

HIGH PEAK BOROUGH COUNCIL

The Executive

8 December 2022

TITLE:	Responding to the Cost of Living Crisis - Energy
EXECUTIVE COUNCILLOR:	Councillor Anthony McKeown- Council Leader HPBC
CONTACT OFFICER:	David Smith – Head of Communities and Climate Change
WARDS INVOLVED:	All

Appendices Attached – Appendix A: Fuel Bank Foundation: Fuel Crisis Report 2022

1. Reason for the Report

- 1.1 To consider the support which the Council currently provides to residents in the face of the cost-of-living crisis, and specifically rising energy costs and the predicted future energy price increases in October 2022. To consider options for the provision of additional support to residents.

2. Recommendation

2.1 That the Executive:

- Note the action being taken to respond to the cost of living crisis
- Support the creation of a Fuel Bank for the High Peak to support those residents paying for their household energy via a pre-payment meter and who are experiencing fuel poverty.

3. Executive Summary

- 3.1 The ONS Opinions and Lifestyle Survey (covering 16 to 27 March 2022) showed that nearly 9 in 10 (87%) reported that their cost of living had increased. The energy price cap increased by 54% in April 2022 with further increases due in October 2022 and January 2023.
- 3.2 Business organisations have also expressed concern regarding rising energy costs. The Confederation of British Industry warn that “many viable companies face "distress" unless urgent action is taken by the

government...” It published survey data that showed 69% of firms expect energy bills to rise in the next three months, and nearly a third expect increases of more than 30%.

- 3.3 The Council funds Citizens Advice to provide general advice, and money and debt advice. The Council also provides funding to key voluntary sector organisations that operate within the Borough.
- 3.4 The Borough Council contributes around £32,500 annually to the Derbyshire Healthy Homes Programme that provides support to those residents who privately home or privately rent their properties, have a health condition that is worsened by the cold and who struggle to afford to keep their homes warm.
- 3.5 Funding through the Green Homes Grant Local Authority Delivery (GHG LAD) has been accessed to deliver a mixture of energy efficiency measures to the least energy efficient homes in the Council’s housing stock (those with an energy band rating of E, F or G).
- 3.6 The Council is proposing to work with the Fuel Bank Foundation to extend the current Fuel Bank scheme across the district, meet with partners to discuss a joined-up approach to addressing the cost of living crisis within High Peak, work with E.ON and Marches Energy Agency to deliver the latest round of the GHG LAD, and is investigating further ways of supporting people who may otherwise fall foul of illegal money lenders.

4. How this report links to Corporate Priorities

- 4.1 The report assists the Council to meet Aim 1 of the Corporate Plan (To help create a healthier, safer and cleaner High Peak). Measures to support businesses links to the delivery of Aim 3 (Protect and create jobs by supporting economic growth, development and regeneration). The measures to improve the energy efficiency of homes supports delivery of Aim 4 (Protect and improve the environment including responding to the climate emergency).

5. Alternative Options

- 5.1 The report sets out the current position and initial steps that the Council intends to take; however, it is important that the Council adopts a flexible approach to emerging issues and opportunities.

6. Implications

6.1 Community Safety - (Crime and Disorder Act 1998)

The cost of living crisis can make people more vulnerable to illegal money lenders who seek to take advantage of vulnerable people. We propose to work with the Illegal Money Lending Team to tackle this problem.

6.2 Workforce

None

6.3 Equality and Diversity/Equality Impact Assessment

The Fuel Bank will be available to all residents who pay for their energy via pre-payment meters.

6.4 Financial Considerations

The Council is proposing to allocate £15,000 towards establishing a High Peak Fuel Bank using, in part, funding made available via the Housing Support Fund.

6.5 Legal

None

6.6 Climate Change

Measures to improve the efficiency of homes and reduce energy bills can also have a positive effect on reducing carbon emissions.

6.7 Consultation

An initial meeting was held with local organisations, primarily from the voluntary sector, to discuss the energy crisis and possible solutions.

6.8 Risk Assessment

None

Mark Trillo

Executive Director (Governance and Commissioning)

Web Links and Background Papers

<https://www.highpeak.gov.uk/CostOfLiving-WelcomingSpaces>

<https://www.ons.gov.uk/economy/inflationandpriceindices/articles/energypricesandtheireffectonhouseholds/2022-02-01>

<https://www.cornwall-insight.com/cornwall-insight-comments-on-the-announcement-of-the-october-price-cap/>

<https://www.cornwall-insight.com/price-cap-forecasts-for-january-rise-to-over-4200-as-wholesale-prices->

Contact details

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[surge-again-and-ofgem-revises-cap-methodology/](#)

<https://www.moneysavingexpert.com/utilities/what-is-the-energy-price-cap/#:~:text=As%20you%20can%20see%20from,per%20day%20to%2045.34p.>

<https://www.ofgem.gov.uk/information-consumers/energy-advice-households/check-if-energy-price-cap-affects-you>

[Who needs debt advice in 2022? | The Money and Pensions Service](#)

[Beat the blues by focusing on financial wellbeing | The Money and Pensions Service](#)

<https://foodfoundation.org.uk/news/food-prices-tracking-august-update>

<https://www.kantar.com/uki/inspiration/fmcg/2022-wp-grocery-price-inflation-hits-new-peak-as-shoppers-navigate-533-annual-increase>

<https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/>

<https://commonslibrary.parliament.uk/research-briefings/cbp-8585/>

<https://www.foodaidnetwork.org.uk/ifan-data-since-covid-19>

<https://www.centreforsocialjustice.org.uk/wp-content/uploads/2022/03/CSJ-Illegal-lending-paper.pdf>

<https://www.ofgem.gov.uk/sites/default/files/2022-06/ECO4%20Guidance%20Local%20Authority%20Administration.pdf>

<https://sben.co.uk/funded-support/lcbep/>

7. Detail

Energy Prices

- 7.1 The energy regulator Ofgem establishes an energy price cap that sets the maximum amount that energy suppliers can charge for their energy. The energy price cap is designed to protect consumers from short-term changes in prices and was adjusted every six months. The price cap was introduced in January 2019 followed concerns that many people, particularly those who did not switch supplier to find cheaper deals, were paying too much for their energy.
- 7.2 The energy price cap applies to those on a default energy tariff, regardless of how the bills are paid. The price cap does not apply to those:
- on a fixed-term energy tariff (i.e. a tariff with a fixed end date), or
 - on a tariff that is exempt from the price cap, for example, some green and special time of use tariffs.
- 7.3 The cap limits the amount that a supplier can charge for their default tariff. It includes:
- The standing charge (a fixed daily amount you have to pay for energy, regardless of how much energy you use).
 - The price for each unit of electricity and gas (measured in pence per kilowatt hours, or p/kWh).
- 7.4 The energy cost is based largely on wholesale energy prices and these prices have risen sharply. Ofgem announced on 26 August 2022 that the energy price cap would increase to £3,549 per year for dual fuel for an average household from 1 October 2022. In response, the Government announced the introduction of the Energy Price Guarantee (EPG) until April 2023. The EPG came into effect on 1 October and means that the average unit price for dual fuel customers on standard variable tariffs in the Midlands paying by direct debit is limited to 33.7p/kWh for electricity (standing charge: 49.15p per day) and 10.33p/kWh for gas (standing charge: 28.49p per day), inclusive of VAT¹. The Government also announced equivalent support to businesses and other non-domestic energy users (including charities and public sector organisations like schools). The EPG effectively sets a Default Tariff Cap-like charging schedule aimed at £2,500/year + VAT for the typical medium user as defined by Ofgem. As noted above, the Default Tariff Cap would have increased to the equivalent of £3,549/year + VAT for Ofgem's typical medium user without the intervention.

¹ www.moneysavingexpert.com/utilities/what-are-the-price-cap-unit-rates-/#regional

7.5 The table below summarises the average impact of the price cap for people on dual-fuel who pay by direct debit. It is important to recognise that the prepay price cap is about 2% higher, and 7% higher for those who pay each month after getting a bill. This differential is expected to continue.

Price Cap Period	Impact	
	% increase since last winter	Typical dual-fuel direct debit bill
Price cap last winter	–	£1,277/yr
Price cap from 1 Apr to 30 Sep 22	54%	£1,971/yr
New price guarantee for 2yrs from 1 Oct	96%	£2,500/yr
Price guarantee (including £400 rebate)	64%	£2,100/yr

Source: www.moneysavingexpert.com/utilities/what-is-the-energy-price-cap

7.6 Cornwall Insight (an independent energy research, analytics and consulting firm) suggest that energy prices are unlikely to return to ‘normal’ conditions until well into the second half of the decade, which would involve at least an additional two to three years of support. In this case, “normal” is considered to be the wholesale market levels in 2021-22 which led to the establishment of a Default Tariff Cap of approximately £2,000 for a typical household for the Summer 2022 period.

8 Social Impacts

National

8.1 The ONS Opinions and Lifestyle Survey (covering 16 to 27 March 2022) showed that:

- nearly 9 in 10 (87%) reported that their cost of living had increased;
- among these adults, the most common reasons reported were an increase in the price of food (88%), an increase in gas or electricity bills (83%) and an increase in the price of fuel (77%)
- among those who pay energy bills, 4 in 10 (43%) said they found it very or somewhat difficult to pay their bills
- among those who said they have gas or electricity supplied to their home, 6% reported they were behind on their gas or electricity bills.

- 8.2 These data were collected between 16 and 27 March 2022, prior to the increase in the domestic energy tariff cap on 1 April 2022, and it should be recognised that there are strong seasonal spending patterns relating to gas and electricity.
- 8.3 While rising energy prices will affect most households across the country, they are more likely to disproportionately affect those on the lowest incomes. In the financial year ending in 2020:
- the poorest 10% of households spent more than half (54%) of their average weekly expenditure (£298.90) on essentials such as housing (including electricity and gas), food and transport
 - those in the richest 10%, in comparison, spend 42% of their average weekly spend of £1,073.20 on the same essentials.
- 8.4 Spending on gas and electricity is also higher as a proportion of disposable income for those in the poorest 10% of households (7%) compared to those in the richest 10% of households (2%). As a result, an increase in energy prices disproportionately impacts low-income households.
- 8.5 Fuel poverty in England is measured using the Low Income Low Energy Efficiency (LILEE) indicator. Under this indicator, a household is considered to be fuel poor if:
- they are living in a property with a fuel poverty energy efficiency rating of band D or below
- and
- when they spend the required amount to heat their home, they are left with a residual income below the official poverty line.
- 8.6 There are 3 important elements in determining whether a household is fuel poor:
- household income
 - household energy requirements
 - fuel prices.
- 8.7 In High Peak approximately 3,460 private sector homes fail the Decent Homes Standard on thermal comfort. A greater proportion of private rented homes do not meet the required standard for thermal comfort (14.0%) than owner occupied homes (8.5%). Overall, the greatest proportion of private sector homes failing the Decent Homes Standard for thermal comfort are the wards of Buxton Central (20.0%), Barms (13.3%) and Sett (12.7%).

- 8.8 Figures from Citizens Advice Derbyshire reveal that 1,346 people contacted Citizens Advice for help with their financial capability in High Peak in 2021/2022. This included providing debt support to 5,214 clients.
- 8.9 National figures from the Money and Pensions Service (MaPS) showed that in August-September 2021, 16% (around 8.5 million) of the UK adult population needed debt advice. A further 20% (around 10.6 million) were considered to be 'at risk' and required support so that their situation does not worsen. People who need debt advice are more likely to be aged under 35 and have children. People from ethnic minority communities are more likely to need debt advice.
- 8.10 The MaPS Financial Wellbeing Survey people who have 'high financial wellbeing' (feel secure and in control of their money) are amongst the most content in society. However, the survey found that across the UK 16 million adults (31%) have low financial wellbeing, and more than a third (36%) admit to feeling worried when thinking about money matters. The research shows that raising financial wellbeing has a positive impact on mental health and has wider economic benefits for society as a whole. This is reflected in local figures which show that 88% of Fuel Bank clients (below) reported an improvement in their mental well-being after receiving support and 87% reported improvements in their physical health.
- 8.11 The Food Standards Agency with Ipsos Mori and Bright Harbour carried out research in England, Wales and Northern Ireland to monitor the experience and behaviours of consumers when it comes to key food risks during the pandemic. The COVID-19 consumer tracker ran for 19 months (19 waves) from April 2020 to October 2021, resulting in three reports (waves 1-5, 1-12 and 1-19). The research showed that:
- From April 2020 to October 2021, the proportion of respondents skipping meals or cutting the size of meals because they did not have enough money to buy food had significantly increased
 - Significantly more respondents reported using food banks at the end of the tracker compared to the start.
 - In October 2021, 24% of participants reported having a concern about the food they eat. By the end of the tracker, 1 in 5 respondents expressed a food related concern with 'the healthiness of food in my diet', 'the price of food' and 'food waste' being the top three concerns in October 2021. Younger age groups, households with children, and larger households were significantly more likely to report concerns about the food they eat.
 - Participants from larger households (4+), those in younger age groups (16-24), and households with a child present were more likely to be 'food insecure' across all these measures of food insecurity.
- 8.12 In May 2022, the Independent Food Aid Network (IFAN) surveyed 101 of its organisations representing 194 independent food banks across 94 local

authorities in England, Scotland and Wales. 93% of organisations reported an increase or significant increase in the need for their services since the start of 2022. 95% of organisations reporting increases said it was due to the cost-of-living crisis.

- 8.13 Between 1 April 2021 and 31 March 2022, food banks in the Trussell Trust's UK wide network distributed over 2.1 million emergency food parcels to people in crisis. This is an increase of 14% compared to the same period in 2019/2020. 832,000 of these parcels went to children. The Trussell Trust report an 81% increase in demand over a 5-year period.
- 8.14 Polling conducted by Opinium for the Centre of Social Justice (CSJ) published in March 2022 suggests that almost 17 million people – that is, almost a third of the UK adult population – say that they are very worried about the cost of living crisis, rising to 42 per cent of those on the lowest incomes. The CSJ suggest that the combination of pressures on household budgets, low financial resilience and increasingly limited credit options is liable to create a perfect storm in which people are driven towards exploitation by illegal money lenders (loan sharks).
- 8.15 The CSJ estimate that there could be as many as 1.08 million people borrowing from an illegal money lender, which is over 700,000 more individuals than those identified in the last official study in 2010. Victims borrow from loan sharks as a last resort after trying other sources
- 80 per cent of victims who attempted to borrow from legal sources first are refused
 - 44 per cent of victims who try to borrow try a bank
 - 27 per cent of victims who try to borrow try a high-cost-short-term credit provider
- 8.16 Figures from the England Illegal Money Lending Team show that of those who have been exploited by loan sharks:
- Over a third had considered suicide
 - 59% reported having a health condition
 - 30% use a food bank
 - 52% borrowed for everyday household bills and costs, over half of these specifically stated food and fuel as the reason for the loan. (Jan-Jun 2022).
- 8.17 Business organisations have expressed concern regarding rising energy costs:
- The Confederation of British Industry warn that "*many viable companies face "distress" unless urgent action is taken by the government...*" It

published survey data that showed 69% of firms expect energy bills to rise in the next three months, and nearly a third expect increases of more than 30%.

- East Midlands Chamber of Commerce (EMC) state that *“the squeeze on their operating costs is reflected in the latest Producer Price Inflation figures, which show a 22.6% rise in the year to July 2022. The difference between input and output inflation illustrates that many firms are absorbing as much of these additional costs as they can.”*
- The latest quarterly Federation of Small Business (FSB) Small Business Index (SBI) *“reports from members of four- or five-fold – or even higher – increases in their energy bills are coming in thick and fast, with relief on this front also desperately needed...Fuel (cited by 64.2%) and utilities (63.5%) were the most-mentioned causes of this increase in costs, both up notably from the first quarter (60.1% and 58.0% respectively).”*
- A recent National Farmers Union (NFU) survey found that over the next two years, dairy farmers were most concerned about prices of feed (93%), fuel (91%), energy (89%) and fertiliser (88%).

8.18 The effect of rising energy costs will impact on investment plans as nearly one in three businesses canvassed by the CBI also said soaring gas prices are likely to hamper investment in transitioning to net zero emissions. These rising costs are also denting farmers’ confidence to invest (NFU). EMC state that *“there is a limit to how much additional costs (businesses) can absorb, and this is limiting growth and investment. In their latest Quarterly Economic Survey, EMC reported a 6% drop in investment intentions.”*

8.19 In High Peak, quarrying industries are large users of energy suppliers.

8.20 With regard to solutions, the business organisations are calling for national government support or national government levers such as reductions in VAT to address the cost of energy issue.

8.21 The CBI also recommend the following steps to assist businesses:

- Adopt and implement energy efficiency measures
- Educate employees on the importance of energy efficiency
- Review the structure and timing of energy contracting strategies
- Explore demand management options
- Make the most of your data
- Think about your physical space
- Build an energy-resilient business fit for the future

- Make use of support to manage costs

8.22 EMC has joined the British Chambers of Commerce network in creating a five-point plan for Government to support businesses via the following measures:

- Ofgem to be given more power to strengthen regulation of the energy market for businesses
- Temporary cut in VAT for energy from 20% to 5% to reduce costs for businesses
- Covid-style support by introducing a Government emergency energy grant for SMEs
- Temporarily reverse the increase in national insurance contributions and put money back into the pockets of businesses and workers
- Government to immediately review and reform the shortage occupation list to help bring down wage pressures and fill staffing vacancies

9. Current Support

General Support

9.1 High Peak Borough Council provides a total of £77,000 grant funding annually to several Voluntary, Community and Social Enterprise (VCSE) Sector organisations within the High Peak. As was seen during the response to the Covid pandemic, these organisations will play a key role in the Borough's response to the cost of living crisis. In addition, the Council maintains an earmarked reserve to provide emergency support to VCSE Sector organisations that may be experiencing financial difficulties.

9.2 This funding includes £75,000 to Citizens Advice to provide (i) general advice and ii) money/debt/budgeting advice. All clients receive an initial assessment and any priorities and emergencies will be identified immediately. This will be completed by a specialist caseworker either by telephone or face-to-face. Upon receipt of a referral Citizens Advice will:

- Establish a complete picture of the clients' financial circumstances and obtain evidence of the client income, expenditure and total debts outstanding.
- Check whether the client is legally liable to pay all their debts.
- Identify ways in which the client could maximise their income, including entitlement to and assistance with claiming benefits.
- Re-prioritise debts to enable essential payments to be made.
- Devise and negotiate fair and sustainable repayments to creditors
- Help the client draw up a realistic and sustainable financial statement, advise on reducing expenditure and provide budgeting advice.
- Provide assistance with Debt Relief and Bankruptcy Orders where appropriate.
- Check that the Rent Arrears Pre Action Protocol or Mortgage Arrears Pre Action Protocol have been correctly applied, where appropriate.
- Advise and assist on court procedures for debt recovery and repossession.
- Consult with High Peak Borough Council where court possession action may take place so opportunities to provide information and suspend action are considered.
- Refer customers that may be threatened with homelessness to High Peak Borough Council's housing advice team for housing advice/homelessness assistance.

- Refer to relevant support agencies where a client may require a package of help and support to assist with vulnerabilities and address some of the problems that might underlie their financial difficulties.
 - Deliver a comprehensive and quality service in response to the needs of the client and in line with FCA requirements, CA quality and MAS Peer Review requirements.
- 9.3 The Borough Council plays an active role in the High Peak Financial Inclusion Group (FIG), which is organised by Derbyshire County Council's Public Health Team and which bring together representatives from key organisations to identify problems and design solutions. This has included developing a list of contacts for people who may be experiencing difficulties.
- 9.4 Derbyshire County Council's Affordable Lending Project works with the five Credit Unions that cover Derbyshire, communicating with them to boost membership levels and to raise awareness of their services. This includes Manchester Credit Union that covers High Peak and Derbyshire Community Bank which covers the whole of Derbyshire. The project is currently trialling referrals from local welfare assistance to credit unions for School Uniforms and will be launching a Christmas saving and borrowing campaign from September 2022.
- 9.5 The England Illegal Money Lending Team promotes awareness of illegal money lending, encourages reporting by victims, and prosecutes loan sharks where possible.

Fuel Poverty

- 9.6 The Government has announced a series of support that they are offering which includes; a £400 energy bill support scheme to every household in England, a Council Tax Rebate of £150 to every household in council tax band A-D, a one-off tax free payment of £650 to all those households receiving one of the seven main working age benefits and tax credits and a one-off payment of £150 for those households receiving one of the seven main disability benefits.
- 9.7 There is one Fuel Bank, operating for the Fuel Bank Foundation, available within the High Peak Borough. It is managed by the G52 Charity who operate within the Gamesley neighbourhood and is limited at providing vouchers to Gamesley residents (with discretion to support other local areas). The scheme has recently been extended to provide 10 vouchers per month to the Buxton areas working with their partners at High Peak Food Bank and the Residents of Fairfield Association. The scheme provides:
- Local community-based experts identify families in fuel crisis, that is living without (or shortly to do so) energy.
 - Online referral to Fuel Bank, where additional verification of need is completed to tease out any erroneous or excessive requests.

- Crisis top up of electricity and / or gas meter – this year >96% of clients went through the process same day
 - Wrapped in simple and easy to access energy advice and onward referral where possible to reduce dependency.
- 9.8 The Local Authority pays an annual subscription of £3,700 to the Local Authority Energy Partnership (LAEP). The LAEP contract Marches Energy Agency (MEA) to provide a communications service, as part of the membership, helping residents with energy tips and providing an advice line. Marches Energy Agency, working on a similar basis to the Fuel Bank Foundation, also currently provide fuel vouchers to their clients. However, the funding for that particular project ends in January 2023 and is limited to approx. 2500 vouchers, for the High Peak, on a first come first served basis.
- 9.9 The Borough Council contributes around £32,500 annually to the Derbyshire Healthy Homes Programme that is run by the County Council. This programme provides support to those residents who privately home or privately rent their properties, have a health condition that is worsened by the cold and who struggle to afford to keep their homes warm. Interventions can include managing fuel costs and support with metering and billing issues and other warmth solutions such as heating systems, repairs and insulation.
- 9.10 The Green Homes Grant Local Authority Delivery (GHG LAD) scheme was launched in August 2020 to fund energy efficiency and low carbon heating projects for low income households across England. High Peak Borough Council were awarded a Capital Grant of £445,000 and a Capitalisation Allocation of £40,050 (£485,050 in total). This funding was used to deliver a mixture of energy efficiency measures to the least energy efficient homes in the Council's housing stock (those with an energy band rating of E, F or G).

Food Poverty

- 9.11 Across the High Peak there are a number of organisations that can support residents experiencing hardship and in particular in regards to food poverty. There are Community Pantries (fresh, perishable and non-perishable produce) operating in Gamesley, Hadfield, Whitfield and New Mills and food banks (non-perishable produce) operating in Glossopdale, New Mills, Whaley Bridge and Buxton.

Businesses

- 9.12 With regard to business support at County and district level , the focus has been on improving environmental performance.
- 9.13 The de-carbonise project (University of Derby/Derbyshire) funded by the European Union offered free energy audits and grants for businesses however it is due to end in October 2022 and all audits and grants are fully allocated. The University of Nottingham energy for business scheme is also ending shortly.

- 9.14 The Derbyshire County Council Green entrepreneurs grant fund offers grants of £6,000 to £20,000 for new and existing businesses and communities with proposals in alternative energy, clean fuel and carbon reduction with a minimum project spend of £15,000 and a maximum intervention rate of 40%. The first round of applications has now closed, and among the first to receive grants included Longcliffe Quarries - to install new inverter equipment at their Brassington (Derbyshire Dales) site which will significantly reduce their energy consumption and is expected to cut their carbon emissions - by 40,000kg of carbon dioxide emissions and equivalent gases each year.
- 9.15 NFU Energy supports its members in finding the best renewable energy solutions.

10 Next Steps

- 10.1 Several charities, community groups and small businesses have committed to opening up their premises as 'Welcoming Spaces' where residents can go to keep warm over the autumn/winter period. High Peak Borough Council are supporting this activity by compiling a list of available 'Welcoming Spaces' and publishing details on its website (<https://www.highpeak.gov.uk/CostOfLiving-WelcomingSpaces>). The list will provide venue details, where to find more information and will be updated on a regular basis when new venues are identified and registered.
- 10.2 The Council has started discussions with various partners about how the High Peak Fuel Bank may be funded and operated. These organisations have included Derbyshire County Council's Public Health Department and Healthy Home Programme, Citizens Advice, Marches Energy Agency, The Bureau, Zink Employability/High Peak Food Bank, Rural Action Derbyshire, High Peak Community and Voluntary Service, Connex, New Mills Volunteer Centre and High Peak Borough Council's housing department and benefits team.
- 10.3 The Fuel Bank Foundation has indicated that it could support around 680 people at a cost of £15,000 in addition to the current provision in Gamesley.
- 10.4 The Council is working with High Peak CVS to look at whether further support is required for the food schemes in High Peak. A survey has been carried out and the CVS is currently considering the next steps.
- 10.5 The Council commissions advice for residents through Citizens Advice and Marches Energy. In addition, the Council will communicate appropriate messages via its website and social media.
- 10.6 It is also important that individuals from the statutory and voluntary sectors have a good understanding of what support is available and how that support can be accessed. The Council will work with our partners in the High Peak Financial Inclusion Group to ensure that the list of key services and contacts is kept up-to-date and is widely available..
- 10.7 The Council brought together partners to hold a High Peak Together meeting

to specifically focus on the cost-of-living crisis on 17 October 2022. In addition to considering challenges facing our residents, it also considered the pressures being felt by voluntary and community groups, and other organisations in responding to the crisis. One of the actions to emerge from the meeting was to review information that is currently available to the community and to fill any gaps.

- 10.8 The Council is proposing to work in partnership with E.ON Energy Solutions and Marches Energy Agency to upgrade the energy performance of around 60 houses utilising funding available from BEIS under the Sustainable Warmth Competition². Whereas the LAD2 programme focussed on the Council's own housing stock, this round of funding (LAD3 and HUG³) will support low income owner-occupiers or private rented households to improve the energy performance of their houses. The fund targets households with Energy Performance Certificates with ratings below D and aims to bring them up to a C.
- 10.9 The proposed measures follow the fabric first principles with insulation, windows, doors being considered first with photovoltaic panels and air source heat pumps secondary. Landlords in private rented accommodation need to contribute to the capital costs.
- 10.10 The Council has contacted the Illegal Money Lending Team and intends to organise a webinar for professionals to help raise awareness of the issues.

² Department for Business, Energy and Industrial Strategy

³ LAD3: Local Authority Delivery Phase 3; HUG: Home Upgrade Grant