

# Financial Inclusion and Resilience Policy

March 2024

## Basildon Borough Council

Basildon Centre  
St Martins Square  
Basildon  
SS14 1DL

01268 533 333  
[www.basildon.gov.uk](http://www.basildon.gov.uk)



<b>Key Information</b>	
Author:	Amy Lipley, Policy and Insights Officer, Corporate Services
Accountable Director:	Director of Resources Owen Sparks
Responsible Cabinet Member:	Cabinet Member for Resources and Commercial Councillor Sullivan
Date of Cabinet Approval:	14/03/2024
Equality Impact Assessment (EIA)	10/01/2024
<b>Consultee(s)</b>	
Groups and/or individuals consulted during the development of this Policy:	Cost of Living Working Group
Groups and/or individuals consulted on draft Policy:	Cost of Living Working Group
Policy, Performance, and Insights Team approval	Amy Lipley Click or tap to enter a date.
Senior Leadership Team approval	Yes <input checked="" type="checkbox"/> Click or tap to enter a date.
Has the Policy been considered at a Scrutiny Committee Meeting:	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Overview and Scrutiny Commission 30/01/2024
<b>Governance</b>	
The Policy applies to:	Residents within the borough.
The Policy is available in the following locations:	Publications Scheme <input checked="" type="checkbox"/> Intranet / SharePoint <input checked="" type="checkbox"/> Council website / Service webpage <input checked="" type="checkbox"/>
This Policy has related documents:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
The Policy was disseminated to:	
This Policy is due its next review:	14/03/2027

<b>Document Control</b>				
Date	Officer Name, title	Version	Action	Amendment(s)
3/12/2020	Tom Conniffe, Head of Corporate Services	1	Approved	
23/01/23	Amy Lipley, Policy and Insights Officer	2		First draft of renewed policy
01/10/23	Amy Lipley, Policy and Insights Officer	3		Updates to the data
10/01/23	Amy Lipley, Policy and Insights Officer	4	Approved	Updates to the data

## Contents

1. Introduction .....	2
2. Policy Statement .....	2
3. Context.....	2
3.1 Definitions.....	3
3.2 National Context .....	3
3.3 Essex Context.....	5
3.4 Basildon Context.....	6
3.4.1 Income.....	7
3.4.2 Employment.....	7
3.4.3 Homelessness .....	8
3.4.4 Safety .....	8
3.4.5 Health .....	8
4. Financial Implications for Basildon Council .....	10
5. Partnerships .....	10
6. Funding opportunities.....	10
7. Who or what will be affected by the Policy? .....	11
8. Corporate Knowledge.....	11
9. Links to other Corporate Policies or Partner documents .....	12

## 1. Introduction

The financial inclusion and resilience of residents, local communities, and businesses is important to Basildon Council as to ensure the financial security and prosperity of the borough. Having an effective approach to financial inclusion and resilience is one way in which the council can deliver its ambition for prosperity, as set out in the Corporate Plan 2023-27.

This Policy will align Basildon Council's ongoing efforts in ensuring the financial security and prosperity of the borough as well as minimising the effects of the rise in the cost of living for residents, local communities, and businesses. This Policy will ensure that residents and businesses have access to financial support, products, and services as part of BAU (business as usual) activities, joined up service provision and extenuating circumstances such as the rise in the cost of living; that the council continues, and improves on, its collaborative working with partners; and creates opportunities for residents and businesses to thrive within the borough.

## 2. Policy Statement

Basildon Council is committed to improving the lives of residents and creating opportunity and prosperity for local people, as outlined in its Corporate Plan 2023 -27. This commitment is cross-cutting and will be achieved through a range of interventions, alongside our partners, to encourage and create a financially inclusive environment where residents have equality of choice and opportunities.

## 3. Context

The financial inclusion and resilience of residents, local communities, and businesses is important to Basildon Council. The council aims to ensure the financial security of the borough through its business as usual (BAU) activities, joined up service provision, and being able to scale up those efforts when necessary.

Financial inclusion and resilience has always been an issue for households nationally and in Basildon. The Council has had processes in place to ensure these are supported as far as possible within available resources. The size and depth of the issue, however, massively increased as a result of the Covid-19 pandemic and is continuing through the rise in the cost of living. The Council has been able to scale up its pre-existing support and innovate to provide wider protection with partners, and through managing and implementing central Government grants and policies.

The Financial Inclusion and Resilience Policy (2020-23) was introduced to mitigate the effects of financial hardship induced by the Covid-19 pandemic. The Policy outlined Basildon's efforts to tackle financial exclusion, in particular for JAMs (just about managing) families. Since then, the rise in the cost of living has become both an extension of that financial hardship and a universal experience, and so councils nationwide have continued and extended their efforts to mitigate where possible the effects on residents and businesses. This updated Policy outlines how Basildon Council is committed to improving the lives of its residents, will work with partners to mitigate the



impacts of the rise in the cost of living, and create opportunity and prosperity for residents and businesses.

### 3.1 Definitions

The rise in the cost of living refers to the fall in ‘real’ disposable incomes (that is, adjusted for inflation and after taxes and benefits) that the UK has experienced since late 2021. It is being caused predominantly by high inflation outstripping wage and benefit increases.<sup>1</sup>

### 3.2 National Context

At the beginning of 2022, the Consumer Prices Index (CPI) annual inflation rate stood at 5.5%, a high number by recent historical standards. However, by October 2022, the CPI annual inflation rate was the highest annual CPI since October 1981, standing at 11.1%.<sup>2</sup> This increase has been fueled by global and regional increases in prices of food, fuel, energy, and consumer goods<sup>3</sup> brought on by factors including fallout from the Covid-19 pandemic, the war in Ukraine, and a global supply shortage of oil and gas. Elevated levels of inflation combined with low wage growth and inequalities exacerbated by the pandemic have now been compounded by particularly high increases in everyday household expenses, food, and energy.

Data collected by the Office for National Statistics (ONS) in July 2022 showed that for around 9 in 10 (89% or about 46 million) adults in Great Britain the cost of living has continued to increase. More than a third of those cut back spending on food and essentials, 23% used savings to cover costs, and 13% said that they were using more credit than usual.<sup>4</sup> This is supported by evidence from Citizens Advice, which has recorded helping 182,971 people with energy issues from January to August 2023 compared to 147,869 in the same period in 2022. Also, those seeking crisis support (referrals to food banks or other charitable support) had increased year-on-year, with there being 159,360 people by August 2023, and 136,937 in the same period in 2022.<sup>5</sup>

The rise in the cost of living is universal yet disproportionately affecting those on low incomes and the likely outcome is the furthering of entrenchment and widening of social and financial inequalities. Economic factors, such as personal income and the level of deprivation of the local area, also appeared to affect the likelihood of reduced spending on food and essentials. Those living in the most deprived 20% of areas in England were more likely to have cut back on food and essentials (42%) than average (35%). Further evidence suggests there are three broad groups who will struggle the most: working

<sup>1</sup> *Cost of living crisis (2022) The Institute for Government*. Available at <https://www.instituteforgovernment.org.uk/explainers/cost-living-crisis> (Accessed: 9 January 2023).

<sup>2</sup> “Consumer price inflation, UK: October 2022” (2022). Available at: <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/october2022> (Accessed: 9 January 2023).

<sup>3</sup> (2022) *Cost of Living Crisis: Supporting those most in need in county areas*. rep. County Councils Network. Available at: <https://www.countycouncilsnetwork.org.uk/wp-content/uploads/County-Spotlight-Cost-of-Living-Crisis.pdf> (Accessed: 9 January 2023).

<sup>4</sup> “What actions are people taking because of the rising cost of living?” (2022). Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/articles/whatactionsarepeopletakingbecauseoftherisingcostofliving/2022-08-05> (Accessed: 9 January 2023).

<sup>5</sup> “Cost of Living Dashboard” (2022). Available at: <https://public.flourish.studio/story/1634399> (Accessed: 9 January 2023).

families on low incomes; single parents (especially women); and single women aged over 65, as these groups tend to have the lowest incomes relative to household costs.

To aid all households, the Government introduced numerous support packages throughout 2022, including in both the Spring and Autumn Statements. This range of support included the energy bills discount;<sup>6</sup> council tax rebate;<sup>7</sup> the Household Support Fund; additional grants to specific groups including a one-off £300 payment to all above state pension age, a one-off payment of £150 to individuals receiving disability benefits, and a £650 support payment to more than 8 million low-income households on universal credit, tax credits, pension credit and legacy benefits; and other support. However, there are what CACI now defines as the “middle squeezed”, people and households who are often unknown to their local authorities and out of reach of financial support, including the Government’s support packages, as they often earn more than the threshold. These households are not always seen as low-income households, as those making as much as £50,000 a year could be included, depending on factors including the number of children and household tenure. The changes in household income has the potential to create long term repercussions and can affect the economic improvement of an area as resource scarcity induces a ‘scarcity mindset’.<sup>8</sup> For example, those experiencing poverty show significantly lower levels of confidence in their own ability to succeed, an increased risk of mental illnesses and children raised in environments of low socio-economic status show consistent reductions in cognitive performance across many areas.<sup>9</sup> Therefore, without tackling this issue, the borough could see longer term economic impacts.

---

<sup>6</sup> Department for Business, Energy & Industrial Strategy (2022) *£400 energy bills discount to support households this winter*. Gov.uk. Available at: <https://www.gov.uk/government/news/400-energy-bills-discount-to-support-households-this-winter> (Accessed: 9 January 2023).

<sup>7</sup> Department for Levelling Up, Housing and Communities (2022) *Council tax rebate: factsheet*. Gov.uk. Available at: <https://www.gov.uk/guidance/council-tax-rebate-factsheet> (Accessed: 9 January 2023).

<sup>8</sup> Fell, B. and Hewstone, M. (2015) Psychological perspectives on poverty. Rep. Joseph Rowntree Foundation. Available at <https://www.jrf.org.uk/report/psychological-perspectives-poverty> (Accessed: 9 January 2023).

<sup>9</sup> Ibid.





impact on working families, single parent households, women over the age of 65 and young adults aged between 19 and 25, as well as unpaid carers and those who have children with disabilities. The ECC data suggests there are three broad groups finding the cost of living challenging, including working families on low incomes; single parents (especially women); and single women aged over 65.

### 3.4 Basildon Context

The 2019 Indices of Multiple Deprivation ranked Basildon as 111<sup>th</sup> most deprived of 317 English local authority areas in England (where 1<sup>st</sup> = most deprived) based on the average rank of the Lower Layer Super Output Areas (LSOA) in this area (units of between 1,000 to 3,000 people). Yet the 2021 UK Prosperity Index ranked Basildon as 139<sup>th</sup> most prosperous of 379 UK local authority areas.<sup>12</sup> These contradictions only serve to highlight the diverse nature of household income within the borough. In Figure 1, all of the borough's wards have at least 40% of households moving into low discretionary income (less than £125 per month of disposable income after tax, bills, etc.) due to the rise in the cost of living. However, for Fryerns, St Martin's, Pitsea North West and Lee Chapel North wards, the picture is even more stark as 80%-100% households move into this category.

To exacerbate the rise in the cost of living, as of March 2023 Basildon saw one of the highest local inflation rates in England at 9.8% (the highest was Burnley at 11.7% and London was 9.4%). This is a rise of 4.7 percentage points since January 2021.<sup>13</sup> Nominal wages within the borough rose by 6.4% between January 2022 and July 2022, leading to Basildon residents being on average £85 poorer a month in January 2023 than in the previous year.

The inflation of energy prices has also negatively affected the domestic energy rating cost per year and energy costs as a share of net wages, of which Basildon ranks in the lowest ten locations analysed.<sup>14</sup> Essex County Council estimated that 20.3% of households in the Basildon borough were in fuel poverty in October 2022<sup>15</sup>, with an estimated annual energy bill of £2,375. This is a £502 increase compared to April to September 2022. This is due to 59% of dwellings within the borough being below an EPC grade C, compared to the 62% average in England and Wales.<sup>16</sup> As low income

<sup>12</sup> (2021) *The United Kingdom Prosperity Index 2021*. rep. Legatum Institute. Available at: <https://li.com/reports/uk-prosperity-index-2021/> (Accessed: 9 January 2023).

<sup>13</sup> "Cost of Living Tracker" (2022). Available at: [https://www.centreforcities.org/data/cost-of-living-tracker/?utm\\_source=Centre+for+Cities+Newsletter&utm\\_campaign=287370a30d-EMAIL\\_CAMPAIGN\\_2022\\_11\\_17\\_08\\_29&utm\\_medium=email&utm\\_term=0\\_2a9c9d5ef9-287370a30d-156116622&mc\\_cid=287370a30d&mc\\_eid=03fefeb42c](https://www.centreforcities.org/data/cost-of-living-tracker/?utm_source=Centre+for+Cities+Newsletter&utm_campaign=287370a30d-EMAIL_CAMPAIGN_2022_11_17_08_29&utm_medium=email&utm_term=0_2a9c9d5ef9-287370a30d-156116622&mc_cid=287370a30d&mc_eid=03fefeb42c) (Accessed: 9 January 2023).

<sup>14</sup> Rodrigues, G. and Quinio, V. (2022) *Out of pocket: The places at the sharp end of the cost of living crisis*. rep. Centre for Cities. Available at: <https://www.centreforcities.org/wp-content/uploads/2022/07/Out-of-pocket.pdf> (Accessed: 9 January 2023).

<sup>15</sup> "Cost of Living: The Extent and Impact on Essex Residents" (2022). Available at: <https://data.essex.gov.uk/dataset/vddpl/cost-of-living-the-extent-and-impact-on-essex-residents> (Accessed: 9 January 2023).

<sup>16</sup> "Cost of Living Tracker" (2022). Available at: [https://www.centreforcities.org/data/cost-of-living-tracker/?utm\\_source=Centre+for+Cities+Newsletter&utm\\_campaign=287370a30d-EMAIL\\_CAMPAIGN\\_2022\\_11\\_17\\_08\\_29&utm\\_medium=email&utm\\_term=0\\_2a9c9d5ef9-287370a30d-156116622&mc\\_cid=287370a30d&mc\\_eid=03fefeb42c](https://www.centreforcities.org/data/cost-of-living-tracker/?utm_source=Centre+for+Cities+Newsletter&utm_campaign=287370a30d-EMAIL_CAMPAIGN_2022_11_17_08_29&utm_medium=email&utm_term=0_2a9c9d5ef9-287370a30d-156116622&mc_cid=287370a30d&mc_eid=03fefeb42c) (Accessed: 4 October 2023).

households Basildon overwhelmingly live in the social rented sector, those households are also more than twice as likely to be living in fuel poverty.

### 3.4.1 Income

The median income in the borough in 2019 was £35,837 and, according to 2021 Acorn data, this would mainly include households that are predicted to struggle the most financially. To expedite this issue, the Joseph Rowntree Foundation has reported that people with less than £1,000 in the bank are twice as likely as those with £5,000 or more to admit to taking less care with work or other tasks or to report that their social life suffers.<sup>17</sup> As Basildon residents face lower levels of disposable income and become more likely to reach into their savings, it is likely that other areas of overall wellbeing will suffer.

### 3.4.2 Employment

Unemployment is a key barrier to people meeting their housing needs in Basildon. Due to high costs, rising rents can prevent unemployed households from accessing private sector accommodation. In turn, increasing mortgage prices will then put home ownership out of the reach of low-income households. From January to December 2021, the average working age unemployment in Basildon Borough stood at 4.3%. This was above the East of England average of 3.8%.<sup>18</sup>

Basildon's economy generates high income jobs in the borough; however, low educational attainment and a lack of relevant skills prevents some from accessing these roles. In 2021, 6.2% of the working age population of Basildon borough did not have any qualifications compared to 5.7 % in the East of England.<sup>19</sup> Basildon borough residents are also less likely to be educated to degree level (35.1%) than those in the rest of the East of England (39.5%).<sup>20</sup>

Between 2019-2021, those receiving out of work benefits has almost doubled for every age group within the borough. The peak began in March 2020, concurrent with the pandemic, and has not returned to pre-pandemic levels. Henceforth, as the rise in the cost of living is a universal experience, those who have typically managed with inflation changes could now see themselves financially at risk. Therefore, to stop the implications for residents affecting the council's ability to provide services, the council should mitigate those effects where possible.

<sup>17</sup> (2022) *Anxiety nation: Britain's epidemic of mental health problems and rampant economic insecurity*. rep. Joseph Rowntree Foundation. Available at: <https://www.jrf.org.uk/press/anxiety-nation-britain%E2%80%99s-epidemic-mental-health-problems-and-rampant-economic-insecurity> (Accessed: 9 January 2023).

<sup>18</sup> "Labour Market Profile - Basildon" (no date). Available at: <https://www.nomisweb.co.uk/reports/lmp/la/1946157210/report.aspx> (Accessed: 9 January 2023).

<sup>19</sup> "Basildon Borough Profile" (no date). Available at: <https://www.basildon.gov.uk/BasildonBoroughProfile> (Accessed: 9 January 2023).

<sup>20</sup> Ibid.

### 3.4.3 Homelessness

During 2022/23, Basildon Council made 500 initial homeless assessments of which 497 were owed prevention or relief duty. This does not include just homeless individuals but also families who may have been evicted, lost their homes for one reason or another or who have suffered domestic violence.

The number of applications on the Homeseekers Register significantly increased from 2020/21 to 2021/22 and stood at 1826 in 2023. These are applications received onto the Homeseekers Register for those in need of temporary accommodation, those in temporary accommodation needing permanent accommodation, and those in inadequate or unsuitable accommodation.

### 3.4.4 Safety

Despite the rise in the cost of living being a universal experience, some wards within the borough are more adversely affected. Essex County Council predicted that the Fryerns ward is at a high risk of a negative impact on children's services and in the longer term will see higher rates of children in need, child protection plans, and assessments.<sup>21</sup> Women's Aid also reported that the cost of living is preventing women from fleeing domestic abuse<sup>22</sup> and negatively affecting support services.<sup>23</sup> The council will need to be aware of, and may need to mitigate, the potential impact on the South Essex Domestic Abuse Hub as this is the main entry point for Basildon borough residents seeking support.<sup>24</sup>

### 3.4.5 Health

Lower income families are also more at risk of poor health as almost half of the poorest 40% of families in the UK contain at least one person with poor health.<sup>25</sup> The rise in the cost of living can also affect health as being unable to afford sufficient food leaves people malnourished and being unable to keep a home warm leaves people at risk of developing respiratory diseases and, for the most vulnerable, at risk of death.<sup>26</sup> Added to this is the risk of poor mental health due to stretched finances<sup>27</sup> and the effects of scarcity mindsets.

<sup>21</sup> "Cost of Living: The Extent and Impact on Essex Residents" (2022).

<sup>22</sup> Nicholson-Pallett, P. *et al.* (2022) *Cost of Living and the impact on survivors of domestic abuse*. rep. Women's aid. Available at: [https://www.womensaid.org.uk/wp-content/uploads/2022/08/Womens\\_Aid\\_cost\\_of\\_living\\_survivor\\_survey\\_July\\_22.pdf](https://www.womensaid.org.uk/wp-content/uploads/2022/08/Womens_Aid_cost_of_living_survivor_survey_July_22.pdf) (Accessed: 9 January 2023).

<sup>23</sup> Davidge, S. (2022) "The cost of living is preventing women from fleeing domestic abuse." Women's aid, 1 August. Available at: <https://www.womensaid.org.uk/the-cost-of-living/> (Accessed: 9 January 2023).

<sup>24</sup> (2021) *Responding to Domestic Abuse Policy*. rep. Basildon Borough Council. Available at:

<https://basildon.gov.uk/article/8786/Responding-to-Domestic-Abuse-Policy> (Accessed: 9 January 2023).

<sup>25</sup> Finch, D. (2022) "The cost-of-living crisis is a health emergency too." The Health Foundation, 7 October. Available at:

<https://www.health.org.uk/news-and-comment/blogs/the-cost-of-living-crisis-is-a-health-emergency-too#:~:text=There%20are%20several%20ways%20that%20the%20rising%20cost,for%20the%20most%20vulnerable%2C%20at%20risk%20of%20death.> (Accessed: 9 January 2023).

<sup>26</sup> Ibid.

<sup>27</sup> "Cost of Living: The Extent and Impact on Essex Residents" (2022).

The Public Health England Profile for Basildon<sup>28</sup> indicates that the borough performs significantly worse than the England average in areas including the proportion of physically active adults; the proportion of obese or overweight adults; emergency hospital admissions for self-harm; the mortality rate of under 75s to cancer; the dementia diagnosis rate of over 65s; hospital admissions for violence (including sexual violence) and excess winter deaths. These indications could result in residents being at larger risk of longer-term health effects. However, support is available through services such as the Essex Wellbeing Service<sup>29</sup> and local foodbanks, to which Basildon Council signposts residents.

### 3.4.6 Local Voluntary, Community, Faith, and Social Enterprise sector

A survey of 24 VCFSE organisations in the borough was undertaken in September 2022 by the Basildon, Billericay, and Wickford Council for Voluntary Services (BBWCVS) to better understand how they are affected by the rise in the cost of living. Organisations were first asked how the cost of living is affecting or likely to affect, them and 36% said that the increased costs of basic necessities such as energy, fuel and food was negatively affecting their ability to run or continue their service at the same capacity. When asked how residents supported by the VCFSE sector in Basildon were affected by the rise in the cost of living, 22% of respondents said that it had caused an increased demand for services and 22% said that they (residents) were unable to pay for food, which has led to hunger poverty, a lack of healthy eating and more reliance on food banks.

When asked what support the organisation needs from BBW CVS, 42% requested advice, including advice on funding streams. As to what else could help mitigate the effects of the rise in the cost of living, suggestions included the introduction of group activities such as cooking classes or financial advice. This mirrors the efforts outlined in the Essex County Council Cost of Living Support Paper and raises further opportunities for the council to work with these organisations and ECC and to gain funding for the borough and its residents.

The rise in the cost of everyday essentials such as food, basic items and fuel is affecting the VCFSE organisations' ability to run at their usual capacity and in turn creating a higher demand for their service. Combined with the lack of increase in wages, this means that local staff who work for such organisations are increasingly looking at other roles. This increased demand but lack of capacity could place a further strain on council services as more residents turn toward local government for support rather than local community organisations.

<sup>28</sup> "Basildon" (2022). Available at: <https://fingertips.phe.org.uk/profile/health-profiles/data#page/1/gid/1938132701/pat/6/par/E12000006/ati/101/are/E07000066/yr/1/cid/4/tbm/1> (Accessed: 9 January 2023).

<sup>29</sup> Essex Wellbeing Service. Available at: <https://www.essexwellbeingservice.co.uk/> (Accessed: 9 January 2023).

#### **4. Financial Implications for Basildon Council**

Continued rises in the cost of living are likely to continue to make a bigger impact on the council's ability to continue to provide its services at existing capacity. As the rise in the cost of living is a universal experience, councils around the UK will have to account for the increased costs of products and services. General running costs of council services have and may continue to increase too. The council will therefore have to find innovative ways to limit these costs as the impacts are already noticeable on council finances. The proportion of tenants in arrears increased from 32.15% September 2021 to 37.95% in September 2023.

#### **5. Partnerships**

The council cannot support residents by itself and needs to work with existing partners and develop new partnerships where necessary. This will support areas of joint or match funding, pooling of resources and a reduction of wastage through reducing duplication of delivery. Many interventions are likely to continue to be determined and funded nationally with limited local discretion. Despite this, the council should define what activities benefit from subregional approaches or through arrangements with our immediate neighbours and Essex County Council.

Basildon has a proven track record of effective collaboration, and this provides a good foundation. The Covid-19 pandemic proved that the council could react quickly in a crisis and a successful place-based approach model also already exists locally, through the work with Briscoe School and the surrounding community, which can be built upon. This model shows that residents respond to very local interventions when they can see how mediations can directly affect them. The council also works closely with the BBWCVS, and this relationship will enable further joint initiatives with the VCFSE throughout the period of rises in the cost of living. This momentum must be sustained. Resources will be required to continue to support this collaboration and identify gaps and barriers to future delivery.

#### **6. Funding opportunities**

Aside from Government general and specific grants, grant funding is increasingly made available through a competitive bidding process. We must therefore be prepared to develop and submit bids at short notice. Future means will be limited, and the council must ensure it not only has the resources to be included in these funding streams but that our partners and communities also have this ability.

Some funding streams are only eligible to non-statutory bodies. The BBWCVS has recognised this and, although they are effective in recognising opportunities, some of the borough's community and voluntary organisations do not have the time and/or skill set to complete bid applications. To maximise potential returns from these funding streams, therefore, support may be needed from the council.



## 7. Who or what will be affected by the Policy?

As continued rises in the cost of living are universal for all households, businesses and other organisations in the borough, this Policy should positively impact upon and facilitate financial inclusion and resilience for all.

## 8. Corporate Knowledge

Corporate Ambitions	Levels of Impact			
	High	Medium	Low	None
We want Basildon to be home to healthy and active local communities able to support themselves and each other.	X			
We want Basildon to offer a high quality of life for all residents through attractive, liveable, accessible, and safe neighbourhoods and towns along with the provision of enduring facilities, green spaces and town centres that meet the needs of the community.			X	
We want Basildon to have a thriving, dynamic and diverse economy where all our communities benefit from increased opportunity and our workforce has the right skills for our local economy and beyond.	X			

### Outcome and Priorities

Outcome	Priority
Residents and Businesses have access to financial support, products, and services.	Improved access to help for residents and businesses through front of house support in the Basildon Centre.
	Signposting to financial support for residents.
	Cross-service and partnership working to enhance support to residents, businesses, and staff through referrals and take up of support
	Continually ensure, as part of business as usual (BAU) activities and joined up service provision, that the council can support the financial resilience of residents and scale up those efforts when necessary.

Outcome	Priority
We will work collaboratively with wider partners for the benefit of residents and businesses	Greater partnership working, including with local councils, immediate neighbour councils and Essex County Council, to maximise opportunities for the borough.
	Working with the voluntary sector and community groups to gather real life intelligence and identify where priority support is required.
Create opportunity and prosperity for residents and businesses.	Ensure the council has the data, insight and resources to access and be successful in bidding for funds.
	Support for residents to enhance their skills through opportunities with partners such as the Advice Store.
	Continued data gathering to understand the impact of the rise in the cost of living on Basildon residents and staff.

## 9. Links to other Corporate Policies or Partner documents

- [Business Continuity Management Policy 2022-23](#)
- [Connected Communities Policy 2021-26](#)
- [Customer Policy 2019-24](#)
- [Disabled Facilities Grant Policy 2021-23](#)
- [Discretionary Policy 2022-25](#)
- [Inclusion and Diversity Policy 2021-24](#)
- [Rent Arrears Prevention and Recovery Policy 2021-24](#)
- [Responding to Domestic Abuse Policy 2021-26](#)
- [Economic Development Policy 2020-24](#)

**Monday to Friday**  
**10am to 5pm**



**Basildon Council**  
BASILDON • BILLERICAY • WICKFORD

## For translations, Large Print and Braille please call

Para obtener traducciones, por favor llame al número (Spanish)

অনুবাদের জন্য দয়া করে ফোন করুন (Bengali)

Aby uzyskać pisemne tłumaczenie proszę dzwonić pod numer (Polish)

如需翻译, 请拨打 (Mandarin)

O překlad prosím zavolejte (Czech)

若需翻譯, 請致電 (Cantonese)

Чтобы получить перевод на русский язык, позвоните по телефону (Russian)

Tercüme için lütfen arayın (Turkish)

برای ترجمه با این شماره تماس بگیرید (Farsi)

Pour obtenir une traduction, composez le (French)

بۆ تەرجومە تەلەفۆن بکە بۆ ژمارە (Kurdish)

للتترجمة يرجى الاتصال (Arabic)

Per perkthim me shkrim ju lutem merni ne telefon (Albanian)

બાધાંતર માટે કૃપા કરીને ફોન કરો (Gujarati)

ट्रांसलेशन के लिये कृपया कॉल करें: (Hindi)

Pentru traducere va rugam sunati (Romanian)

Untuk terjemahan harap hubungi (Indonesian)

Kwa tafsiri, tafadhali piga simu (Kiswahili)

ਅਨੁਵਾਦ ਵਾਸਤੇ ਕਿਰਪਾ ਕਰਕੇ ਕਾਲ ਕਰੋ (Punjabi)

Kana muchida kuturikirwa, tapota ridzai runhare kuna (Shona)

Pre preklad prosim volajte (Slovak)

Nếu quý vị cần dịch tài liệu, xin vui lòng gọi theo số (Vietnamese)

питань перекладів, а також для отримання тексту великим шрифтом та шрифтом Брайля телефонуйте (Ukrainian)

# 01268 207953



Customers with a hearing or speech impairment can contact us using the Text Relay service. Dial 18001 followed by the full telephone number of the service you require. Calls are charged at your telecommunications provider's standard rate.