Annex B: ***Detailed proposals immediate action to tackle poverty that require additional funding in the next two years***

Initiative	Why?	What?	When?	Resources needed
Extend GP advice surgeries	**Life event triggers to poverty lead people to their GP – illness, disability, bereavement and relationship breakdown** **People suffering mental health problems because of unemployment or debt also look to their GP for help** **Co-located advice currently achieves additional benefits of £284k pa.**	**Extend the existing GP-based advice model into 2 additional GP surgeries** **Target the areas most in need as identified in the Health and Wellbeing Strategy.**	**Maintain 2 existing schemes and add 2 more in 2014/15**	**Business case to be developed for FI Steering Group**
Campaign on affordable eating	**Fresh, healthy food at a reasonable price not available for all.** **Obesity is a growing health problem in York as elsewhere.** **Food waste costs families £50 pcm, accounts for 19% of waste that goes to landfill and costs the council £603k pa**	**Affordable food campaign with the Press and local supermarkets** **Assess the best way to coordinate existing and initiate new healthy eating/affordable food projects across the city and develop a business case for funding to FI Steering Group**	**Campaign in summer and other new work to start in September**	**£6k to support affordable eating campaign**

Campaign on the Living Wage	**20% of jobs in York are in the retail, accommodation and food services sectors where the minimum wage prevails**	**Develop a Living Wage resource pack to support a city-wide campaign based on the impact of living wage.** **Develop a Living Wage city brand and sign-up scheme** **Work with Fairness & Equalities Board and Business Engagement Group to promote LW on a business to business basis**	**Business Engagement Group is just being formed.** **Campaign to target 2nd meeting in Sept**	**Living Wage. resource pack and campaign materials £5k**
Support for SYCU and developing a shark-free city	**Poverty forces people into debt to meet their day-today needs** **The sources of finance available to people without a good credit reference are at very high rates of interest and create a 'debt-trap'** **People need access to affordable credit for the things they need to buy**	**Promotion of affordable credit from South Yorkshire Credit Union** **Awareness campaign about the cost of borrowing** **Financial education in schools** **Promotion of the work of the Illegal Money Lending Team** **Restricting access on CYC network, Wi-Fi and public access PCs to payday loan companies and gambling sites**	**Action has already begun on many of these strands including loan shark training for CYC contact centre provided by trading standards.**	**£50k support to SYCU (already financed through FI budget)**
White goods	**The cost of essential new or replacement household goods and furniture is often unaffordable. This can lead to debt through high-cost credit**	**Explore with SYCU and others city-wide discount buying schemes with affordable credit.**	**Appraisal over the summer and aim to roll out from the Autumn.**	**To be developed as part of the financial inclusion workstream.**

Free School Meals	**Take-up of FSM in York is 75%** **Schools missing out on pupil premium.** **Follows representations from the York Youth Council.**	**Streamline CYC claim process – develop joint claim with HB/CTS** **Reduce stigma by implementing cashless systems in schools** **develop tailored take-up campaigns with schools and providers**	**Initial activity needs to be targeted over the next year to maximise take up.** **Following this, further push to boost school meal take up in secondary and primary schools.**	**£80k - cashless systems** **£5k - campaign materials**
Energy costs	**More than 20% of households are in fuel poverty in our most deprived areas** **In York 16% of pensioners are in fuel poverty across the city**	**Continue to look for the best deals we can broker for residents through Energy Switch Schemes** **Maximise the impact of the Energy Company Obligation (ECO) to reduce fuel costs in the most deprived areas of the city and hardest to heat homes**	**Beginning in September for 2 years**	**Business case to be submitted to Financial Inclusion Steering Group**