

Poverty and Inequalities Sub-Group 1 Action Plan: Tackling Severe Poverty and Destitution & Building the Capacity of Individuals and Communities to Tackle Poverty.

About This Action Plan

This Action Plan for Sub-Group 1 of the Dumfries and Galloway Poverty and Inequalities Partnership sets out actions aimed at developing more effective ways to:

- Tackle severe poverty and destitution, particularly food insecurity, in Dumfries and Galloway.
- Build the capacity and resilience of individuals to deal with the impact of, and move on from poverty, and of communities and community organisations to support them to do so.

It is built around analysis from, and revised outcomes based on those under three of the six overarching objectives set out in, the 'Future Approach To Tackling Poverty and Inequality for Dumfries and Galloway' document approved by Dumfries and Galloway Community Planning Partnership in 12th March 2021, and the Dumfries and Galloway Communities Committee on 6th February 2021.

Objectives

There are now two revised overarching objectives being taken forward under this action plan, focused on outcomes for people living in poverty in Dumfries and Galloway, each with a small number of service objectives sitting beneath them,

Overarching Objective 1.

Everyone experiencing severe food insecurity or other forms of destitution has access to appropriate crisis support, preferably cash based, and to longer-term assistance that reduces the risk of the experience being repeated/ prevents its occurrence.

Overarching Objective 2:

Individuals and families have the financial resilience and capability, and digital skills and access, to effectively manage the financial challenges that they face, and where they can not, have access to the advice, cash and in kind support to help them to navigate key points of financial pressure in their lives.

Overarching Objective 3.1.

The Scottish Welfare Fund and community-based organisations become more effective in their provision of cash and in kind support to more people facing challenges making significant household purchases/ meet significant household costs, particularly at times of changes in circumstances such as taking up a new tenancy.

Membership of the Group

The shape and membership of the group and the content of this action plan reflect that:

- Third Sector organisations are at the heart of delivering on these objectives, providing both direct support such as food and household goods, and building the resilience of the people they engage with.
- Those organisations are working on the ground with the people most at risk of being in crisis, of experiencing severe poverty and destitution, and of experiencing other pressures alongside their poverty.

Group Members

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| Claire Brown, (Chair) | Third Sector Dumfries and Galloway |
| Yvonne Barber | A The Airts |
| David Barr | Aberlour Childcare Services |
| Jill Wright | Action for Children |
| Mhairi Ross/ Fiona Dalgleish | APEX |
| Wendy Jesson | D & G Council, Poverty & Equalities Officer, |
| Ann McShane | D & G Council, Lifelong Learning Team |
| Janet McDougall/ Avril Dickie | D & G Council, Social Work Services, |
| Lorna Campbell | D & G Council Welfare and Benefits |
| Emma Munro | DAGCAS |
| Karen Lewis | the hub, your community action centre |
| Innes McMinn | Independent Living Support |
| Rose Murdoch | Kirkconnel and Kelloholm Development Trust (Upper Nithsdale) |
| Karen Wylie | Lochside Community Association |
| Rachel McCrory | Loreburn Housing Association |
| Caroline Comerford | NHS Dumfries and Galloway |
| Sheila Campbell | NHS Dumfries and Galloway |
| Colin Dorrance/ David Gibb | Social Security Scotland |
| Anne-Marie Coulter | Summerhill Community Centre |
| Jeanette Byers | Tackling Poverty Reference Group |
| Proposed Additional Short-Term Memberships | |
| Fiona Thomson | DGHP / Wheatley Group |
| TBC | Homes for D & G |
| TBC | Home Scotland |

Communication

This Action Plan is probably the most complex of the action plans developed by the sub groups of the Poverty and Inequalities Partnership, containing the largest number of actions, and involving the greatest range of partners. It is therefore suggested that at an early stage the group develops a plan/ processes for communicating and disseminating information on progress across interested parties, and continue

Understanding the Issues

Persistent Poverty, Severe Poverty and Destitution

Some people experience being trapped in poverty over several years, others experience poverty for a short while, for example when in between jobs. For some people being in poverty means having more or much more limited spending options for a short while, for others poverty means not being able to afford basic household expenses, sometimes across the long term.

There is often a connection between the severity and duration of poverty; the longer someone experiences poverty, the greater the erosion of some of the financial buffers that enable them to withstand poverty, and the greater the risk that choices they make to cope, or decisions they are forced into in the short term, will push them further into poverty.

Extrapolating and adjusting from Scottish Government figures, we estimate that nearly 21,000 people in the region, 14% of the population live in persistent poverty, with 18.5% of children impacted in this way.

At its most severe, poverty becomes destitution, when people cannot afford some of the basics required to live; shelter, food, toiletries, clothing, lighting, and heating. Extrapolating and adjusting from national figures from the Joseph Rowntree Foundation, we estimate that 4,300 local residents, just under 3% of the Dumfries and Galloway population, experience destitution over the course of a year.

Two of the clearest pieces of evidence for the extent of destitution in Dumfries and Galloway are:

- The extent of reliance on emergency food provision.
- The provision of Crisis Grants to meet food, fuel and other immediate costs for local residents through the Scottish Welfare Fund.

In relation to the former, during 2019/20, the last financial year before the pandemic, a total of 11,803 food parcels and 20,649 fuel vouchers were provided to local residents through local foodbanks and other emergency food providers.

In relation to the latter, in 2019/2020, 6,880 Crisis Grant applications were made in Dumfries and Galloway, 4,215 were accepted, 2,635 were rejected, the total value of spending was £374K. The figures for 2020/21 were 8,165 applications, 5,735 accepted, 2,430 rejected, the total value of spending was £607K, a significant rise driven by Covid and increased allocation from the Scottish Government.

Nationally, the value of Crisis Grant food awards rose from 41% of total Crisis Grant spending in 2013/14 to 63% in 2020/21. Heating costs as a proportion of this spending have fluctuated between one seventh and one fifth, with forthcoming energy price hikes likely to put significant pressure on allocated budgets.

Particular groups are at risk of experiencing deeper poverty and/ or more persistent poverty; young people who are disengaged, people with experience of homelessness, veterans, ex-offenders, people with addiction issues, people with mental health problems, people from BAME communities, single parents, and women fleeing domestic violence.

Resilience, Community Support and Digital Inclusion

Resilience against poverty and its most significant effects is built on people's:

- Psychological wellbeing and their household stability.
- Social capital and their recourse to informal support from family and friends.
- Access to the labour market.
- Skills at managing their finances.
- Access to the right advice and support services.
- Access to financial products and assets that act as a protection/ buffer against problems.

People face challenges at different points of life, for example when leaving home or care, moving into a new home, experiencing bereavement or relationship breakdown. Families face particular challenges; children bring with them additional costs not fully covered by the benefit system and often reduce the capacity to earn from employment. Single parents, younger parents, families with younger children, larger families, and families with a disabled child often find covering these more difficult.

A lack of access to broader family support at points of particular vulnerability can be a trigger for significant financial difficulties.

The Scottish Welfare Fund's Community Care Grants are designed to support people on low incomes to access necessary household goods at times of financial pressure or changes in circumstances.

In relation to the latter, in 2019/2020, 2,302 Community Care Grant applications were made in Dumfries and Galloway, 1,333 were accepted, 969 were rejected, the total value of spending was £708K. The figures for 2020/21 were 2,582 applications, 1,563 accepted, 1,019 rejected, the total value of spending was £913K.

The top five items nationally in terms of number of applications were; carpet; bed; bedding; washing machine; and cooker. The top five items nationally in terms of value were; carpets, lino, floor coverings; washing machines; cooker; fridge freezer; and settee/ armchair.

Scottish Household Survey figures suggest that in 2019, 47% of local residents reported that they were managing their finances very well or quite well, compared to 56% of Scottish residents, 45% felt that they were getting by alright, compared to 36% of Scottish residents, 8% that they were not managing well, against the same proportion of Scottish residents. Five year averages show slightly lower differences between Dumfries and Galloway and the rest of Scotland.

Extrapolating and adjusting from UK wide figures in the Financial Conduct Authority's 'Financial Lives' survey, we estimate that 55,200 (44%) of local adult residents do not rate their financial knowledge positively, and 27,600 (22%) do not feel confident managing money.

There is varied picture in relation to the access of local residents to financial products, based on Scottish Household Survey figures:

- Almost everyone has a bank account; 98% against a Scottish average of 94%.
- However, 83% of households in Dumfries & Galloway have some level of savings, which is below the Scottish average of 89%.

Digital exclusion is partially a consequence of poverty, with residents facing issues affording IT hardware- the devices used to get online, and broadband access, and partially a reflection of digital literacy, which itself has an association with poverty. Digital exclusion also exacerbates the poverty premium; many of the cheapest ways of accessing goods and services, for example energy, are only available online. In rural areas levels of digital exclusion may be exacerbated by poorer quality broadband and mobile connections.

In Dumfries and Galloway:

- 13.7% of adults had not been online within the last 3 months.
- 13% of households did not receive broadband speeds of at least 10 megabits per second
- 49% of households did not receive 4G mobile data from all providers

NB- Scottish Welfare Fund

The Scottish Government is currently undertaking a review of the Scottish Welfare Fund. It also has a key policy commitment to end the need for foodbanks. Taken together, it is very possible that there will be enhanced investment in the Scottish Welfare Fund. Key commitments within this action plan depend on that being the case.

Overarching Objective 1.

Everyone experiencing severe food insecurity or other forms of destitution has access to appropriate crisis support, preferably cash based, and to longer-term assistance that reduces the risk of the experience being repeated/ prevents its occurrence.

Service Objective 1.1.

Front line services reach out to everyone experiencing financial crisis, severe food insecurity and other forms of destitution through promotion of cash and in kind support, and through delivery of a 'no wrong door approach' involving better identification and referral to appropriate support by front line staff across the public and voluntary sectors.

Service Objective 1.2

Services take a 'Cash first' approach to meeting the needs of people experiencing food insecurity, based on the Scottish Welfare Fund and other identified sources of cash support, with emergency food provision and other support kicking in when entitlement to cash grants has run out, when those in need have a preference to directly access food, or cannot access cash support sufficiently quickly.

Current actions.

- The key organisations in the provision of support to people experiencing destitution are:
 - Dumfries and Galloway Council's Scottish Welfare Fund (SWF) Team.
 - The area's main foodbanks based throughout Dumfries and Galloway.
 - Other voluntary sector and faith based organisations providing food and other support on an ad hoc basis.
- Front line staff within the Council, NHS Dumfries and Galloway, the HSCP and third sector who are working with people on low incomes make referrals of people experiencing financial crisis/ severe food insecurity/ destitution to the Scottish Welfare Fund.
- Information about the Scottish Welfare Fund in Dumfries and Galloway is made available online, through social media and promoted through partners.
- Front line staff within the Council, the NHS and the third sector working with people on low incomes make referrals of people experiencing financial crisis/ severe food insecurity/ destitution to local foodbanks, and to other voluntary and faith organisations providing food on an ad hoc basis.
- A number of community fridge and small scale pantry projects are operated by community organisations and in community centres across the region, often supported by Fareshare, and running alongside cookery and other classes.
- Breakfast clubs and holiday programmes make a significant dent in the amount of money households with children must find for food, lunch clubs and other community meals, often but not exclusively for older people do the same.
- Some organisations may, on an ad hoc basis, buy or provide food for people they work with who are experiencing destitution.

| Action No. | Short Term Actions | Key Partners | Resources Required |
|------------|--|--|---|
| 1.1 | <p>The local version, or local versions, of the 'Cash First' leaflet' currently under design, emphasising the role of the Scottish Welfare Fund and other advice providers as first ports of call for those experiencing difficulties, is distributed widely across council, health and community based settings where people facing destitution may be.</p> <p>This Action would also be added onto the Long Term Actions Section to periodically review the content and information contained within.</p> <p>Detailed Evaluation of the effectiveness of each Leaflet produced will also be completed to effectively contribute to the production of the next, improved version.</p> | Apex, other Foodbanks, DAGCAS, community organisations including Action for Children etc, Food Network Scotland, | <p>Small additional cost for printing and web design</p> <p>Free Printing & Distribution to be completed by Food Network Scotland. Leaflets will be sent onto all Groups upon request through link sent on by WJ from Food Network Scotland</p> |
| 1.2 | A further leaflet based around a similar template is produced focused on the offer of family and community support which also carries information about food, and is distributed in the same way. | Family support/ mental health, DGHSCP, Aberlour & Community Food Providers | Small additional cost for printing and web design |
| 1.3 | <p>Mapping Exercise is carried out of foodbank and pantry provision across the region, to capture range of new provision being delivered in community centres and halls.</p> <p>1 - Mapping Food Providers - approach active Food Provider groups - where are they - what do they provide - when do they provide it - and are they willing to be added to third sector DG Locater App</p> <p>2 - Number of food pantries and possible planned expansion</p> <p>3 - Informal mapping - who/how many and where do referrals come from and where do they signpost too</p> | DGHSCP Food Providers Network | Within existing resources |

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| 1.4 | Application submitted for the funding from Scottish Government to support partnership based approaches to delivering cash first support as part of its action plan to end the need for foodbanks. | D and G Council with support from Sub Group 1 | Within existing resources |
| 1.5 | <p>Dumfries and Galloway Scottish Welfare Fund Team engages with two of the largest foodbanks in Dumfries and Galloway, and a small selection of their main referrers, and pilots a cash first approach to provision which:</p> <ul style="list-style-type: none"> • Is based on training of frontline staff within those organisations to make referrals to the Scottish Welfare Fund. • Enables assessment of the extra demands this generates on the Scottish Welfare Fund budget, and the extra demands placed on staff administering the fund. | D and G Council Scottish Welfare Fund Team, foodbanks, key referring organisations, DGHSCP | Action is subject to the identification of any additional resources necessary, potentially both in terms of staff and SWF budget. |
| 1.6 | Piloted training designed to build the capacity of front line staff across statutory and community organisations to identify and refer people in need of poverty related support (which is highlighted later in this action plan and under other action plans) includes consideration of food poverty and appropriate responses to the issue. | Foodbanks, Scottish Welfare Fund Team in conjunction with officers/ organisations designing training, | Within resources identified for training with the possibility of additional funding being secured to deliver this Project. |

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| 1.7 | Analysis is carried out to identify any other potential sources of cash first support, or dignified in kind support, including supporting the payment of fuel bills to avoid people facing a heat v eat or an eat and freeze situation, with an initial focus on the Fuel Bank Foundation- including consideration of how those paying month or quarterly can benefit. | D and G Council, Sub Group 1 Members & Liaison with Sub-Group 3 by WJ | Within existing resources |
| 1.8 | Investment is made in/ sought for one or more existing community fridge/ pantry project to explore issues of scaling up provision. | Food Providers Networks, DGHSCP | Small additional resource required |
| 1.9 | Consideration is given to the most effective ways of supporting people with no recourse to public funds, perhaps learning from other local authorities with higher numbers of people affected. | Foodbanks, community organisations, DGMA, D & G Council | Within existing resources. |
| 1.10 | Consideration is given to the appropriate use of the contact information gathered on local people at risk of food insecurity supported by organisations delivering the pandemic response- including many with whom services had not previously engaged, and collected by foodbanks on their clients, to communicate key messages about support for people facing or at risk of destitution, or otherwise at risk of poverty, and to increase awareness of advice and support services. | D and G Council, community organisations, DGHSCP, Food Providers Networks | Within existing resources |

| Action No: | Long Term Actions | Key Partners | Resources Required |
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| 1.11 | Cash first approach is rolled out across front line staff in Dumfries and Galloway in conjunction with the area's foodbanks, and a publicity campaign is conducted aimed at driving up awareness of the Scottish Welfare Fund, potentially including using the contact information discussed above. | D and G Council Scottish Welfare Fund Team, foodbanks, referring organisations | Action subject to investment of significant additional resources from Scottish Government |
| 1.12 | If sources of such can be found, this support is supplemented by additional cash and in kind crisis support, administered through both statutory and third sector organisations, including expanded support to people with energy bills. | Charitable trusts, community organisations, DGHSCP, TSDG Funding Officer | More effective tapping in to existing schemes, and potentially additional resources to key organisations for administering. |
| 1.13 | Training programmes rolled out to front line staff focused on identifying and referring people facing poverty to support include full discussion of food poverty. | Foodbanks, Scottish Welfare Fund team in conjunction with officers/ organisations designing training | Within resources identified for training |
| 1.14 | The area's foodbanks continue to meet the emergency food needs of local people unable to access the Scottish Welfare Fund or other such support, or whose needs are most effectively met by the direct offer of food, and to increase the quality and variety of support of produce and products they offer. | Foodbanks and other community food providers, Food Providers Networks | Additional resources |
| 1.15 | Learning from piloting of expansion of pantry approaches to meeting food need is applied to the creation of larger 'citizen supermarket' offers and increasing the number of pantry type offers targeted at people who have moved beyond food crisis but who can benefit from access to food at below market rates as they rebuild their finances. | Food Providers Networks, DGHSCP | Additional resources |

Service Objective 1.3

Reflecting the range of often complex issues impacting on people in receipt of Crisis Grants, other financial help or emergency food provision, or otherwise identified as being in or vulnerable to food insecurity, crisis services ensure that they are linked to appropriate income maximisation and advice, financial inclusion, employability and other support, capacity and connection building services as appropriate.

Current action.

- Scottish Welfare Fund and foodbank staff make referrals of people accessing support from them to advice and other appropriate services.
- DAGCAS has developed outreach provision at two of the area's foodbanks which will start when judged to be safe.

| Action No: | Short Term Actions | Key Partners | Resources Required |
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| 1.16 | A Links worker approach is piloted with one of the region's foodbanks, focused on direct provision of support to link clients to other support services, and on building the capacity of foodbank volunteers and staff to identify needs and make referrals to other support. The worker will be additional to existing Links workers based with the HSCP. | APEX Foodbank | Additional resources required (likely Trussell Trust) |
| 1.17 | Scottish Welfare Fund Team and foodbank staff receive training on referral to, and are linked to existing sources of information on, services that can deal with the wider range of issues. | Scottish Welfare Fund Team, Foodbanks, TSI D & G. | Within existing resources. |
| 1.18 | There is a review of the information and support available to people whose application to the Scottish Welfare Fund is refused. | Scottish Welfare Fund Team, Sub Group 1 | Within existing resources. |

| Action No: | Long Term Actions | Key Partners | Resources Required |
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| 1.19 | If new delivery of advice by DAGCAS within foodbanks is successful, the approach is replicated across more foodbanks/ distribution points/ community food providers. | DAGCAS, Foodbanks | Additional resources |
| 1.20 | If Links worker pilots are successful, all the region's foodbanks host outreach work by Links workers, level of additional provision, employment, mainstreaming issues to be determined. | Foodbanks, DGHSCP. | Additional resources required. |
| 1.21 | Robust referral processes are developed and put in place from foodbanks and the Scottish Welfare Fund to other organisations with a particular emphasis on development of a formal referral pathway for people whose applications are refused. | Scottish Welfare Fund Team, Foodbanks, TSI D & G. | Within existing resources. |

Overarching Objective 2:

Individuals and families have the financial resilience and capability, and digital skills and access, to effectively manage the financial challenges that they face, and where they can not, have access to the advice, cash and in kind support to help them to navigate key points of financial pressure in their lives.

Services Objective 2.1

Organisations delivering community based support to families seek to increase the financial resilience of the people they work with, through effective group, family and individual support which also links to advice services, affordable credit and savings providers and others working to reduce the financial pressures they face.

Current action.

A variety of third sector organisations, particularly community anchor organisations, deliver work with people at risk of poverty which looks to build confidence, skills, resilience and social connectedness, often supported by significant investment by D & G Council. This work may:

- Be delivered to a variety of groups, for example to young parents.
- Encompass a wide variety of issues such as literacy and numeracy, parenting, goal setting, and employability, often taking a whole life approach.
- Encompass peer, community champion and mutual support approaches.
- Involve face to face work in community venues and sometimes in people's homes.
- Be more or less formal, and be provided to individuals or to groups.
- Be delivered over time to a stable group, through a short course, or on a drop in basis.
- Include staff and volunteers identifying people they work who need the support of advice organisations and making referrals to them.

Other work includes:

- DGHSCP supporting a variety of programmes including a Digital Champions NHS Community Development Volunteer Programme in the West of the region, STEPs for Excellence (Personal Development), health and wellbeing activities, and NHS Community Development Volunteering.
- Several third sector organisations and the D & G Council Lifelong Learning Team partnering with Dumfries and Galloway College for the delivery of outreach adult education, employability and personal development courses.
- Family support provided through social work co-ordinated projects such as Family Hub 75 in Stranraer.
- Lifelong Learning Management of Money Course delivered by the Council's Lifelong Learning Team and developed with support from RBS, aimed at improving financial wellbeing, digital skills, confidence, numeracy and literacy.
- Personal development courses run by D & G Council Youth Work Team in conjunction with community organisations for young people not engaging with education.
- DAGCAS supporting group based work with inputs focused on money issues, and offering financial reviews to clients, particularly the most vulnerable clients, which include ways of reducing household outgoings as well as maximising incomes

| Action No: | Short Term Actions | Key Partners | Resources Required |
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| 2.1 | <p>Community anchor organisations carry out a brief self audit, using a template developed by the council, of the work, and the consistency of their practice within that work, they do to:</p> <ul style="list-style-type: none"> ○ Build the resilience of people in poverty including preventative / intervention for those on the edge of poverty ○ Identify poverty related issues impacting on the people they work with. ○ Provide appropriate information relating to benefits and money issues to people in poverty, or direct them towards such information. ○ Refer people to appropriate advice and support, including looking at the quality of the relationships with those providing such support. ○ Link advice organisations into their capacity building work. | D & G Council, community anchor organisations, TSDG | Within existing resources. |
| 2.2 | Following on from the audit, a training programme for front line staff of community anchor organisations is piloted encompassing work on understanding poverty and its drivers, using conversations, information and other aspects of engagement to identify people in need of support and to make appropriate referrals in response. | D & G Council, DAGCAS, community anchor organisations, TSDG, DGHSCP | Additional resources required |
| 2.3 | Organisations working with people in poverty review their information provided on Dumfries and Galloway Third Sector Locator Map to ensure it is accurate, or ensure that such information is added to the map. | TSDG, Sub group members, Third sector | Within existing resources. |
| 2.4 | DAGCAS reviews the extent of the engagement it has had with community organisations in the past and the potential to redevelop and expand that in the future. All previous drop ins and new locations are currently being investigated (WJ to check on other engagement work completed) | DAGCAS | Within existing resources. |
| 2.5 | The NHS reviews the success of work previously funded aimed at supporting clients experiencing domestic abuse with financial awareness raising and confidence building work. Depending on findings from this work identify next steps / future progress | DGHSCP / include other organisations as lead once WJ discussed | Within existing resources. |

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| | | WJ to discuss with K Herriott to understand other project work carried out | |
| 2.6 | D & G Council Communities Directorate identify potential partners for work focused on building financial capability and resilience, and share information on the range of their current provision with all third sector organisations across the Region | D & G Council Communities Directorate | Within existing resources. |

| Action No: | Long Term Actions | Key Partners | Resources Required |
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| 2.7 | Increasing investment in community based financial resilience building work is increased, through the alignment of requirements associated with investment in community anchor organisations with Council Area Committee funding, and resources from the HSCP with the objectives of the Poverty and Inequalities Partnership | D & G Council, NHS Dumfries and Galloway, TSDG | Alignment of existing resources, additional resources. |
| 2.8 | Advice providers and other money-focused organisations are fully involved in delivering key aspects of those inputs, and there are robust referral relationships in place between community anchor organisations and key advice providers. | D & G Council, DAGCAS, Social Security Scotland, The Energy Agency, community anchor organisations. | Additional resources |
| 2.9 | The Third Sector Dumfries and Galloway Locator Map is fully up to date and widely used by staff from community anchor organisations supporting people in poverty. | TSDG, Sub Group members, Third sector | Within existing resources. |
| 2.10 | If successful, the pilot training programme is rolled out to front line staff across Dumfries and Galloway, with the aim of ensuring that every engagement with someone experiencing or at risk of poverty is an opportunity to engage on the issues and respond appropriately. | D & G Council, DAGCAS, community planning partners | Additional resources required |
| 2.11 | Regular campaigns on poverty related issues are run linking Dumfries and Galloway Council, advice providers/ others working on money related issues, and community organisations, the latter providing key routes into the community engagement which would be at the heart of them. | D & G Council, DAGCAS, Social Security Scotland, The Energy Agency, community anchor organisations, DGHSCP | Additional resources required |

Services Objective 2.2:

Services deliver high quality, community based inputs aimed at building people's digital skills, and backed by work to reduce financial barriers to accessing the internet.

Current actions.

- Summerhill Community Centre through its new digital champions project provides a model for interventions supporting people experiencing poverty to get online.
- The Castle Douglas IT Centre deliver a range of community based Digital Inclusion Projects throughout the Region, building on the work done during the Covid 19 Pandemic.
- The Hub are also digital champions and deliver; the Getting Connected Project which supports people with limited access to the internet, literacy or numeracy problems to complete online forms, supported by volunteers with lived experience; Basic Computer Skills And Money Matters one to one sessions at times and the pace set by the learner which aim to get people using the internet for everyday life, complemented by loans or distribution of devices and dongles.
- TSDG support the delivery of the SCVO Digital Connection National Project.
- Schools in Dumfries and Galloway have been key to the distribution of IT hardware to pupils in need as part of the pandemic response supported by the Education team.

| Action No: | Short Term Actions | Key Partners | Resources Required |
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| 2.12 | <p>Information on digital inclusion projects operating across the region is collated and disseminated to partners for onward dissemination, including in relation to ongoing support offered through schools. Input narrative received from Rose Murdoch, KKDT on the CLD Digital Awards Project which has recently been completed.</p> <p>Online and hardcopies of information to reach the digital excluded individuals for accessing digital support would be made available to all Group Members.</p> <p>The Remade Project which is managed by Glasgow City Council will be investigated by WJ and more information provided to the next Sub-Group Meeting and Claire/Wendy will raise with Valerie W to ascertain if this would be a potential project which NHS Dumfries & Galloway Would wish to support.</p> | Digital inclusion projects, TSI D & G, DGHP, Loreburn | Within existing resources |
| 2.13 | The Digital Champions approach (Summerhill approach) is piloted with identified community based organisation in Dumfries and Galloway. | Community anchor/ community based training organisation, TSDG | Additional resources |
| 2.14 | Further work is done to highlight the recycling work of the Castle Douglas IT Centre across the region with the aim of the donations of IT equipment that they receive in conjunction with Action Point 2.12. | Castle Douglas IT Centre, TSI D & G, DGHP, Loreburn | |
| 2.15 | <p>Community anchor organisations investigate with people they are working with the extent to which access to credit is an issue blocking their access to appropriate IT hardware.</p> <p>The TSDG Digital Inclusion Report is due to be published in the Autumn & we have the potential to identify other barriers through this Project. Any relevant actions from this Report can be added into this Sub-Group Action Plan.</p> | Community anchor organisations | Within existing resources |
| 2.16 | Loreburn, DGHP and Dumfries and Galloway Council investigate potential use of purchasing/ negotiating power to reduce cost of acquiring IT hardware for people on low incomes. | Loreburn, DGHP and Dumfries and Galloway Council, DGHSCP | Within existing resources |

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| 2.17 | Pilot promotion of Credit Union and Community Development Finance Initiative loans to people who are digitally excluded and engaging with community organisations as a means of accessing digital devices and connectivity | Solway Credit Union, CDFIs, Stranraer Credit Union | Within existing resources |
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| Action No: | Long Term Actions | Key Partners | Resources Required |
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| 2.18 | Continue and enhance investment in the work of digital inclusion projects. Continue and enhance investment with the ongoing projects / research currently progressing by TSDG | D & G Council, NHS D & G, TSDG | Additional resources |
| 2.19 | Subject to positive evaluation, roll out the Digital Champions approach to other areas of Dumfries and Galloway with the initial roll out in Nithsdale and next stages whole system approach across all areas of the Region | Community anchor/ community based training organisation | Additional resources |
| 2.20 | Subject to proof of concept, Loreburn, DGHP and Dumfries and Galloway Council use purchasing/ negotiating power to reduce cost of acquiring IT hardware for people on low incomes. Consideration of other Housing Associations – Cunningham, Irving, Home – WJ to approach | Loreburn, DGHP and Dumfries and Galloway Council | Within existing resources |

Outcome 2.3:

People living in poverty face lower financial barriers to accessing the internet.

Current Actions

- Work is being done to increase the access of people in poverty to devices:
 - The Castle Douglas IT Centre runs a regionwide project refurbishing donated second hand equipment which is then distributed on to families and individuals in need throughout the region, alongside the provision of on-going IT Support, and funded through a variety of sources, including The Council.
 - Third Sector Dumfries & Galloway deliver a joint project in conjunction with Connect Scotland through which Laptops and equipment are supplied and then distributed to people experiencing digital exclusion who are being supported by a network of third sector organisations.
 - Schools in Dumfries and Galloway have been key to the distribution of IT hardware to pupils in need as part of the pandemic response supported by the Education team.
 - DGHSCP is working with partners and communities to deliver digital inclusion initiatives through Connect Scotland
- This work is sometimes linked to community based provision building digital skills and confidence, including initiatives such as:
 - The Summerhill Community Centre through its new digital champions project provides a model for interventions supporting people experiencing poverty to get online.
 - The Castle Douglas IT Centre deliver a range of community based Digital Inclusion Projects throughout the Region, building on the work done during the Covid 19 Pandemic.
 - the hub's Getting Connected Project, Basic Computer Skills And Money Matters courses which offer one to one support and are complemented by loans or distribution of devices and dongles.
 - The TSI D & G Connecting Scotland project links to digital volunteers who trained specifically
 - The DGHSCP Digital Health Strategy includes action on digital inclusion and use of Assistive Inclusive Technology for hard to reach groups.

| Action No: | Short Term Actions | Key Partners | Resources Required |
|-------------------|---|--|------------------------------------|
| 2.21 | Information on current digital inclusion provision is shared with front line statutory, including NHS, and third sector staff for promotion/ dissemination to clients/ people using their services. Highlighting where people can access free products/connectivity across the Region | Sub group 1, IT providers, statutory and third sector frontline staff | Within existing resources |
| 2.22 | Further work is done to highlight the IT refurbishment work of the Castle Douglas IT Centre across the region, and increase the donations of IT equipment that they receive including the connectivity devices | Castle Douglas IT Centre, statutory and third sector frontline staff | Within existing resources |
| 2.23 | Advice, IT training and community organisations investigate with people they are working with the extent to which access to credit is an issue blocking their access to appropriate IT Hardware with additional focus on the connectivity costings with consideration also being given to the benefit of social broadband tariff. This Action will link in with Action Point 2.2 of this Action Plan. WJ to contact Moira Charters re Loreburn report with a focus on the Strategic discussions around the connectivity issues experienced by social housing tenants. | DAGCAS, community anchor/ training organisations. | Within existing resources |
| 2.24 | The Council, RSLs and community organisations promote/signposting to options available on pricing which are currently available through Price Comparison Websites, Advice Organisations etc. | D & G Council, DAGCAS Loreburn, DGHP, third sector/ community organisations. | Within existing resources |
| 2.25 | Loreburn, DGHP and Dumfries and Galloway Council investigate potential use of collective switching options to reduce broadband costs including the investigation/opportunity to identify social broadband tariff options | Loreburn, DGHP and Dumfries and Galloway Council | Within existing resources |
| 2.26 | Loreburn, DGHP and Dumfries and Galloway Council investigate potential development of purchasing/ negotiating power options to reduce cost of acquiring IT hardware for people on low incomes | Loreburn, DGHP and Dumfries and Galloway Council | Within existing resources |
| 2.27 | Pilot promotion of credit union and Community Development Finance Initiative loans to people engaging with community organisations. To purchase/access digital devices and connectivity | Solway Credit Union, Stranraer Credit Union, CDFIs | Within existing CU/ CDFI resources |

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|------|--|------------------------|---------------------------|
| 2.28 | DGHSCP to consider widening partner involvement in Assistive Inclusive Technology Developments which are currently being developed regionwide. | DGHSCP and Sub-Group 1 | Within existing resources |
|------|--|------------------------|---------------------------|

| Action No: | Longer Term Actions | Key Partners | Resources Required |
|-------------------|--|---|---|
| 2.29 | Continue and enhance investment in the work of the Castle Douglas IT Centre around the provision of hardware/ devices. Investigate the Potential to expand the CD IT Centre Model / identify opportunities for other organisations/communities to replicate this model in other areas within the Region. | Castle Douglas IT Centre, D & G Council | Potentially additional resources |
| 2.30 | Subject to development of a robust model, Loreburn, DGHP and Dumfries and Galloway Council develop collective switching option to reduce cost of broadband access for tenants/ people on low incomes alongside continued promotion of individual switching options. This Action will be delivered in conjunction with Action Point 2.25. | Loreburn, DGHP and Dumfries and Galloway Council | Small level of additional resource for IT |
| 2.31 | Subject to development of robust model, Loreburn, DGHP and Dumfries and Galloway Council use purchasing/ negotiating power to reduce cost of acquiring IT hardware (both new and recycled) for people on low incomes, and promote through IT training providers. | Loreburn, DGHP and Dumfries and Galloway Council | Within existing resources |
| 2.32 | Roll out of piloted ethical and affordable credit union/ CDFI loans/ retail options to support access to IT hardware for people on low incomes, possibly linked to action using bulk purchasing/ negotiating power. | Solway Credit Union, Stranraer Credit Union, CDFIs Loreburn, DGHP and Dumfries and Galloway Council | Within existing CU/ CDFI resources |

Services Objective 3.1.

The Scottish Welfare Fund and community-based organisations become more effective in their provision of cash and in kind support to more people facing challenges making significant household purchases/ meet significant household costs, particularly at times of changes in circumstances such as taking up a new tenancy.

Current action.

- The Council's Scottish Welfare Fund Team promotes the availability of the Community Care Grant alongside Crisis Grants.
- Referrals to the Team at appropriate times are standard for people in receipt of housing support. Referrals of people needing CCGs are made to the Team by other advice and community organisations.
- There are three furniture projects operating in the area serving Wigtown, Nithsdale, Annan and Eskdale, which also offer Starter Packs; Stranraer Reuse, SHAX and Newstart Recycle. Apex do starter packs in Wigtownshire.
- Other community organisations provide a range of in kind support on ad hoc basis to people in need including bedding, furniture, carpets, kitchen equipment and appliances, and other electronic goods. Some referrals will be made to these organisations by the SWF team and advice organisations.
- Cash for Kids Grants at Christmas Project is delivered across the region with the support of wide range of partner organisations ensuring duplication is avoided and maximising grants allocated.
- Loreburn deliver:
 - SFHA grants awards for additional support to first time tenants who are in need of additional items / dedicated support for their new Tenancies.
 - Meter top up grants to tenants who are struggling with energy costs who need extra assistance to avoid their power supplies being cut off or if they are struggling with managing their finances and are falling into arrears.
 - Outreach work with people in need at Fed Up café in Stranraer through community engagement worker.
- There is a range of community based support for people who are homeless or who are at risk of homeless, for example the rent deposit scheme operated by the hub.
- the hub partner with Home Heating Advice Scotland in a short term scheme making direct payments to utility companies on behalf of people using oil and LPG, electricity and gas, whether they are paying by prepayment meter, quarterly or by Direct Debit. They previously ran a scheme providing cash subsidized to people in fuel poverty reliant on oil, coal, or calor gas.
- DAGCAS provide energy top up vouchers for any private or social rented tenants needing emergency fuel top ups, using Scottish Government Covid 19 Hardship Funding allocated through D & G Council.

| Action No: | Short Term Action | Key Partners | Resources Required |
|-------------------|---|--|---|
| 3.1 | The SWF team and housing options and homelessness teams, the third sector, and the advice sector review their links to each other in relation to supporting access to Community Care Grants, in kind support, and their links to affordable credit providers. | D & G Council Scottish Welfare Fund and Homelessness teams, DAGCAS, Social Security Scotland, TSDG | Within existing resources |
| 3.2 | The SWF team meet with partner organisations and establish a mechanism to ensure that claimant feedback identifies issues/timeliness in delivery, identify barriers and further improves customer service. | D & G Council Scottish Welfare Fund, DAGCAS, community anchor organisations, TSDG | Within existing resources |
| 3.3 | Community anchor organisations, and RSLs review the in-kind support they provide to people in need of support to equip their home properly, assessing the extent to which there is need that they cannot meet, whether there are goods they have issues providing and whether there are groups that they are less engaged with, and exploring with furniture recycling projects the Reuse Project Stranraer, Newstart Recycle Annan and SHAX Dumfries how they can best target support to maximise impact and avoid duplication including identifying any barriers. Wendy – to discuss with other RSLs and add in once completed. | DGHP, Loreburn, Community anchor organisations with support from D & G Council | Within existing resources |
| 3.4 | The Hub in partnership with Home Heating Advice Scotland is a long-term scheme making direct payments to utility companies on behalf of people using oil and LPG, electricity and gas, whether they are paying by prepayment meter, quarterly or by Direct Debit. They previously ran a scheme providing cash subsidised to people in fuel poverty reliant on oil, coal, or calor gas, | The Hub, D & G Council Homelessness Team, Home Heating Advice Scotland | Within existing resources |
| 3.5 | Community anchor organisations, Loreburn and DGHP include information within newsletters, websites and via social media covering sources of support that are available, and the former, and furniture recycling projects target printed materials and electronic information at community | RSL's, Community anchor organisations | Within existing resources, additional resources for |

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| | organisations and centres, and at schools for dissemination, including through newsletters, e mails, school digital apps and foodbank users. | | new printed materials. |
| 3.6 | All training developed under each of the Action Plans includes inputs focused on the cash based in kind support within communities. Sub-Group Action Plan 2 and 3 will be amended to reflect this update. | D & G Council Scottish Welfare Fund, In kind support providers, | Within resources identified for training |

| Action No: | Action | Key Partners | Resources Required |
|------------|--|--|---|
| 3.7 | The Scottish Welfare Fund Team conducts a publicity campaign aimed at driving up awareness of Community Care Grants, and encouraging referrals of people who could benefit from them. | D & G Council Scottish Welfare Fund Team | Action subject to investment of significant additional resources from Scottish Government |
| 3.8 | There are robust referral routes between the SWF team, community organisations, the advice sector, and those providing other housing or related support services in the community. | D & G Council Scottish Welfare Fund and Homelessness teams, DAGCAS, Social Security Scotland, TSDG | Within existing resources. |
| 3.9 | Source and increase investment in Regionwide Rent Deposit Scheme, if need identified by review of existing project currently being delivered by The Hub, Dumfries. | The Hub, other community anchor/ support/ homelessness organisations. | Additional resources. |
| 3.10 | There is a strategic approach, accompanied by investment, taken to the provision of in kind support to people in need across Dumfries and Galloway, ensuring that no matter in which community someone in need lives, they are able to access some assistance. This would include as a minimum access to upcycled furniture and starter packs. | Community anchor organisations, furniture recycling projects, DGC | Additional resources |
| 3.11 | Wherever appropriate, the SWF team, community anchor organisations, the advice sector and housing providers offer information and referral to affordable credit providers for people looking to furnish/ equip their home. | D & G Council Scottish Welfare Fund, community anchor organisations, furniture recycling projects, DAGCAS, credit unions and other affordable credit | Within existing resources |

