



FOREWORD

Claudine Russell, Cabinet Member for Communities, Leisure and Arts and Leader of the Council.

Maidstone Borough Council's commitment to its residents is set out in our Strategic Plan 2019-2045, which sets the vision for the future, recognising that as a Council, we need to maintain the ability to be agile and responsive to changing needs. The past few years have presented significant challenges for everyone. The impact of a global pandemic, our recovery from it and the cost-of-living crisis have heightened the need for us to support our communities to be resilient.

A key feature of our Strategic plan is collaboration. In this Preventing Financial Exclusion Strategy, we recognise the work we have achieved together in recent years – in partnership with our communities and local and national partners; from the individuals and community groups across Maidstone, including our Parish Councils who we have been fortunate to work with, and alongside, to our local, strategic partners.

Working together helps ensure that we utilise the available resources to increase accessibility and maximise support for our communities.

Essential to the Council's commitment to economic prosperity and a 'thriving place' are education and employment. In creating these opportunities, not only are skill levels increased, but the earning potential of our residents are raised. This is reflected in Priority 1: Access to financial services, maximising income and debt advice and Priority 3: Education and employment in this Strategy.

There is an intrinsic link between health and housing and the consequences of poor health and housing on financial capabilities and vice versa. This strategy will seek to address those underlying causes through holistic and complimentary initiatives. This is reflected in **Priority 2:** Mental health and wellbeing and **Priority 4:** Food and fuel poverty in this strategy.

Maidstone Borough Council is committed to supporting vulnerable residents to ensure no one is left behind. On 25 January 2023, The Cabinet agreed that Poverty would be included as an additional, protected characteristic, as part of its Public Sector Duty under the Equality Act 2010. Those on low incomes and with certain protected characteristics are more likely to be paying extra costs for essentials, however, it is also important when considering the impact of Council decisions to look beyond preconceived ideas of poverty and disadvantage and consider the impact of poverty more holistically. This strategy is reflective of this assertion.

► **This strategy, and accompanying action plan, responds to local need and has been informed by local and national data and insight, this will provide an ongoing measurement of impact and inform its direction going forward.**

KEY ACHIEVEMENTS

The Council's **Community Resilience Grant Fund** was established in 2020/21 to support our Voluntary and Community Sector with an ability to effectively support communities in their recovery from the pandemic. **To date three rounds of funding have been delivered:**



March 2022



We supported 20 groups with projects designed to build stronger communities and help prevent isolation and loneliness. **Total awarded £58,429.00.**

December 2022



We supported 17 groups with projects designed to build stronger communities and help residents with mental health and wellbeing. **Total awarded £29,586.00**

August 2023



We supported 19 groups with projects designed to improve physical and mental wellbeing. **Total awarded £54,290.00.**

✔ Our Helping You Home Scheme assists those who are ready to be discharged from hospital by preparing their homes in advance to ensure they are safe and have necessary support in place. **During 2020/21, 496 referrals were successfully dealt with under our Helping You Home Scheme**, despite the challenge that the pandemic brought.

✔ In partnership with Kent County Council, **we have delivered 6 bi-annual Reframe for Resilience: Being Trauma Aware in Our Community events** targeted at professionals to develop understanding around how to be trauma aware within an organisation

✔ In partnership with **Beam**, we have **supported 50 people who were homeless or at risk of homelessness with finding employment and stable accommodation**

✔ The Council delivered **23 business support workshops in 2023 helping a total of 1,127 local businesses.**

Through the Household Support Fund, the Council has helped:

- **503 households with crisis support vouchers for food and fuel;**
- **292 households using the Hardship Fund for essential items or to reduce debt;**
- **93 households using the Welfare Fund; and**
- **Has increased income by a total of £62,913.85 in unclaimed benefits per annum.**



Throughout 2023, **the Council launched three community larders in Shepway, Park Wood and Trinity House which help 200-250 households each week** with food insecurity, improving their health, and supporting them with the increasing cost of living.

62 Voluntary and Community Sector groups have been funded to provide food, fuel and wider household essentials through local initiatives as part of a grant scheme funded from the Household Support Fund. **£294,800 has been awarded across the four tranches of the fund.**



The Council launched a pop-up Eco-Hub information centre in The Mall in 2023 to support residents in living more sustainably, saving money and reducing their carbon footprint **resulting in a total of 1926 visitors.**

We delivered **500 eco-bags** to residents that contained information and resources enabling them to live more sustainably.



We have acted against landlords with significant hazards in their homes, including upgrading energy efficiency and heating systems. **The EPC of 652 properties have been improved so far.**

OUR VISION AND PRIORITIES



In recent years the term ‘financial inclusion’ has become more prevalent in our everyday vocabulary.

However, with all of the focus on financial inclusion, far less people talk about or define financial exclusion. It is the impact of financial exclusion that this strategy seeks to respond to.

Individuals and communities without access to common financial services are often, but not exclusively, excluded because of their socio-economic status. Financial exclusion creates barriers not only to financial services such as benefits and debt advice but also to education and employment and negatively impacts physical and mental health with reduced access to basic needs such food and warmth.

By responding holistically to financial exclusion across 4 priority areas so we can maximise opportunities for our residents. Financial inclusion is a priority for the Council, and it will challenge exclusion wherever it occurs:

1

Priority 1: Access to financial services, maximising income and debt advice

2

Priority 2: Recognising the impacts on physical and mental wellbeing

3

Priority 3: Improving chances, through education, skills and employment

4

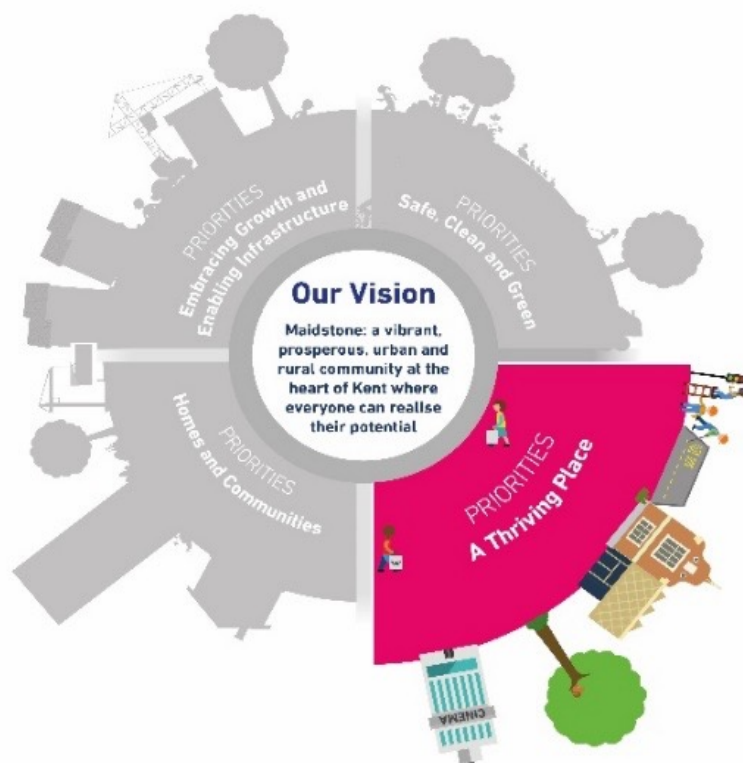
Priority 4: Tackling food and fuel poverty

OUR VISION AND PRIORITIES

Continued

This Strategy supports the Council's Strategic Priorities:

A Thriving Place and Homes and Communities and its cross-cutting objective:
Deprivation is reduced, and social mobility is improved.



NATIONAL CONTEXT

The rising global and UK cost of living, driven by increased food and energy prices, compounded by the conflict in Ukraine and the ongoing COVID-19 recovery, poses intricate challenges.

In November 2023, the UK unemployment rate stood at 4.2% with 1.46 million people aged 16+ unemployed. Unemployment levels increased by 16,000 since the previous quarter, by 216,000 on the year, and were 84,000 above pre-pandemic levels¹. Approximately 5.4 million people in the UK were claiming Universal Credit, up from around 2.4 million in January 2020, while 61% of that cohort were unemployed².

When asked about their experiences of paying energy bills in January of this year, 41% of UK adults found it very or somewhat challenging to afford them, while around half (45%) were reducing their fuel usage, including gas and electricity, due to the increasing cost of living³. 62% of adults reported spending less on non-essentials due to increased living costs⁴ and 27% of households stated they would not be able to afford an unexpected expense of £850 or more, with higher percentages among disabled adults (40%), renters (53%), and disabled adults who were renting (66%)⁵.

Although average house prices decreased by 1.2%, private rental prices in the UK have experienced a record-high growth rate, surging by 6.2% in the year to November 2023, marking the largest annual percentage change since 2016⁶.

Over the two-year period from November 2021 to November 2023, the overall price of food and non-alcoholic beverages rose by approximately 27%, compared to a 9% increase in the preceding 10 years. As such, nearly 4 in 10 (38%) adults reported spending more than usual on food shopping in the past two weeks, while approximately a third (36%) said they were buying less food, with higher food costs cited as the most common reason⁷.

These statistics indicate financial strain, with a notable percentage struggling to afford energy bills, leading to reduced fuel usage and cutbacks on both essential and non-essential spending.

They also expose financial disparities, particularly among disabled adults and renters, and a pervasive impact on daily life in our communities. Addressing these multifaceted factors is central to fostering economic resilience and ensuring a sustainable, equitable future for Maidstone.

1. <https://commonslibrary.parliament.uk/research-briefings/cbp-9366/>
2. https://lginform.local.gov.uk/reports/lgastandard?mod-metric=13383&mod-period=48&mod-area=E92000001&mod-group=AllRegions_England&mod-type=namedComparisonGroup
3. <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costoflivinginsights/energy>
4. <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costoflivinginsights/spending>
5. <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costofliving/latestinsights#:~:text=The%20cost%20of%20living%20has,putting%20further%20pressure%20on%20prices.>
6. <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/indexofprivatehousingrentalprices/december2023>
7. <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/november2023>

LOCAL CONTEXT

Low levels of financial resilience following the period of austerity and welfare reform combined with the impacts locally of the Covid-19 pandemic and the ongoing cost of living crisis have led to a decrease in levels of financial resilience and an increase in need for support among some of the borough's most vulnerable. This includes low-income households, those with disabilities, refugees, as well as pensioners and unemployed residents.

Maidstone is often considered to be an affluent borough in terms of financial capability and overall deprivation; however, it has four areas of high deprivation which are within the top 10% of the most deprived neighbourhoods in the country. These four areas are located within the following three wards - Shepway South, Park Wood and High Street⁸. There are 3,172 households living in relative poverty in Maidstone with a monthly income that is, on average, £340.00 below the poverty line⁹.

Unemployment across the borough stands at 3%, with the High Street (6.9%), Park Wood (4.5%), Fant (3.5%) and North (3.0%) having the highest

Low levels of financial resilience following the period of austerity and welfare reform combined with the impacts locally of the Covid-19 pandemic and the ongoing cost of living crisis have led to a decrease in levels of financial resilience and an increase in need for support among some of the borough's most vulnerable. This includes low-income households, those with disabilities, refugees, as well as pensioners and unemployed residents.

unemployment rates. As of October 2023, 13,857 Maidstone residents were on Universal Credit, an increase of 9.4% on the previous year¹⁰.

This landscape has led to a rise in social welfare needs. Currently, 9,505 households in Maidstone are receiving council tax support. There are 4,022 children living in families with absolute low income, representing 11.9% of the child population in the area¹¹. Fuel poverty affects 5,855 households, equating to 8.5% of all households, while food security issues are also prevalent with 8.8% of households struggling to afford food, 9.7% concerned about their food supply, and 4.2% experiencing hunger¹².

The 2022/23 Council Residents' Survey reflects these sentiments, with 40% of low-income households stating they had stopped buying essentials. 26% of respondents reported using a food bank, while nearly a third (27%) of households revealed they had to choose between heating and eating.

Those who are financially excluded, typically those facing poverty or disadvantage, often grapple with meeting basic living expenses, managing money,

and planning for the future. They may also struggle with problem debt, rent arrears, homelessness, and encounter barriers to mainstream financial services. We recognise that financial exclusion can impact individuals and groups that may not have previously engaged in support services or sought help before. It is essential this strategy responds to the wider impacts of financial exclusion to ensure that no one is left behind. The actions to support delivery of this strategy are data led and whilst responsive to crisis and immediate need, it is intended that this strategy will contribute to longer term impacts to increase financial inclusion in Maidstone.

8. English indices of deprivation 2019 - GOV.UK (www.gov.uk)

9. <https://www.kent.gov.uk/about-the-council/information-and-data/facts-and-figures-about-Kent/deprivation-and-poverty#tab-2>

10. <https://www.kent.gov.uk/about-the-council/information-and-data/facts-and-figures-about-Kent/economy-and-employment>

11. <https://www.kent.gov.uk/about-the-council/information-and-data/facts-and-figures-about-Kent/deprivation-and-poverty#tab-2>

12. <https://www.kent.gov.uk/about-the-council/information-and-data/facts-and-figures-about-Kent/deprivation-and-poverty#tab-2>

PRIORITY 1

Access to financial services, maximising income and debt advice



Why is this important?

► **Income maximisation and access to financial support is essential to the Council's ability to deliver on its strategic priority: A Thriving Place.**

Priority 1 aims to provide residents with access to skills and awareness of effective debt management tools to increase financial literacy and resilience. Together, access to financial services, income maximisation and debt advice fosters economic empowerment by covering basic needs, promoting savings and investments, and enhancing the overall quality of life.

In 2021/22, 6 million people were in 'very deep' poverty with an income far below the standard poverty line with the poorest families' income standing 59% below that line. In 2022, 3.8 million people experienced destitution where they could not afford to meet their most basic needs to stay warm, dry, clean and fed¹³. The number of people living in absolute poverty in the UK is projected to

rise by 300,000 in 2025¹⁴, whilst a record number of income-related benefits and social tariffs remain unclaimed¹⁵ and national debt continues to mount¹⁶

As of December 2023, there were 10,156 low-income households in Maidstone with 1,147 households in High Street ward and 1,053 in Park Wood¹⁷. 3% of the working age population were unemployed and in October 2023, 13,857 residents were on Universal Credit compared with 12,665 the previous year¹⁸. Throughout 2023, there has been a steady increase in the number of residents claiming Universal Credit, and 2023 represents the year in which the number of people claiming Universal Credit is at its highest since 2018¹⁹.

Further to this, the Digital Exclusion Index ranks one area in the Shepway South ward in the top 10% of most digitally excluded areas in the UK, with other areas of concern including Harrietsham and Lenham, Shepway North, East, Allington and Fant²⁰.

Low-income and digitally excluded households may be less resilient when faced with financial challenges putting them at greater risk of homelessness, spiralling debt, an inability to meet basic living costs, and/or simply unable to claim support available and suffer unnecessary hardship as a result.

13. <https://www.jrf.org.uk/uk-poverty-2024-the-essential-guide-to-understanding-poverty-in-the-uk>

14. <https://www.resolutionfoundation.org/app/uploads/2023/09/LSO-Summer-Update-2023.pdf>

15. <https://policyinpractice.co.uk/new-analysis-missing-out-19-billion-of-support-goes-unclaimed-each-year/>

16. <https://moneyadvisor.co.uk/average-debt-uk/#:~:text=Total%20debt%20in%20the%20UK,mortgages%2C%20stood%20at%20%2A365%2C756.>

17. Policy in Practice Low Income Family Tracker dashboard.

18. <https://www.kent.gov.uk/about-the-council/information-and-data/facts-and-figures-about-Kent/economy-and-employment>

19. The transition from legacy benefit systems onto Universal Credit can account for some of this increase.

20. <https://britishredcross.maps.arcgis.com/apps/webappviewer/index.html?id=4b599f94d2d04d6496cc8b2d89911f62>

PRIORITY 1

WHAT HAVE WE ALREADY DONE



Data-led Interventions

- 1 In partnership with our local registered social housing landlords, we have delivered campaigns to maximise the take up of unclaimed benefits amongst low-income households including Pension Credit and Council Tax Reduction (ongoing).
- 2 We have used Xantura's One View data platform to identify households who are at risk of homelessness due to financial exclusion and engaged with them via targeted interventions to prevent homelessness and improve financial resilience (ongoing).
- 3 Using Policy in Practice's Low Income Family Tracker (LIFT) dashboard, we have been able to quickly identify and access information on households in need of support, understand and improve residents' financial resilience, reduce problem debt, possible evictions and homelessness and food and fuel poverty, and increase maximum income of households across the borough. This has included campaigns to increase uptake of Council Tax support, Pension Credit and Severe Disability Premium (ongoing).

PRIORITY 1

WHAT HAVE WE ALREADY DONE



Income Maximisation and Debt Advice

1

We have assisted individuals with sustaining accommodation or moving on from temporary accommodation with targeted use of discretionary housing payments and exceptional hardship payments (funding due to end).

2

Maidstone's Citizen Advice Bureau has piloted a debt advice provision at the Council's community hub Trinity House, supporting residents in moving from temporary accommodation into permanent housing (ongoing).

3

The Council has created a single point of contact for residents experiencing financial hardship which acts as a conduit for internal and external services and aims to maximise support for vulnerable residents including help with completing application forms and signposting (ongoing).

PRIORITY 1

WHAT HAVE WE ALREADY DONE

Partnership Working

1

In partnership with local organisations, we have delivered cost of living roadshow events across the borough which provided support and signposting to internal and external key services such as Council Tax, Benefits, Housing and Homelessness Prevention, Citizens Advice, Maidstone Mind, Princess Project, Fusion Healthy Living Centre, Involve, Golding Homes and more (one-off).

2

The Council has established an Inclusion Board comprised of representatives from key council services and external partners who monitor and respond to inclusion needs in areas such as digital, finance, health and housing (ongoing).

3

Working with the Illegal Money Lending Team and Golding Homes, we have delivered a number of events centred around the use of loan sharks to help increase awareness and engagement (ongoing).



PRIORITY 1

WHAT HAVE WE ALREADY DONE



Communication and Signposting

1

We have designed an 8-page cost of living support information pull-out which was included in the Council's in-house magazine 'Borough Insight' delivered to 81,542 households in Maidstone (one-off).

2

The Council organised and delivered a volunteering and funding event to groups across the Voluntary and Community Sector (VCS) with 1:1 mentoring sessions and keynote speakers (ongoing).

3

We have provided online events to share information and best practice on new and emerging funding and initiatives with the Voluntary and Community Sector (VCS) (ongoing).

AREAS OF FOCUS

Priority 1: Access to financial services, maximising income and debt advice				
Commitments	Actions	Responsibility	Start	Finish
<p>We will use data and partnership working to implement a place-based approach through service mapping and data sharing to ensure we have enough resources in the right places.</p>	<p>Ensure all resources regarding financial services, maximising income and debt advice are in one place and up to date on the Maidstone Borough Council website. NEW</p>	<p>Transformation and Digital Services/Policy, Communities and Engagement</p>		
	<p>Work with partners and the Voluntary and Community Sector to fill the gaps identified through service mapping and data sharing. NEW</p>	<p>Policy, Communities and Engagement/Information and Analytics</p>		
	<p>Support the Voluntary and Community Sector (VCS) through the remaining Community Resilience Fund with a small seasonal funding pot e.g., summer holidays and winter for schemes to support access to financial services, maximising income and debt advice. ONGOING</p>	<p>Policy, Communities and Engagement</p>		
<p>We will work with local partners to ensure residents in need of support are never turned away or passed from service to service or organisation to organisation.</p>	<p>Implement a 'no wrong door' initiative via the Inclusion Board; explore with Inclusion Board partners an agreed mechanism to share information that provides immediate local join up, information sharing, contact and communication on all matters relating to financial inclusion. NEW</p>	<p>Inclusion Board/Policy, Communities and Engagement</p>		

<p>We will support vulnerable groups at risk of financial abuse</p>	<p>Partner with local banks, GP surgeries, local chemists and the JobCentre to support those affected by domestic and/or financial abuse through the initiative 'Ask Ani'. NEW</p>	Housing and Inclusion		
	<p>Introduce a Housing Officer Domestic Abuse Specialist (HADAS) officer and continue to provide Domestic Abuse Champions. NEW</p>	Housing and Inclusion		
	<p>Continue to adhere to our statutory duty under the Modern Slavery Act in responding to Modern Slavery and Trafficking concerns, including referring and signposting potential victims to local services and support. ONGOING</p>	Community Protection		
<p>We will use predictive and preventative data to identify trends in vulnerable households that may benefit from support to increase financial inclusion.</p>	<p>Use monthly LIFT (Low Income Family Tracker) data to deliver Pension Credit and Council Tax Reduction Scheme campaigns to increase uptake of available public funds. ONGOING</p>	Policy, Communities and Engagement		
	<p>Use the OneView system to identify households who are at risk of homelessness due to financial exclusion and engage with them via targeted interventions to prevent homelessness and improve financial health. ONGOING</p>	Housing		

<p>We will help residents access support and funding to increase their income and financial resilience.</p>	<p>Provide single point of contact for residents, internal services and external organisations requiring support and advice in relation to financial hardship. ONGOING</p>	<p>Policy, Communities and Engagement</p>		
	<p>Provide support and advice for residents with income maximisation, signposting and guidance including support with completing forms. ONGOING</p>	<p>Policy, Communities and Engagement</p>		
	<p>Develop initiatives to support financial hardship including a means of providing crisis support. NEW</p>	<p>Policy, Communities and Engagement</p>		
	<p>Deliver online events to share information and best practice on new and emerging funding and initiatives with the Voluntary and Community Sector. ONGOING</p>	<p>Policy, Communities and Engagement</p>		
<p>We will inform and raise awareness of illegal money lenders and debt management.</p>	<p>Deliver events and awareness campaigns that offer practical financial advice and information on topics such as loan sharks, high-interest loans, illegal money lenders, high-cost credit among other things. ONGOING</p>	<p>Community Protection</p>		
	<p>Delivery of a debt advice service at Trinity House to support those in temporary housing in partnership with Maidstone’s Citizens Advice Bureau. ONGOING</p>	<p>Community Protection</p>		

Connections to other plans

Strategic Plan 2023-2045
Domestic Abuse Action Plan
Homelessness and Rough Sleepers Strategy
Community Safety Partnership Plan
Digital Strategy

PRIORITY 2

Recognising the impacts on physical and mental wellbeing



Why is this important?

► **Supporting physical and mental wellbeing can increase personal resilience and contribute to the Council's ability to deliver on its strategic priority: Homes and Communities.**

Priority 2 recognises that experiencing financial exclusion can adversely affect one's mental health and wellbeing. The impact of money worries, stress from creditors, the impact of going without essentials, and limited social activities due to financial constraints may contribute to a variety of mental health and wellbeing issues. Similarly, mental health conditions may impede the ability of residents to navigate the financial services market, affecting their capacity to choose and use appropriate products for money management .

Our objective is to respond appropriately to this link by continuing to maximize partnership working to support vulnerable groups and strengthen communities across the borough.

As of March 2023, an estimated 1 in 6 UK adults had experienced a 'common mental disorder' such as depression or anxiety in the past week, whilst 3.25m people accessed NHS mental health, learning disability and autism services in 2021/22²¹.

In February 2023, 1.5% of Maidstone's working-age population were receiving Incapacity Benefit or Employment & Support Allowance due to mental health related conditions with the highest number of claimants in Shepway South (3.5%), Bridge (2.3%), High Street (2.1%) and Park Wood (2.1%)²³.

The 2023 Community Needs Index ranked Maidstone 67.6, slightly below Kent's broader score of 69.0 but above England's national score at 64.3. Shepway South ward has three areas in the top 100 for the greatest community need, with Westmorland Road area ranking 26th²⁴.

The 'Connectedness' score, assessing connectivity to key services, digital infrastructure, isolation, and local job market strength, is 39.7 for Maidstone, below the national average of 43.4. Shepway South (75.2), North Downs (70.5), Headcorn (60.9), and Marden and Yalding (59.7) show higher connectedness scores, indicating greater need in those areas²⁵

21. <https://publications.parliament.uk/pa/ld201617/ldselect/ldfinexcl/132/13209.htm>

22. <https://commonslibrary.parliament.uk/research-briefings/sn06988/>

23. Accessed via Local Insight

24. <https://ocsi.uk/left-behind-neighbourhoods/>

25. <https://ocsi.uk/left-behind-neighbourhoods/>

PRIORITY 2

WHAT HAVE WE ALREADY DONE



Community grants to support vulnerable groups and strengthen communities

1

The Council's Community Resilience Grant Fund was established in 2020/21 to support our Voluntary and Community Sector with an ability to effectively support communities in their recovery from the pandemic. To date three rounds of funding have been delivered. (Ongoing)

1a

March 2022 – we supported 20 groups with projects designed to build stronger communities and help prevent isolation and loneliness. Total awarded £58,429.00.

1b

December 2022 – we supported 17 groups with projects designed to build stronger communities and help residents with mental health and wellbeing. Total awarded £29,586.00

1c

August 2023 – we supported 19 groups with projects designed to improve physical and mental wellbeing. Total awarded £54,290.00.

PRIORITY 2

WHAT HAVE WE ALREADY DONE

Partnership working

- 1 In partnership with the NHS, we delivered Tier 2 weight management classes to increase physical activity and improve mental health (one-off).
- 2 In September 2023, the Maidstone Domestic Abuse Forum hosted a full day Domestic Abuse Wellbeing Network (DAWN) event aimed at both professionals and the general public to meet a variety of organisations able to support those experiencing, or that have experienced, abuse (ongoing).
- 3 Our Helping You Home Scheme assists those who are ready to be discharged from hospital by preparing their homes in advance to ensure they are safe and have necessary support in place. During 2020/21, 496 referrals were successfully dealt with under our Helping You Home Scheme, despite the challenge that the pandemic brought (ongoing).
- 4 The Council co-ordinates and chairs the multi-agency Modern Slavery Working Group that is able to signpost and refer potential victims to support provided by the Council (ongoing).
- 5 Our rough sleepers' initiative provides those experiencing homelessness and complex mental health needs with access to clinical health practitioners and consultant psychiatrists 1-2 days a week at Trinity House (ongoing).
- 6 In partnership with Kent County Council, we have delivered 6 bi-annual Reframe for Resilience: Being Trauma Aware in Our Community events targeted at professionals to develop understanding around how to be trauma aware within an organisation (ongoing).
- 7 We have provided homeless people and those in temporary housing with access to a healthcare nurse at Trinity House (ongoing).
- 8 We worked in partnership with Maidstone United Football Club to deliver a White Ribbon event to help raise awareness of domestic abuse and support available in November 2022 (one-off).
- 9 The Council operates a One Stop Shop every Tuesday between 9:30 and 11:30 at Trinity House which offers free advice, information and support on domestic abuse from a range of agencies (ongoing).

PRIORITY 2

WHAT HAVE WE ALREADY DONE

Supporting staff and residents

1

In partnership with Mental Health England, the Council has trained some of its staff in Mental Health First Aid (MHFA), the purpose of which is to offer employees a point of contact if they are experiencing a mental health issue or emotional distress (ongoing).

2

We have reviewed every internal post according to the level of contact with children and/or vulnerable adults and our Safeguarding Group has approved the minimum training requirements for each contact level (ongoing).

3

We also have 13 Safeguarding Champions – members of staff who act as points of contact for safeguarding concerns and are responsible for reviewing policies and action plans, conducting prevention work and sharing information (ongoing).

4

Our Housing team have embedded a trauma informed approach to service delivery for frontline staff (ongoing).

5

We have implemented a multi-agency online platform to improve local service provision to those who are at risk of or experiencing domestic abuse and raise awareness of support available (ongoing).

6

Together with Kent Community Health NHS Foundation Trust, we provide monthly health checks at Trinity House for anyone with an open housing case (ongoing).

7

The Council delivers the Flexible Crisis Fund through professional referrals via the Domestic Abuse Forum for essential items for those in financial hardship at risk or fleeing domestic abuse when other avenues of support are unavailable (ongoing).

8

We have signposted residents to national grant funding available from the Department for Work and Pensions and the Home Office to support victims of domestic violence and abuse (ongoing).

PRIORITY 2

WHAT HAVE WE ALREADY DONE

Supporting staff and residents

Continued

9

We have 9 Domestic Abuse Champions who receive ongoing enhanced training to support residents and to inform wider internal staff and service areas. This supports the delivery of the Council's Domestic Abuse Action Plan and the delivery of the DAHA (Domestic Abuse Housing Alliance) accreditation (ongoing).

10

The Council have delivered and maintain a digital directory which acts as an information pack on domestic abuse, what can be done about it and where to get local, specialised help, advice and support (ongoing).

11

Together with West Kent Health and Care Partnership, we conducted two health inequalities assessments in Shepway and Park Wood resulting in further mental health and wellbeing support (one-off).

12

In partnership with Fusion Healthy Living, we hold a monthly NHS Hypertension Heroes initiative at Park Wood Community Larder which supports residents with getting their blood pressure checked without having to make a GP appointment (ongoing).



AREAS OF FOCUS

Priority 2: Recognising the impact on physical and mental wellbeing.

Commitments	Actions	Responsibility	Start	Finish
<p>We will seek to respond to the impact on mental and physical health and financial capability when supporting residents with financial hardship</p>	Gather data by developing and including wellbeing questions in the Council's Resident Survey to support the needs of residents. NEW	Policy, Communities and Engagement		
	Work to establish the link between and impact of financial hardship and mental health in Maidstone to increase residents' ability to cope. NEW	Policy, Communities and Engagement		
	In partnership with Fusion Healthy Living, continue to deliver a monthly Hypertension Heroes initiative at Park Wood Community Larder. ONGOING	Housing and Inclusion		
	Undertake a review of the Council's policies and strategies to ensure mental health and wellbeing are addressed appropriately. NEW	Policy, Communities and Engagement		
	Continue to deliver the Helping You Home Scheme to support residents being discharged from hospital. ONGOING	Housing and Inclusion		
	Provide access to clinical health practitioners and consultant psychiatrists 1-2 days a week at Trinity House to those experiencing homelessness and complex mental health needs. ONGOING	Housing and Inclusion		

	Support the Voluntary and Community Sector (VCS) through the remaining Community Resilience Fund with a small seasonal funding pot e.g., summer holidays or winter for schemes to support physical and mental wellbeing. ONGOING	Policy, Communities and Engagement		
We will support vulnerable groups at risk of financial abuse.	Signpost residents to Kent County Council's public repository of support for mental health and the Help Through Hardship scheme by Mind, Citizens Advice and the Trussell Trust which helps tackle poverty and poor mental health by offering joined up services and advice. NEW	Transformation and Digital/Policy, Communities and Engagement		
	Maintain the existing digital directory which acts as an information pack on domestic abuse, what can be done about it and where to get local, specialised help, advice and support. ONGOING	Housing and Inclusion		
	Deliver trauma awareness for front line staff to increase access to services for vulnerable groups. ONGOING	Housing and Inclusion		
	Deliver the Flexible Crisis Fund through professional referrals via the Domestic Abuse Forum for essential items for those in financial hardship at risk or fleeing domestic abuse when other avenues of support are unavailable. NEW	Housing and Inclusion		
	Continue to provide Mental Health First Aiders, Domestic Abuse Champions and Safeguarding Champions for staff. ONGOING	Housing and Inclusion /HR		

	Organise and deliver the annual Domestic Abuse Wellbeing Network event focused on service provision and barriers to accessing support which includes addressing financial hardship and improving access to employment. ONGOING	Housing and Inclusion		
	In partnership with Kent County Council, deliver the bi-annual Reframe for Resilience: Being Trauma Aware in Our Community to ensure service delivery is trauma informed and not contributing to financial exclusion. ONGOING	Housing and Inclusion		
	Continue to deliver a One Stop Shop at Trinity House to offer free advice, information and support on domestic abuse from a range of agencies. ONGOING	Housing and Inclusion		

Connections to other plans

Domestic Abuse Action Plan
Equality, Diversity and Inclusion Policy

PRIORITY 3

Improving chances through education, skills and employment



Why is this important?

► **Education and employment opportunities are essential to increasing skills levels earning potential, contributing to the long-term outcomes for the Council's strategic priority: A Thriving Place.**

Employment provides a stable income for basic needs and enhances financial service eligibility, while education imparts skills for employment and enables informed decision-making. Both drive social mobility and reduce inequalities, contributing to community development and improved living standards.

In November 2023, the UK unemployment rate stood at 4.2% with 1.46 million people aged 16+ unemployed. Unemployment levels increased by 16,000 since the previous quarter, by 216,000 on the year, and were 84,000 above pre-pandemic level²⁶. Approximately 5.4 million people in the UK were claiming Universal Credit, up from around 2.4 million in January 2020, and 61% of that cohort were unemploye²⁷.

As of August 2023, the number of young people who were aged 16 to 24 years and not in education, employment or training (NEET) increased in April to June 2023 to an estimate of 794,000, up from 770,000 in January to March 2023²⁸.

Unemployment across the borough currently stands at 3%, with the High Street (6.9%), Park Wood (4.5%), Fant (3.5%) and North (3.0%) having the highest unemployment rates. Latest statistics show that 13,857 Maidstone residents are on Universal Credit, an increase of 9.4% on the previous year²⁹.

As of Census Day 2021, 17.4% of adults (aged 16+) in Maidstone had no qualifications, while Shepway South ward had the highest percentage of adults with no qualifications (30.7%) followed by Shepway North (23.6%) and Leeds (20.4%)³⁰.



26. <https://commonslibrary.parliament.uk/research-briefings/cbp-9366/>

27. https://lginform.local.gov.uk/reports/lgastandard?mod-metric=13383&mod-period=48&mod-area=E92000001&mod-group=AllRegions_England&mod-type=namedComparisonGroup

28. <https://www.ons.gov.uk/employmentandlabourmarket/peoplenotinwork/unemployment/bulletins/youngpeoplenotineducationemploymentortrainingneet/august2023>

29. <https://www.kent.gov.uk/about-the-council/information-and-data/facts-and-figures-about-Kent/economy-and-employment>

30. https://www.nomisweb.co.uk/sources/census_2021

PRIORITY 3

WHAT HAVE WE ALREADY DONE



Employment

1

The Council delivered an annual jobs fair in July 2023 with the next one due to take place in Spring 2024 (ongoing).

2

In partnership with Beam, we have supported 50 people who were homeless or at risk of homelessness with finding employment and stable accommodation (ongoing).

3

We held an employment workshop for Ukrainian refugees at Trinity House in March 2023 (one-off).

4

The Council has continued its commitment to the Armed Forces Act 2021. It included the Armed Forces as a local protected characteristic as part of its Equalities Impact Assessment in January 2023 to reinforce its commitment to serving personnel, veterans and spouses and to ensure due regard in line with the Armed Forces Act 2021 (ongoing).

5

We have enabled an environment for jointly tackling issues with Anchor Institutions in which we share best practice, opportunities to work together and disseminate information regarding education and employment opportunities across the borough (ongoing).

PRIORITY 3

WHAT HAVE WE ALREADY DONE



Business Support

1

The Council delivered 23 business support workshops in 2023 helping a total of 1,127 local businesses (ongoing).

2

We work with the Kent Foundation Charity on an ongoing basis to target 17–30-year-olds with business startup support and mentoring (ongoing).

3

We continue to promote and support the Rebel Business School self-employment programme across Kent (ongoing).

PRIORITY 3

WHAT HAVE WE ALREADY DONE



Digital Accessibility

- 1 The Council supports digital connectivity in rural communities via the Building Digital UK Fund from January 2024 (ongoing).
- 2 We have supported residents with basic IT skills, enabling them to complete online benefit applications (ongoing).
- 3 In partnership with DigitalKent.uk, digital advisors attend our Shepway, Park Wood and Trinity House Community Ladders on a monthly basis to support residents with digital assistance (ongoing).

PRIORITY 3

WHAT HAVE WE ALREADY DONE



Education/Skills

- 1 The Council works with the government and ESOL providers to deliver English language courses to support refugees through the Homes for Ukraine and Afghan Resettlement Programme (ongoing).
- 2 We have shared funded basic skills training provision and courses with community-based colleagues to support residents (ongoing).
- 3 The Council is Co-Chair of the District Contextual Safeguarding meeting where partners work together to support young people back into education, improving attendance and enabling a safe space (ongoing).

AREAS OF FOCUS

Priority 3: Improving chances through education, skills and employment.				
Commitments	Actions	Responsibility	Start	Finish
<p>We will facilitate and support access to education and employment within the wider community.</p>	<p>Develop a webpage for signposting to local education and employment offers including volunteering opportunities to raise awareness, for example Mid Kent College and JobCentrePlus Sector-based Work Academy Programme (SWAP) scheme. NEW</p>	<p>Policy, Communities and Engagement /Economic Development and Regeneration</p>		
	<p>Participate in an ongoing partnership with Beam to assist those who are homeless or at risk of homelessness into employment as well as suitable accommodation. ONGOING</p>	<p>Housing</p>		
	<p>Delivery of an annual jobs fair. ONGOING</p>	<p>Economic Development and Regeneration</p>		
	<p>Support the Voluntary and Community Sector (VCS) through the remaining Community Resilience Fund with a small seasonal funding pot, e.g., summer holidays and winter for schemes to support education, skills and employment. ONGOING</p>	<p>Policy, Communities and Engagement</p>		
	<p>Delivery of drop-in sessions to people under the age of 25 who are not in employment, education or training to support with professional development. NEW</p>	<p>Community Protection</p>		

	Support young people back into education via the District Contextual Safeguarding meeting. ONGOING	Community Protection		
	Continue to share funded basic skills training provision and courses with community-based colleagues to support residents. ONGOING	Economic Development and Regeneration		
	Fulfil our legislative responsibilities as part of the Armed Forces Act 2021. ONGOING	Policy, Communities and Engagement		
	Facilitate Anchor Institutions to provide a forum for sharing best practice, opportunities to work together and disseminate information regarding education and employment opportunities across the borough. ONGOING	Policy, Communities and Engagement		
	Work with the government and ESOL providers to deliver English language courses to support refugees through the Homes for Ukraine and Afghan Resettlement Programme. ONGOING	Housing and Inclusion		
We will facilitate and support access to digital skills to help remove barriers to education and employment opportunities.	Support digital connectivity in Maidstone's rural communities to increase accessibility to education and employment opportunities (BDUK funding from January 2024). NEW	Economic Development and Regeneration		
	Continue to provide access to digital skills support at Trinity House. ONGOING	Housing and Inclusion		

<p>We will support local residents with enterprise and start-up training and opportunities.</p>	<p>Ensure that local residents – in particular young people – can access skills and employability support including specific opportunities for re-training, business start-up, and developing digital/e-commerce competencies. ONGOING</p>	<p>Economic Development and Regeneration</p>		
	<p>Work with partners to deliver a range of business support workshops in Maidstone via the Business Terrace and other channels. ONGOING</p>	<p>Economic Development and Regeneration</p>		
	<p>Continue to promote and support the Rebel Business School self-employment programme across Kent. ONGOING</p>	<p>Economic Development and Regeneration</p>		

Connections to other plans

Economic Development Strategy
Community Protection Partnership Plan
Homelessness and Rough Sleepers Strategy

PRIORITY 4

Tackling food and fuel poverty



Why is this important?

► **Alleviating food scarcity and addressing fuel poverty will ensure fundamental needs are met. This will impact positively on all other priority areas of this strategy as well as contributing to the Council's ability to deliver on its strategic priority: Homes and Communities.**

Food and fuel poverty have far-reaching impacts on communities. Beyond affecting basic human needs and health, educational challenges may arise with children facing difficulties in concentration and academic performance, whilst vulnerable groups may come to rely on less sustainable energy sources and become less resilient to external shocks. Addressing these issues necessitates strengthening community resources and supporting financial inclusion.

In 2022, there were an estimated 13.4% of households (3.26 million) in fuel poverty in England, with the average fuel poverty gap estimated to be £338, an increase of 33% since 2023³¹.

Citizens Advice reported a national surge in people seeking assistance for homelessness, food banks, and energy bill support due to the challenging cost of living crisis, while in 2022/23 the Trussell Trust supplied 2.99 million three-day emergency food parcels, the highest recorded number and an increase of 37% on the previous year³².

While Maidstone has the third lowest fuel poverty rate overall among all Kent local authorities at 8.1%, the wards with the highest fuel poverty rates in the borough as of 2021 were North Downs (13.7%), Sutton Valence and Langley (11.6%), Marden and Yalding (10.9%) and High Street (10.7%)³³. The food vulnerability index ranks Shepway South and Park Wood as areas of high vulnerability with scores of 361 and 300 respectively, with Maidstone as a whole scoring 200.0³⁴.

In recognising the extent of food vulnerability in Maidstone, over the course of 2023 the Council introduced three community food larders in Shepway,

Park Wood and Trinity House which received 449, 213, and 168 visits respectively in December 2023. The number of visits to each of the borough's community larders have increased since their inception, while a total of 126 signposting referrals have been made at the Shepway and Park Wood larders for further support. Similarly, data from FareShare Kent & Family Food Banks shows a growing need for residents requiring support, having provided 20,143 meals in 2023-24, an increase from 13,171 the previous year.

31. <https://assets.publishing.service.gov.uk/media/63fcdcaa8fa8f527fe30db41/annual-fuel-poverty-statistics-lilee-report-2023-2022-data.pdf>

32. <https://commonslibrary.parliament.uk/research-briefings/cbp-9209/>

33. <https://www.gov.uk/government/statistics/sub-regional-fuel-poverty-2023-2021-data/sub-regional-fuel-poverty-in-england-2023-2021-data>

34. <https://britishredcross.maps.arcgis.com/apps/webappviewer/index.html?id=4b599f94d2d04d6496cc8b2d89911f62>

Community wellbeing and support

1

Through the Household Support Fund, the Council has been able to deliver a number of initiatives. The funding has supported a Welfare Fund for those in temporary housing to move into permanent housing, it has supported the Council's food larders for those experiencing food scarcity, and it has provided a Hardship Fund accessible to all residents experiencing financial hardship which has provided access to essential household items, crisis vouchers and help with debts. A Welfare Officer post has also been funded to provide advice, signposting, support with completing benefits and other applications to increase incomes and reduce debt. As a result, in 2023-24 we helped:

1a

503 households with crisis support vouchers for food and fuel

1b

292 households using the Hardship Fund for essential items or to reduce debt

1c

93 households using the Welfare Fund

1d

Increased income by a total of £62,913.85 in unclaimed benefits per annum.

2

Throughout 2023, the Council launched three community larders in Shepway, Park Wood and Trinity House which help 200-250 households each week with food insecurity, improving their health, and supporting them with the increasing cost of living (ongoing).

3

62 groups have been funded to provide food, fuel and wider household essentials through local initiatives as part of a grant scheme funded from the Household Support Fund. £294,800 has been awarded across the four tranches of the fund (The Council's ability to deliver these initiatives will be dependent on future funding awards from government).

PRIORITY 4

WHAT HAVE WE ALREADY DONE



Housing standards and energy efficiency

1

We have partnered with Greater Southeast Net Zero Hub to deliver the Home Upgrade Grant to eligible households (ongoing).

2

In partnership with EON, we are working to extend ECO4 to more households (ongoing).

3

The Council are working to deliver various grants including the Home Hazard Grant, Disabled Facilities Grant, and Energy Efficiency Top-up Grant to support residents with fuel poverty (ongoing).

4

We have acted against landlords with significant hazards in their homes, including upgrading energy efficiency and heating systems. The EPC of 652 properties have been improved so far (ongoing).

5

We are working to encourage and signpost residents to participate in national schemes such as the Great British Insulation scheme, Solar Together and Social Housing Decarbonisation (ongoing).

PRIORITY 4

WHAT HAVE WE ALREADY DONE



Biodiversity, climate change and community education

1

We have provided energy savings tips and information to residents on the Council's Climate Change and Biodiversity website (ongoing).

2

The Council launched a pop-up Eco-Hub information centre in The Mall in 2023 to support residents in living more sustainably, saving money and reducing their carbon footprint resulting in a total of 1926 visitors (ongoing).

3

We delivered 500 eco-bags to residents that contained information and resources enabling them to live more sustainably (one-off).

AREAS OF FOCUS

Priority 4: Priority 4: Tackling food and fuel poverty.				
Commitments	Actions	Responsibility	Start	Finish
<p>We will use data to identify residents experiencing food and/or fuel vulnerabilities.</p>	<p>Continue to identify those at risk of food and fuel poverty using the Low-Income Family Tracker (LIFT) dashboard and the Xantura One View system to enable targeted intervention. ONGOING NEW FOCUS</p>	<p>Information and Analytics/ Housing</p>		
	<p>Data showing those entitled to Council Tax support will be shared with Southeast Water to increase access to social tariffs for residents on an ongoing basis (WaterSure scheme). ONGOING</p>	<p>Revenues and Benefits</p>		
<p>We will work with partners in the private, public, voluntary and community sectors to maximise access to funding, awareness raising and support.</p>	<p>Continue to work with partners to address fuel poverty by providing information, including money saving initiatives, grants/funding, and signposting, to residents and landlords via email, letters, press releases and making information available on the Council website. ONGOING</p>	<p>Housing Standards/ Biodiversity and Climate Change</p>		
	<p>Deliver a pop-up information centre aimed at supporting residents to live more sustainably, save money and reduce their carbon footprint. ONGOING</p>	<p>Biodiversity and Climate Change</p>		

	<p>Hold outreach and surgery sessions with fuel poverty providers and the Voluntary and Community Sector (VCS) at local community hubs with targeted sessions on maximising income. NEW</p>	Biodiversity and Climate Change		
	<p>Continue to ensure that social tenants have access to comprehensive information and advice on how to reduce fuel bills and take-up energy efficiency measures via the Council website. ONGOING</p>	Housing Standards/ Biodiversity and Climate Change		
	<p>Support the Voluntary and Community Sector (VCS) through the remaining Community Resilience Fund with a small seasonal funding pot e.g., summer holidays or winter for schemes to help tackle food and fuel poverty. ONGOING</p>	Policy, Communities and Engagement		
	<p>Maintain the council website (cost of living pages) with up-to-date energy and funding advice. ONGOING</p>	Policy, Communities and Engagement		
	<p>Use the Council's social media channels, Voluntary and Community Sector (VCS) liaison, VCS events and the Borough Insight magazine to promote new schemes and raise awareness. ONGOING</p>	Policy, Communities and Engagement/ Communications		
	<p>Continued attendance and membership at the National Residential Landlord Association to inform residents and landlords about appropriate legislation. ONGOING</p>	Housing Standards		

<p>We will work with partners and national and local providers to ensure residents can access healthy food to support physical and mental health.</p>	<p>Work with national and local organisations to advance physical access to good food in the borough (including looking into the overall nutritional value of emergency food aid). NEW</p>	<p>Housing and Inclusion/ Revenues and Benefits</p>		
	<p>Undertake an up-to-date mapping of healthy food providers to identify gaps in local provision and opportunities for join up. NEW</p>	<p>Housing and Inclusion</p>		
	<p>Ensure the current Community Larder provision is sustainable. ONGOING NEW FOCUS</p>	<p>Housing and Inclusion</p>		

Connections to other plans

Climate Change and Biodiversity Action Plan
Housing Strategy
Communications Plan