes:

- **Healthy Eating Support**
Families prepared and shared nutritious snacks using fresh produce. Children tried new foods, and parents learned budget-friendly healthy eating tips.
- **Essential Item Distribution**
Provided food, clothing, nappies, hygiene items, slow cookers, and carbon monoxide alarms to support families in need.
- **Oral Health Education**
Delivered fun, interactive sessions with free toothbrushes and toothpaste. Volunteers trained to promote good dental hygiene in a supportive, accessible way.
- **Advice & Guidance**
Partnered with Citizens Advice and volunteers to offer help with budgeting, housing, debt, and health services.
- **Winter Resilience Support**
Distributed warm clothing, blankets, and Christmas hampers. Offered advice on fuel poverty.
- **Childcare Access Help**
One-to-one support for parents navigating government childcare services, especially those facing digital or language barriers.
- **Free First Aid Training**
Partnered with ACL to offer essential first aid courses for parents, boosting confidence and emergency preparedness.
- **Ongoing Tailored Support**
Continued emotional and practical support for families under financial and psychological stress.

BRAINTREE MUSEUM



The fund supports Braintree Museum in delivering free cultural and educational activities for residents most affected by the cost-of-living crisis. It funds a part time coordinator to manage:

- Free admission for at least 680 low-income individuals (Oct 2024 – June 2025).
- 450 free places and 3,150 hours of activities for children during school holidays.
- Toddler Time: 43 weeks of free sessions with crafts and play for local families.
- Reminiscence Talks: 10 sessions for elderly and vulnerable residents in 40 care homes.

These initiatives aim to reduce isolation, support families, and improve access to cultural experiences.

The project has achieved the following outcomes so far:

20 Full Holiday Clubs delivered

382 children benefitted

Clubs delivered:

- In Case of Emergency -visits from Fire Service, Police and Ambulance service to learn about what to do in an emergency and to get to know local emergency services trying on their uniforms.
- Olympic Games
- Glorious Food
- Music Mayhem
- Exploring our World
- Witches and Wizards
- Children's Choice where children picked their own activities by voting.

WITHAM BOYS BRIGADE & GIRLS ASSOCIATION

The Witham Boys and Girls Brigade brings together children and young people aged 5 to 18 for weekly activities in Witham. Offering a wide range of age-appropriate programmes including sports, music, crafts, camping, kayaking, and leadership development, all aimed at building confidence, friendships and life skills.

Funding covered membership fees, uniforms, and subs for full inclusion. It funded cooking materials for all groups.



HOUSE OF GRACE

The funding provided essential footwear for homeless adults living in supported accommodation, helping them to participate in training, leisure, and voluntary activities. The grant ensured each resident could access suitable shoes, supporting their well-being and journey toward independent living.

4 previously homeless adults benefitted from waterproof, well-fitting shoes which they chose themselves.



“...Although the grant requested was relatively small, the difference the shoes have made to our residents has been enormous. They are so grateful!

The application process was straight forward and the support of BDC staff was excellent. Thank you...”





HALSTEAD COMMUNITY SHED ALLOTMENT

The Shed provides help and support, primarily to older men, however, will support anyone. It's primary aim is to prevent loneliness and isolation which can lead to depression and in severe cases suicide. They have actively been engaged in the development of a Community Allotment for which the funds were provided for.

The Community allotment will help provide facilities for a wide range of genders and ages. Helping to support with both physical and mental health improvements.

18 people are actively involved in the allotment but this number is likely to have increased as the project is open to the wider group.

FAMILY SOLUTIONS (four separate projects)

1. Family Interaction for Connection and Bonding Providing games and activities for families to strengthen their bond and wellbeing. Families often do not/can not focus on games and activities they can do together due to affordability issues along with other pressures they are facing. Story books, packs of cards, family games (doble) **40** families benefitted from this.

2. Empowering Girls through Period Poverty & Self-Care Providing girls with period & hygiene products to alleviate missed school, embarrassment and compromised wellbeing. Tampons, wet wipes, deodorant, toothbrush, vanity case, nail files, face masks, shower gel etc. 20 packs to girls in need =

Empowering boys with personal hygiene. Shower Gel, drawstring shower bag, shampoo, toothbrush etc. 20 packs to boys in need. This isn't just about providing products, it's about fostering dignity, education, and well-being for those who come from households facing financial hardship.

40 people benefitted from this

3. Family Safety Packs Supporting families experiencing poverty as a result of the cost-of-living crisis. By providing safety packs to empower at least 25 - 40 families to create secure environments for their young children. Stair gates, oven locks, plug socket covers, cupboard locks.

40 families benefitted from this

4. Sensory Aids Providing sensory aids to families with children with additional needs/ neurodiversity including (ADHD) and Autism to help them develop. Families who cannot afford such toys are likely to experience their children becoming dysregulated at daily situations in schools, busy/noisy places and home is their safe space to expel feelings with overwhelm. These packs will help with this, improving their health and wellbeing.

40 people benefitted from this



"...Lock boxes were provided to help a family keep sharp objects and medication secure to prevent self-harm and overdoses. This support was crucial as the family couldn't afford such items, highlighting how the cost of living can impact safety and mental health care..."

"...Two families received stair gates and safety items like plug socket covers and cupboard locks, which they couldn't afford themselves. These safety items helped ease their anxiety about their children's safety, showing how financial struggles can affect basic home safety..."

"...A family received hygiene products and headlice treatment, which they couldn't afford on their own. This allowed the children to improve their social relationships and personal hygiene, illustrating how the cost of living can prevent access to essential health and hygiene products..."





SIBLE HEDINGHAM THURSDAY CLUB

50 people benefitted from the trip to Felixstowe. On average 20 people per week will be helped to attend Thursday Club. That's **1,000 attendances over 50 weeks** (this could be a combination of new and existing attendees)

“

“...A touching moment: One of my couples (husband has dementia, wife is now his carer) I heard him speak for the first time! He said: ‘this is lovely’ as looking out of the window, the sun shone on his face.

At that point, the couple went for a little stroll down the promenade. They both looked quite rested and as we were in the coach to make our way home, his wife squeezed me so tightly whilst whispering: ‘this has been the best day we have had in ages’...”

”

50P SWIM & GYM SESSIONS

The funding enabled the leisure centres to provide access to their swimming pools and fitness facilities for just 50p. This initiative aimed to promote health and wellbeing by increasing access for individuals facing financial challenges which helped members who might not otherwise be able to afford it.

The project achieved the following outcomes:

- Total Swim Sessions – **1233**
- Total Gym Sessions – **670**



“...As an obese older woman I am trying to get fitter, and the fact that it is 50p keeps me coming each week. I couldn't afford to come at the full price.

I have met lots of new people and enjoy a cup of tea and gossip afterwards...”

“...As a pensioner I really appreciate being able to enjoy the centre once a week. I can also wash my hair and have a warm shower at least once a week.

The cost of living and fuel has really impacted on what I can afford to do.

I have also made some friends who like myself are lonely.

It is a great meeting place and I am really pleased that I am able to use the facilities.

Thank you...”



BEAT THE STREET

Beat the Street turned the Braintree District in to a giant game, where people participated as a team or individuals. It achieved this by setting up 'Beat Boxes' at different locations which could be tapped to earn points.

Boxes were placed across Braintree, Witham, Halstead, Earls Colne, Coggeshall and Silver End.

The purpose of this was to promote health & wellbeing for free.

The project achieved the following outcomes:

- **11,478** players
- **75** teams
- **69,556** miles covered

MID & NORTH ESSEX MIND



The fund employed a Mental Health Navigator to support individuals accessing the Personality Disorder Service in the Braintree District, particularly those affected by the rising cost-of-living. Trained Navigators provide practical assistance with managing bills, housing issues, energy advice, benefits, employment support, debt, and access to food resources, helping clients navigate essential services and improve their overall stability.

- Number of people supported – **53**
- Total amount of financial gains
- **£800** tax refund
- **£15,000** Debt Relief Order
- reduced energy debt by **£5,162**
- Council Tax reduction **£5,000**
- = Total **£25,962**

Please note that some of the client stories do not yet have a financial benefit attached to them as they are live cases which are not yet concluded.



“...Lady referred for housing, then debt support. Suffers from memory issues, EUPD, PTSD, POTS, Fibromyalgia, Arthritis, Asthma. Owes £9k in arrears, plus £11k to energy, catalogues, broadband. Often ignores or panics at creditor letters. Struggles to understand increased care costs. Memory problems cause appointment and letter delays; health issues cause cancellations. Changed broadband without realizing contract, incurring extra debt.

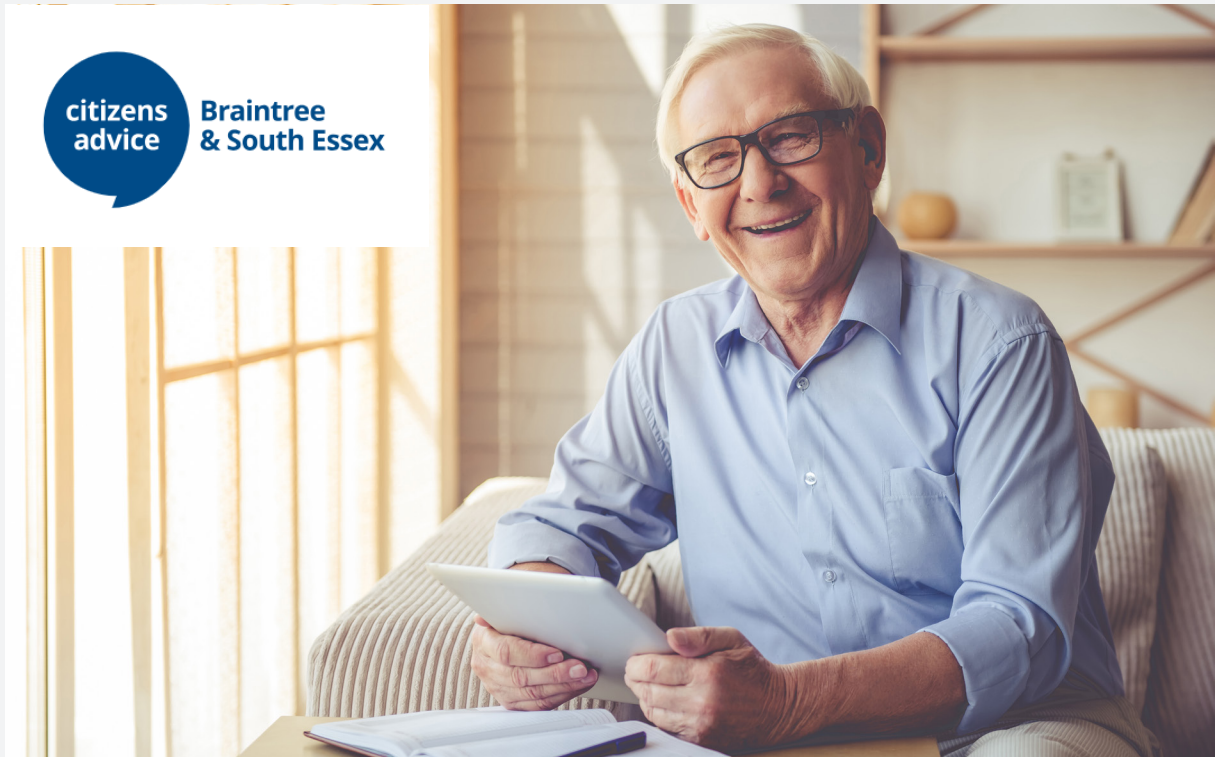
Actions:

- Secured council tax exemption.
- Cut unnecessary direct debits and expenses.
- Regularly contacted creditors; listed her as vulnerable.
- Attended mental capacity assessment.
- Negotiated energy bill reduction from £11k to £5,974.
- Sent income/expenditure data to debt advisor.
- Set up banking app for fraud security.
- Advised DRO as best debt solution; assisted with application process.

Energy debt cut by £5,000; total debts around £19k, likely wipeout if DRO approved.

Outgoings saved £60/month.

Client calmer, aware of contracts, banking, and fraud...”



CITIZENS ADVICE

The fund was used to hire a Citizens Advice Cost of Living Advisor for one day per week over a year to support individuals with income maximisation, debt advice, and emergency assistance.

Number of people supported – **37**

Number issues presented to Citizens Advice – **141**

Value of financial outcomes (benefit awards and debt relied) - **£21,507**



“...Client, married, early 60’s, full-time worker, owns property.

He was informed of immediate redundancy after 45 years due to company insolvency.

Advised on entitlement: over £26,000 in redundancy and 12 weeks’ notice pay; guided on claiming via the Redundancy Payment Service, including alternatives if no claim number.

Explained benefits: wife’s income limits means-tested benefits; client to claim contribution-based JSA (£92/ week) for 6 months.

Outcome: understands how to claim redundancy, notice pay, and JSA, potentially £28,000 better off...”



Food security and essential goods



WOMEN OF GRACE

This project provides culturally appropriate food vouchers from Afro-Caribbean and Asian shops to support minority communities facing food insecurity. By partnering with local stores and offering delivery for those unable to collect in person, the initiative ensures access to familiar, culturally significant foods promoting dignity, wellbeing, and a stronger connection to heritage. Unlike traditional food banks, this tailored approach addresses barriers and isolation experienced by these communities.

The project has achieved the following outcomes so far:

- **264** people supported with food
- **210** food packages delivered
- **105** Food Vouchers provided
- **74** Braintree families
- **51** Witham families
- **11** Surrounding area families



“...I am a single mother with two children, and due to unforeseen financial difficulties, I struggled to provide food for my family. Thanks to this project, we received regular food packages that helped us stay nourished and relieved some of my stress. I am extremely grateful for the support we have received...”

“...Being elderly and living alone, I often struggle with mobility issues that make grocery shopping difficult. The food packages delivered to my home ensured I had enough to eat, and the kindness of the volunteers brightened my days...”

“...During this reporting period, the Food Provision Project has continued to meet urgent needs in Braintree and Witham by supporting low-income, vulnerable, and marginalised individuals and families. The initiative has reduced pressure on households, provided vital nourishment, and helped people feel seen and supported during hard times...”

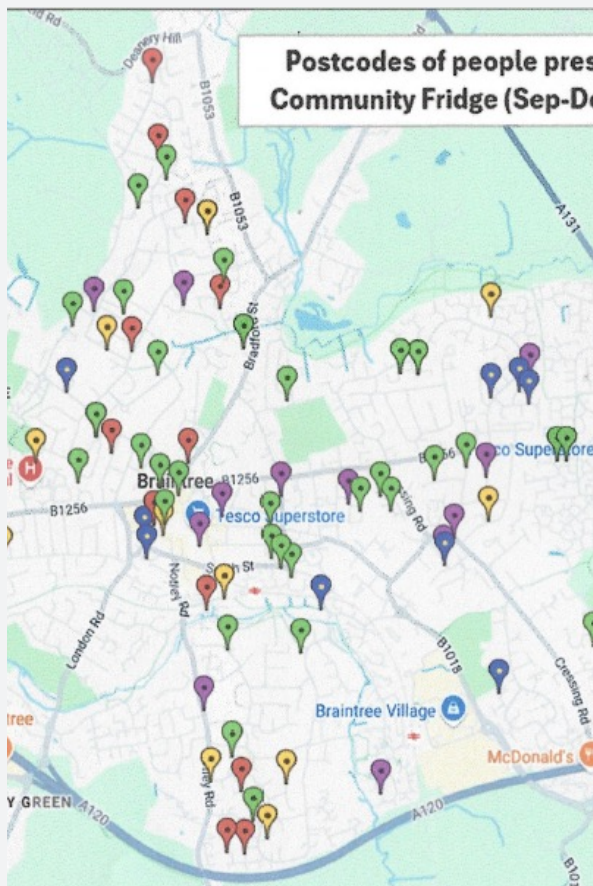


FIRST STOP COMMUNITY FRIDGE

To support the continuation of the Community Fridge. The focus of the community fridge is to reduce food waste by collecting donations from businesses and local partners which is then distributed to anyone in need of food support.

The following outcomes have been achieved so far:

Number of visits to the Community Fridge
7,691



Key Findings:

- **Emotional Wellbeing:**
 - Before using the fridge, only **11%** of users rated their happiness as high (7–10).
 - After using the fridge, **100%** reported high happiness levels.
- **Long-Term Use:**
 - Over **50%** of users have relied on the fridge for more than a year, showing its importance as a consistent support system.
- **How the Fridge Helps:**
 - Provides essential food and financial relief.
 - Improves diet and supports families and even pets.
 - Offers social connection and practical advice.
- **What If It Didn't Exist?**
 - Users said they would struggle, go hungry, or feel lost without it.
 - Some feared resorting to crime or relying solely on food banks.
- **User Feedback:**
 - Described as “life changing,” “very helpful,” and “a helping hand when life is tough.”
 - Staff and volunteers were praised as “lovely,” “brilliant,” and “fantastic.”

HALSTEAD COMMUNITY FRIDGE

The funding was awarded to facilitate the purchase of a new refrigerator, ensuring the ongoing operation of the community fridge initiative dedicated to providing free food to residents in the Halstead area and supporting efforts to reduce food waste.



RCCG FOUNTAIN OF LIFE

The project provided emergency weekend boxes to individuals and families in Braintree who are struggling to meet basic needs. These boxes will include essential food and household items, distributed with the help of volunteers, and made available during weekends—when access to other services is limited. The initiative aims to fill a critical gap, support those in crisis, and connect them with local agencies for further assistance.

100 emergency weekend food bags provided.



“...This funding has provided much need provision and resources for those that were in receipt of it. It was well received, and helped to support over the weekend until they were able to access services...”



HOPE HOUSE



Funded to continue a weekly community meal for up to 30 people living on the fringes of society. It offers hot food, companionship, and practical support such as clothing, essentials, and signposting to services. Run by volunteers and based on feedback from formerly homeless individuals, the meal helps reduce loneliness and connects vulnerable people with the help they need.



“...Often this is the only hot meal attendees have during the week due to the cost of using an oven/hob as well as those who don’t know how to cook...”



THE FIELDS ASSOCIATION

Funds provided to purchase a fridge, racks and food to expand the existing community pantry in Wethersfield. This enables fresh food to be distributed to those in need to help themselves.



“...it’s brought people into the church and fostered a sense of community tackling loneliness...”



WITHAM UNITED REFORM CHURCH PANTRY

Funds used to contribute to the 'Blessing Boxes' during School Holidays of May, Summer and Christmas 2024. On each occasion between **26** and **30** families of varying sizes benefitted. For the pantry, typically they have **3-4 people each week** go to them for food but this can be more. The Blessing Boxes have helped them to build even closer ties to their community than ever.



WITHAM TOWN LUNCH CLUB

Funds provided to support the continuation of Coffee mornings with games and entertainment. Hot meals are served to the members. A social space to reduce social isolation and loneliness. Up to **50** people a day twice per week.



BABY STUFF BRAINTREE

Money awarded to help Baby Stuff Braintree purchase clothes and essentials for those in need for young children.



“...Thank you ever so much for this fantastic funding...”



SOCIAL SUPERMARKET (Maldon CVS)

A pop-up supermarket that unloads food from a chilled van into community spaces. Residents shop for affordable groceries while receiving support from attending partners for issues such as social isolation and financial inclusion. It raises awareness of local support services and ensures families have access affordable goods with dignity and choice.

The project has achieved the following outcomes so far:

- Number of new members: **45**
- Number of shoppers: **81**



BRAINTREE AREA FOODBANK

Funded to open new premises in the centre of Braintree called 'Food & More'. The premises enables food distribution to take place on Saturdays to ensure there is an offer of emergency food support to those working during the week. In addition, a delivery service and an Outreach Officer role have been created; reaching more people in rural areas and ensuring they access meaningful support to deal with the root causes of food insecurity.

- The number of interventions has steadily increased, peaking at 138 in early 2025.
- Food & More Parcels distribution began in early 2024 and has grown significantly, indicating an expansion in service offerings.
- Overall numbers using foodbank vouchers has decreased slightly, this has been attributed to the support and interventions put in place

Since June 2023:

Total people fed from by the Foodbank using the Cost of Living Fund: **3,380**

Total Home Deliveries Made – **1,394**

Total Support Interventions – **541**

Total Parcels collected from Food & More Premises: **405**

"...a client facing a difficult breakup approached us for help. Living in a caravan on a farm, he was financially strained after covering moving costs and legal fees for child access. Unable to visit a food bank due to work, we arranged food deliveries. He lacked essential appliances but received a fridge/freezer and we sourced a washing machine and TV through our volunteers. He used our food bank until he bought a car to visit his children. Seeking legal support due to rising costs, we connected him with assistance, and he no longer needed our services, highlighting the value of early intervention..."

Chromebooks bought to enable better signposting by volunteers and Outreach Worker.

Partners using the Food & More Centre for Outreach work including; homelessness support, employment support and job clubs, drug & alcohol support.

Further funding has been agreed to:

- a) Extend the Food & More Centre use until March 2026
- b) Extend the Role of Community Outreach Worker until March 2026
- c) Extend the Delivery Service provision until March 2026
- d) Create an Outreach Assistant Role until March 2026
- e) Create a Hardship Fund where foodbank users can be supported out of immediate crises or to alleviate financial strain
- f) Purchase food and essentials as donations are on the decline.

This will help to enable Braintree Area Foodbank to deliver valuable support to our residents.



BETHEL WITHAM

BETHEL CHRISTIAN FELLOWSHIP

Funded to provide cooking sessions using healthy, low-cost ingredients. 'Bethel Cooks' work in close partnership with Braintree Area Foodbank and identified a need to show people how to use items from the Foodbank to increase their skills to create delicious meals on a budget.

Number of attendances at the Bethel Cooks programme – **53**



"...I have learned to be more careful with preparing and sticking to a shopping list..."

"...I've learned that cooking isn't as hard and isn't always costly. I will use the food waste apps now as so much food is thrown away.

The venue was brilliant and we could all chat and have a great coffee..."

"...I loved attending, lovely group. Lots of help if needed. Great ideas. This has given me confidence. Brilliant Tutor..."



Financial inclusion and other projects

'ASK FOR RUBY' PERIOD PRODUCTS

These essential products continue to be provided to individuals attending The Council who require assistance. Initially intended for those experiencing homelessness, we have recognised a growing need for support among individuals visiting the Council who are facing financial difficulties.



AGEWELL EAST



Funding for a coordinator to assist individuals aged 60 and over in accessing welfare benefits, entitlements, housing options, and support services to promote greater financial inclusion.

The project has achieved the following outcomes so far:

- **4** people supported
- **£31,988** into people's pockets via benefits claims and income maximisation.

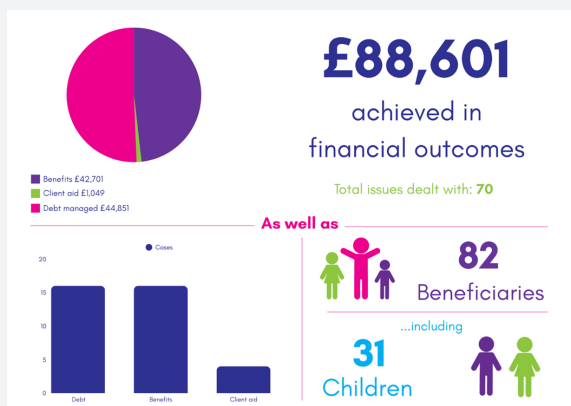


"...A partner agency referred AB, who had significant health issues and was unsure of his benefit entitlements. An Adviser visited AB at home and found he was living with diabetes, had lost all toes on one foot, and was in severe pain with limited mobility. The Adviser identified that AB was eligible for Attendance Allowance and helped him complete the complex application form, allowing for breaks due to his condition. As a result, AB was awarded the higher rate of Attendance Allowance, increasing his income by £5,642 annually. AB expressed deep gratitude for the support received..."



REACH COMMUNITY PROJECTS

Outreach financial inclusion across Northern Rural Braintree District. Many people live in rural areas who are experiencing financial hardship. There are limited services (and transport to services) in the northern rural areas of Braintree District. We funded REACH Community Projects to support those in need with their finances.



Daniel's Story – Key Highlights

Financial Struggles

- In debt but doesn't know how much – can't read or write, so he throws away letters.
- Frequently sanctioned by the DWP – misses calls and can't manage benefit communications.
- No smartphone or internet – only has a basic phone with limited credit.
- Doesn't understand what benefits he receives or how to manage them.

Positive Progress

- Organised his letters for the first time after support from REACH.
- Now follows foodbank rules – books appointments instead of turning up unannounced.
- Attends all meetings on time and hasn't cancelled since starting support.
- Feels supported for the first time in his life – trusts REACH Worker completely.

Upcoming help

- Benefits review
- Debt Relief Order (DRO)
- Rehousing application to move away from a harmful environment.

ELECTRIC BLANKET SCHEME

During the Winter 2023/24 season, the Council identified households at increased risk due to heating costs and physical disabilities. We distributed 500 complimentary electric blankets through an application process.

This initiative was highly successful, leading the Council to continue the program for Winter 2024/25. To enhance our outreach, we modified our approach by collaborating with trusted partners within the Cost of Living Partnership. A total of 600 electric blankets were provided to these partner organisations to assist residents facing challenges such as low income, debt, benefits issues, substandard housing conditions, or health-related concerns during the colder months.

Satisfaction Levels

- **Very satisfied:** 55 respondents
- **Fairly satisfied:** 6 respondents
- **Very dissatisfied:** 3 respondents
- **Neither satisfied nor dissatisfied:** 1 respondent

Reported Benefits

Respondents reported multiple benefits from receiving an electric blanket:

- **Reduced energy bill:** 28 mentions
- **Improved physical health:** 26 mentions
- **Improved sleep:** 24 mentions
- **Improved mental health:** 20 mentions
- **Helped with budgeting:** 7 mentions
- **Helped to save:** 6 mentions
- **Helped to manage debt:** 3 mentions



“...The blanket has been a game changer. I’m actually warm at night!...”



COST OF LIVING WEB PAGES

Collaborated with our Digital Team to update and populate the website with useful information on where people can access Cost of Living related support.

Almost 12,000 views on the Cost of Living Support Pages. The categories are broken down as follows:

Category	Views
Benefits and Council tax	2,718
Grants	1,732
Energy and Water	1,126
Food	830
Debt	789
Health and Wellbeing	727
White Goods and Furniture	653
Child costs	520
Clothing	508
Extra Support & Warm Spaces	493
Housing and Homelessness	410
Pet Costs	291
Older People	269
School Holidays	261
Travel Costs	206
Employment and Training	162
Domestic abuse	136
Drugs, alcohol & gambling services	70
Legal Advice	67
Total Views	11,968

HEALTH & WEALTH FAIR

Cost of Living Partnered with UKSPF to deliver three 'Health & Wealth' fairs in the 3 main towns of the District; Halstead, Braintree and Witham.

The aim was to invite partners along to community spaces at the weekend to come together to showcase local support available to residents. We wanted to prioritise some of the most deprived wards of the district and make the fairs available at the weekend so those working during the week can attend.

37 partners attended across the three events.

Giveaways included:

- Air Fryers
- Slow Cookers
- Electric Blankets
- Sewing Kits
- Puncture Repair Kits
- Colouring / Activity Books
- Health Recipe on a Budget Cards
- Healthy Eating Recipe Books
- Snoods
- Water Saving Shower Heads
- Water Saving Children's Bath Buoys



RESIDENT SURVEY

A survey completed by 65 residents revealed:

- **68%** of those surveyed have negative feelings about the cost of living
- **41%** of them say they're worried about it
- **45%** of them say they are having to make significant changes to cope
- **14%** of them say they are not able to cope

Accommodation Type of Those Surveyed

- **20%** own home
- **12.5%** PRS
- **1.5%** Shared Ownership
- **66%** Social Housing

This shows just a very small snapshot of what people are facing who we know are on low incomes and in receipt of a disability benefit. With changes to disability related benefits, this could push people like this into absolute poverty if they were to lose the benefits or if people cannot access what they need.

INCREASING AWARENESS OF EMERGENCY FOOD PROVISION

In 2023/24 I started working with the Foodbank to understand where their referrals were coming from and the type of issues people are facing.

In that year, The Council's Customer Services issued the highest number of food vouchers out of 118 referral partners. They issued 1,990 food vouchers. Housing Options issued just 3 for that entire year.

Customer Services being the dominant referrer was concerning as they do not have caseloads where they get to know clients and their situations. During COVID, Customer Services took on the food voucher task to help with pressures faced by Benefits and Housing Teams and it has just continued since then. I've been working very closely with the Foodbank as I was interested in this issue having come from Housing Options myself. Foodbank stated people were being referred in but it was unlikely that they would be referred elsewhere to tackle the underlying issue which led them to the Foodbank.

I've worked with Housing Options and Housing Assessment Officers to emphasize the importance of referring people for emergency food aid. I've introduced myself to new staff to ensure they understand the full range of available support and to appoint them as food bank referrers. Housing Options assess various factors

contributing to homelessness, such as benefits, debt, health, addiction etc. which puts them in the best position to direct people to appropriate support services and to issue food vouchers.

Following this work, in 2024/2025 the following was achieved:

- Customer Services food vouchers issued:
 - 1,918 (3.6% decrease)
 - Housing Options food vouchers issued:
 - 20 (this is an increase of 567%)

On the back of these conversations with Foodbank and BDC colleagues, Foodbank have now put in place a Client Intervention Strategy:



"...Our strategy is to bring our high-level users in-house and limit their referrals exclusively to our services. By doing so, we aim to identify their needs and issues accurately and ensure they receive appropriate support. Additionally, by handling clients who contact us directly for the first time, we can implement early interventions to prevent increased reliance on food banks..."



FUEL BANK

Enabled the Council's Community Support & Employment Officer and Council Tax Recovery Officer to be distributors of the Fuel Bank Vouchers (Emergency Fuel provision for people struggling to pay for gas, electricity and oil).

- Total issued Jan 2024 - Jan 2025 = **33**
- Total issued Jan 2025 - April 2025 = **15**
- Monetary Value of vouchers issued = **£1,606**



PARTNER AND COLLEAGUE ADVISORY

Since I started my role in August 2023, I have acted as a source of information on where people can get holistic support from.

This includes:

- Housing Options (homelessness prevention)
- Social Services
- Probation
- Customer Services
- Community Services
- Charities across the District
- Residents directly

Many residents face homelessness due to affordability, debts, rent arrears, lack of income, or budgeting issues. Partners seek guidance on health, wellbeing, benefits, and entitlements. I have helped partners understand available local resources and used my housing expertise to advise on early prevention strategies to avoid crises.

TRUSTED MONEY CONFIDENCE

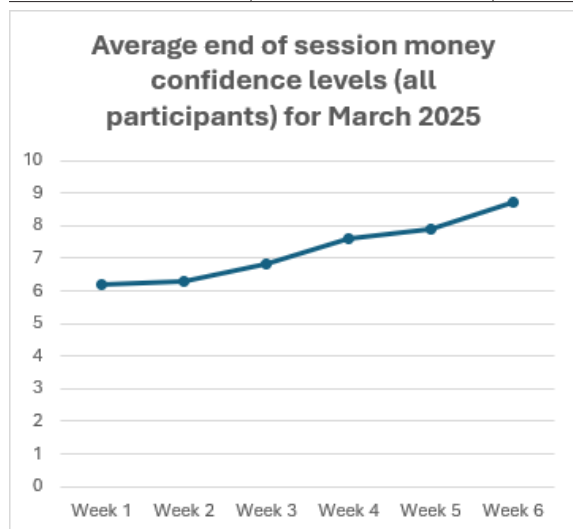
A community-led projects which empowers individuals across the District to improve their financial confidence and wellbeing through a 6 week community based programme. By combining practical financial education with peer and professional support, it helps participants reduce reliance on crisis services, improve mental health, and build lasting resilience. The programme delivers strong social value, with attendees reporting significant financial gains and improved quality of life.

Number of participants completing the practical budgeting sessions – **10**

Overall amount of money saved for the participants – **£48,316.24**

Overall improvement ratings from participants

Person	Beginning - money confidence	End - money confidence	Beginning - wellbeing	End - wellbeing
1	3	8	4	8
2	4	9	5	9
3	6	8	4	9
4	6	7	7	7
5	5	8	6	9
6	7	9	7	9
7	5	8	5	8
8	7	10	8	10
9	9	10	10	10
10	10	10	5	10



Whats next?

SMALL GRANTS SCHEME ROUND 2

The scheme invited partners to submit applications for funding to support projects addressing the challenges associated with the increasing cost of living. Microgrants of up to £1,000 and Small Grants of up to £10,000 were made available. Applications were reviewed and scored by our panel, and successful awards were determined accordingly. The projects listed below have been approved for funding, and we look forward to their implementation:

MICROGRANTS (UP TO £1,000)

Project Name & Organisation	Brief Description	Amount
Hedingham School	To provide free School Uniforms and PE kits to children from disadvantaged families.	£1,000.00
New Rickstones Academy	Free PE Kits for disadvantaged children	£1,000.00
Ramsey Academy (PE Kits)		£1,000.00
Ramsey Academy (Football Boots)	Free Football Boots for disadvantaged children	£1,000.00
Family Solutions (Home Furnishings)	To hold a fund to enable FS to purchase essential home furnishings to vulnerable families who cannot afford such items	£1,000.00
Family Solutions (Smart Tablets)	To provide smart tablets to families who are digitally excluded. Families will have better access to online content such as online learning , self-help mental health and wellbeing, housing applications, debt management, online banking, children learning etc.	£1,000.00
Family Solutions (Wellbeing Activities)	To fund activities for families where cost is usually a barrier. This involves fun activities for children and for the whole family.	£1,000.00
Earls Colne Recreation Ground	Offering 40 free memberships to young people from disadvantaged families. They offer a Multi-purpose games area, football pitch, tennis court and more.	£880.00
Torchlight Youth Group	Youth Group 13-25 year olds. They are open every Monday night at Carousel Children Centre. They will run a wellbeing project for which they have around 25 attendees up until April 2026. They help young people access food, sports and leisure, trips out, arts and crafts and more	£1,000.00
Halstead Templars RFC	Touch Rugby club - they want to offer 10 free annual memberships to under 18s. This covers £25 sign-on plus £5pcm.	£850.00

SMALL GRANTS (UP TO £10,000)

Project Name & Organisation	Brief Description	Amount
Kinetix Academy	Fund 'Keep Moving' to support 20 youth with memberships granting six inclusive sports sessions monthly - free-running, parkour, acrobatics, aerial hoop - targeting those hit hardest by the COL crisis who can't afford leisure activities.	£9,960.00
Mid & North Essex Mind	Support for Mid Essex PD Service users facing cost-of-living issues through trained Navigators who will assist with bill arrears, housing, energy advice, benefits, Jobcentre liaising, debt, and foodbank access.	£10,000.00
Soul Food	Part salary of Community Outreach Worker to expand role to full-time due to increased demand. The role manages volunteers, networks, oversees food safety, and has fed over 8,000 people since 2021 through weekly free takeaway, monthly meals, and Christmas events in Halstead. Without the role, the project would be severely scaled back or ended.	£10,000.00
Boomerang's Pet Food Bank	To continue to provide free pet food to those in need by working with our partners. They are already established in supplying: First Stop, Braintree Area Foodbank, Halstead Community Fridge. In addition, they have also supported partners upon request: Heddingham Baptist church and Witham Community	£7,009.00
Bags of Taste	A free Home Cooking Programme, providing ingredients, recipes, and personalized support to promote healthy, affordable eating. Aims to boost health, food independence, and save over £1,000 annually through budgeting. Focuses on those impacted by the COL crisis, including low-income, health issues, or mobility limitations.	£10,000.00
Age Well East	Expand the Braintree advice service with home visits, calls, and online support targeting our most vulnerable. Assist with welfare benefits, entitlement claims, care and housing advice, Blue Badge applications, home adaptations, and guidance on cybercrime and fraud.	£10,000.00
RiSE Community Boxing (for Halstead)	Expanded free men's boxing in Halstead to address common mental health issues and prevent escalation. Successful in Braintree; now targeting deprived areas elsewhere.	£9,930.00
Healthwatch Essex (Slippers)	To deliver a slipper swap scheme for the older community in the district	£10,000.00
Trusted Money Confidence	To continue to deliver their programme in Braintree. They will deliver a further 2x 6 weekly sessions following the success of their previous programmes funded in Braintree.	£9,833.00

A survey was conducted in 2024 to gather our partners' insights as frontline service providers regarding observations related to the cost of living.

When asked whether they are seeing an improvement to the cost-of-living, the majority of responders said NO.

Primary Challenges included:

Food Costs

- Still a major pressure point.
- Prices are up; package sizes down
- Food insecurity increasing, especially for families and single people.

Housing

- Rent increases and scarcity of affordable homes (especially private rental sector).
- Poor housing conditions (damp, cold, overcrowding) frequently reported

Utilities & Energy

- Some stabilisation in costs, but affordability remains difficult, especially with reduced support (e.g. Winter Fuel Payment changes).
- People struggle with understanding priority debts and finding best tariffs.

Debt & Budgeting

- Widespread issues with financial literacy and debt management.
- Many lack budgeting skills.

Mental Health

- Mental ill-health increasingly linked to financial stress.
- Mental health services are overstretched, with long waits and gaps in support.

Digital Exclusion

- Lack of internet or tech literacy blocks access to deals, support, or services.
- Especially affects elderly and vulnerable groups.

Gaps in Support

- Confusion about eligibility, availability, and where to get help.
- Delays in grants (e.g. DHP, Essential Living Fund); some supports are no longer available but still advertised.

Single-Person Households

- Disproportionately affected by full-cost liabilities.
- Especially hard for single pensioners and under-occupiers.

There were common trends across responders which included:

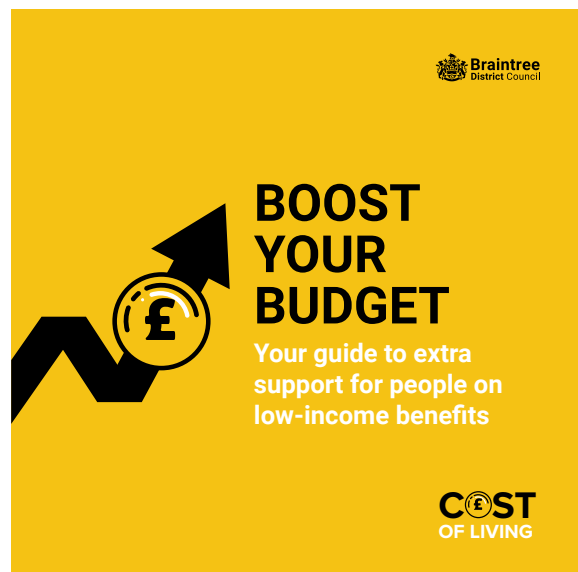
- Cost of living pressures remain high across all demographics.
- Mental health is worsening as a result of financial stress.
- Support is inconsistent and fragmented; many struggle to find or access help.
- Overlap of Issues: Cost of living challenges are deeply intertwined with housing, mental health and digital exclusion.
- Single people, pensioners, and digitally excluded face particular hardship.
- Greater collaboration and clearer communication are urgently needed.
- There is a risk of duplication and wasted effort without better coordination across services.

In response to feedback from the Cost of Living Partnership and other data sources, we are actively progressing on the following projects using the remaining 20% of the available funding:



BOOST YOUR BUDGET BOOKLET

There is limited visibility of the additional support options available. To address this, we have developed a booklet providing information about extra financial assistance for residents on low income or receiving means-tested benefits. Our intention is to distribute this booklet to all residents currently receiving Local Council Tax Support, as they are likely to be eligible for such support.





DATA COLLATING

We are working collaboratively with various partners and departments to identify areas where additional efforts may be beneficial in addressing poverty and increasing awareness of available resources and support services.

Once we have gathered and analysed the relevant data, we plan to assemble a dedicated task force comprising colleagues and partner organisations. We hope this team will organise temporary information sessions within targeted communities. We aim to include partners capable of providing assistance with benefit applications, debt advice, food security, wellbeing support, and other relevant services.



WINTER RESILIENCE PREPARATION

We will be consulting with the Cost of Living Partnership to explore potential initiatives for the winter of 2025/26. In previous years, we distributed electric blankets, but we will consider other options as well.



EARLY INTERVENTION

We will be having discussions and focus groups to explore early intervention strategies aimed at preventing homelessness. We know that many people who may be facing homelessness are doing so because of financial pressures. The Housing Options Team currently has Early Intervention Officers, we will explore whether there may be opportunities to expand collaborative efforts with Housing and Communities to enhance our approach in the future.



FOOD NETWORK

We have invited local partners involved in food related projects to participate in a community food networking meeting. This event is designed to make introductions, improve awareness of each other's work, and create a space for sharing ideas. By encouraging collaboration, we hope to spark the development of new and innovative projects that address local food needs. We are seeing increasing interest from partners in delivering healthy cooking sessions that focus on affordability and low-cost ingredients.



Supporting and collaborating on both new and ongoing projects, as well as delivering our own initiatives, has been a rewarding experience. Moving forward, our focus will expand to encompass a broader understanding of poverty, with the aim of identifying ways to more effectively mitigate the impacts of rising living costs. This may involve strategies to increase residents' income, enhance their employability, or influence systemic changes to reduce barriers.



