

SCOTTISH BORDERS CHILD POVERTY ACTION PLAN

Introduction

The Child Poverty (Scotland) Act 2017 sets out the Scottish Government's statement of intent to eradicate child poverty in Scotland by 2030.

The national Child Poverty Delivery Plan 2018-2022, Every Child, Every Chance recognises that poverty comes about as a result of three main drivers: household income, living costs, social security arrangements. The Delivery Plan takes these three drivers as the focus for action. It also recognizes the importance of preventative measures to improve children's quality of life and help families manage the impacts of poverty. Even if these actions have no immediate impact on the targets, building children's resilience in the face of poverty and other adversity is expected boost their long-term outcomes.

Although the greatest impact on child poverty will occur through nationally set policies and strategies, it is recognised that local agencies and communities have much to contribute to achieving the outcomes desired. As a result, the Act requires local authorities and Health Boards to prepare a Local Child Poverty Action Plan Report. Annual progress reports, the first of which is due June 2019, are expected to describe activities undertaken and planned locally to contribute towards the child poverty targets set out in the Act.

This Local Action Plan for Scottish Borders outlines the challenges faced, how this plan links to existing activity, what we are committed to delivering over the 2018/19 financial year and areas we would like to develop further in the future. We recognise that partnership is key to the achievement of the outcomes we want for our children, young people and families in Scottish Borders.

National Context and Targets

After housing costs, data for the period 2015-18 suggests 240,000 children were living in poverty in Scotland. This is equivalent to one in every four children. In Scotland, around 7 in 10 children living in poverty live in a household where at least one adult is working, and 10% of children are living in persistent poverty (living in poverty in 3 of the last 4 years)¹.

¹ Source: Scottish Government (2018) Poverty and Income Inequality: 2014-17

To address child poverty in Scotland, the Scottish Government has set itself ambitious targets to reduce poverty by 2030. The four key measurements, after housing costs (AHC) are as follows:

- less than 10% of children live in relative poverty (relative poverty is less than 60% of average UK household income for the year taking account of the size and composition of the household)
- less than 5% of children live in absolute poverty (absolute poverty is less than 60% of average UK household income for the financial year beginning 1 April 2010)
- less than 5% of children live in combined low income and material deprivation (low income is defined as less than 70% of average UK household income for the year, material deprivation is when families are unable to afford three or more items out of a list of basic necessities)
- less than 5% of children live in persistent poverty (persistent poverty is where a child has lived in relative poverty for three out of the last four years).

The most up to date national figures² for these 4 targets are:

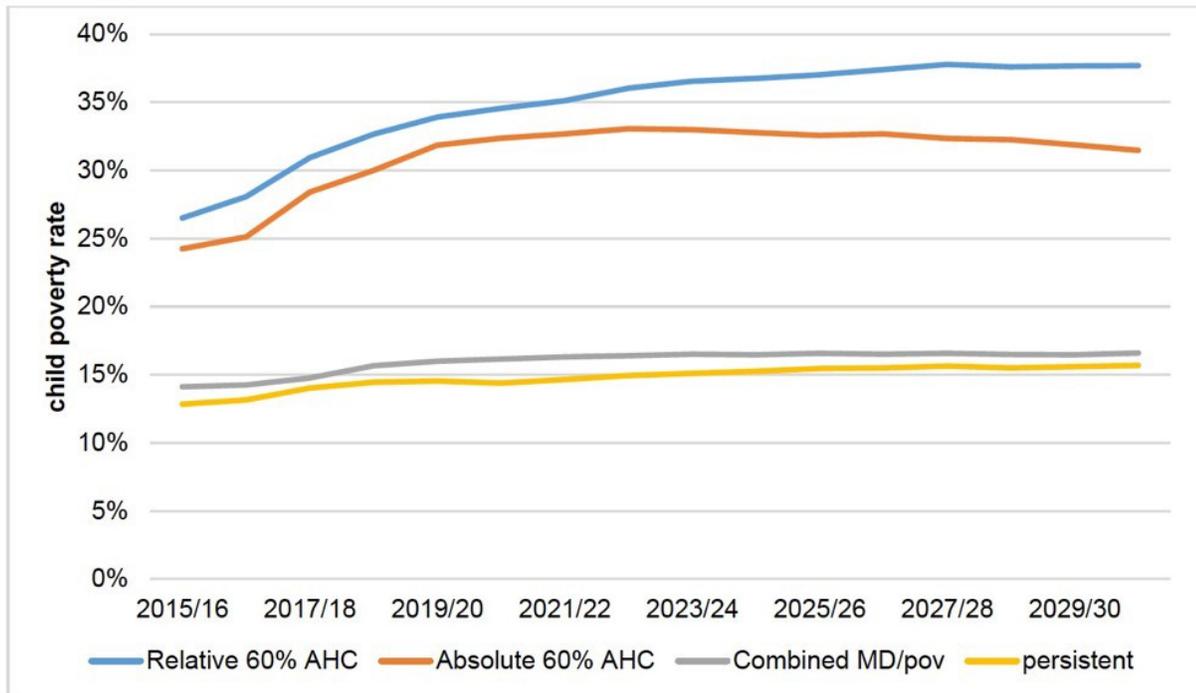
- In 2016/17 an estimated 23% of children were in relative poverty
- In 2016/17 an estimated 20% of children were in absolute poverty
- In 2016/17 an estimated 11% of children were in combined low income and material deprivation
- In (2012 to) 2016 an estimated 10% of children were in persistent poverty

Without intervention and mitigation at both a national and local level, Figure 1² forecasts that child poverty will increase across all 4 measures to 2030 and affect one in three children.

<http://www.gov.scot/Publications/2018/03/3017>

² <https://www.gov.scot/Resource/0053/00533142.pdf>

Figure 1 - Headline child poverty rate forecasts



The projected increase in child poverty trends is linked to wider issues such as economic uncertainty associated with Brexit, welfare reform measures and rise in living costs (for example energy and fuel prices, transport and food). Recognising the external factors likely to impact on child poverty and the significant gap between existing poverty levels and the 2030 targets, the Scottish Government has set the following interim targets to be achieved by April 2023:

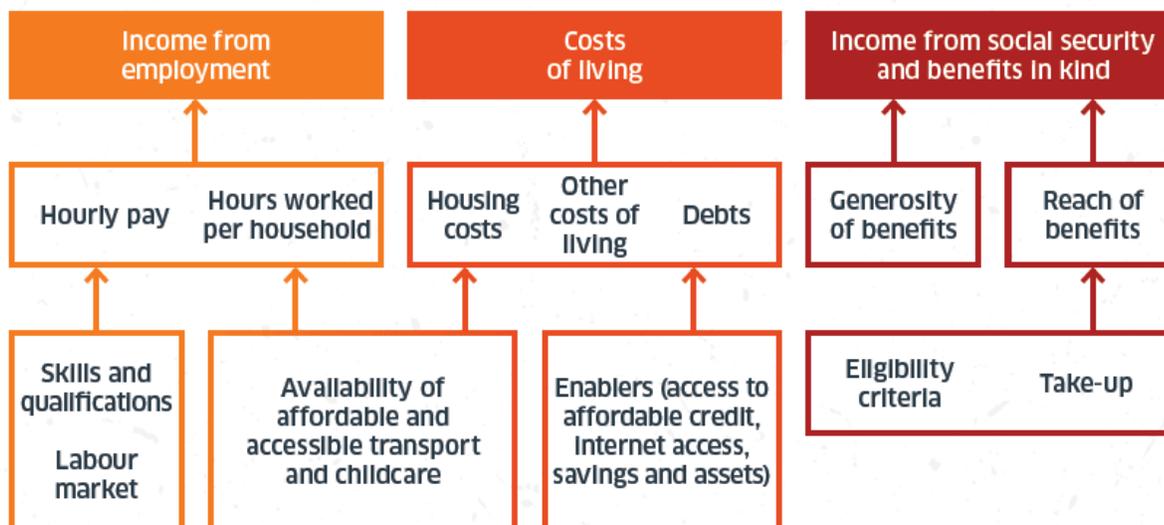
- Less than 18% of children are in relative poverty
- Less than 14% of children are in absolute poverty
- Less than 8% of children are in combined low income and material deprivation
- Less than 8% of children are in persistent poverty

Drivers of Child Poverty

The direct drivers of poverty fall in to three main categories – income from employment, costs of living and income from social security. The relationship of those drivers to wider thematic areas is summarised in Figure X

below.

Figure 2 - Drivers of child poverty



Key risk groups and targeted interventions

Child poverty action reports are expected to describe measures taken in relation to children living in households where income and / or expenditure are adversely affected as a consequence of a member or members in a household having one or more protected characteristics. The national Child Poverty Delivery Plan also identifies certain priority groups to be targeted as beneficiaries (see Figure X below), and notes the need to take account of local geography and demographic profile. For Scottish Borders, rurality is a key factor. Poverty can be both a cause and consequence of adversity and an understanding of the impact of adverse childhood experiences needs to be reflected in planned actions.

Recognising the nature of the distribution of risk associated with child poverty across the population in the Scottish Borders (i.e. protected characteristic groups, the risk groups identified in Figure X and the features of our rural area), the activities within this plan include both:

- Targeted efforts through programmes and interventions focused on particular groups
- Steps to ensure the accessibility of the wide range of activities that CPP partners undertake that contribute to the tackling poverty for all sectors of the population

Figure 3 - Nationally identified priority groups at high risk of poverty

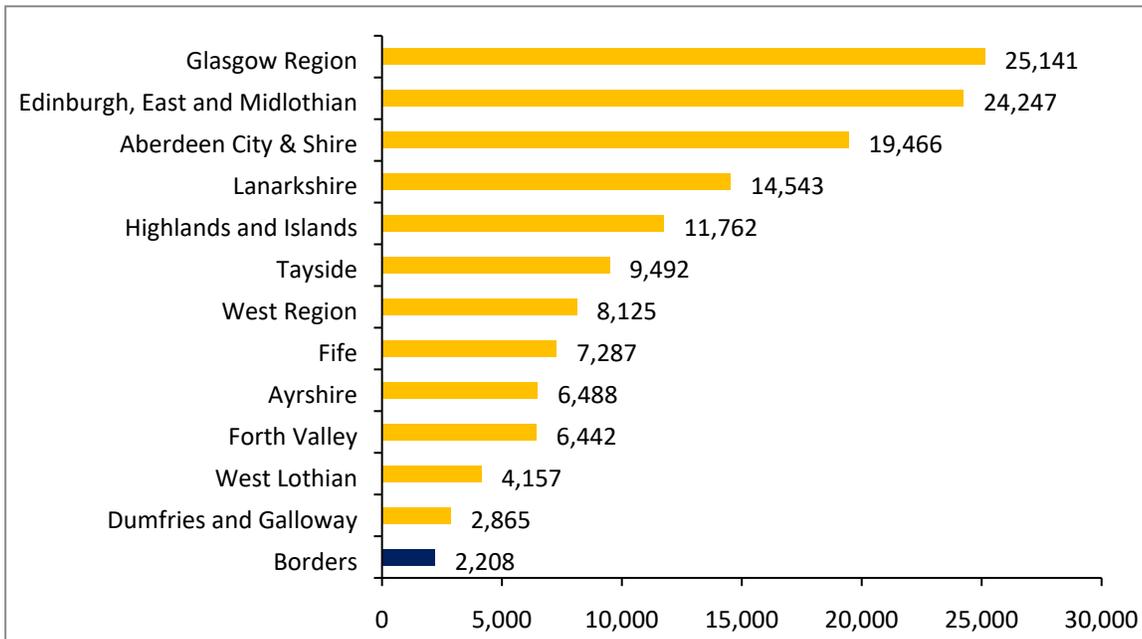


Child Poverty in Scottish Borders Local context

Scottish Borders faces some significant economic challenges that in turn affect family income and prospects. The structure of the economy locally is predicated on a heavy reliance on the public sector, manufacturing, farming and service industries. This means that many jobs tend to be lower paid than in other areas of Scotland (who benefit from sectors such as finance and media). Gross Value Added (GVA) is an economic measure used to show the monetary value for the amount of goods and services that have been produced/ provided in an area - the higher the value of the goods and services, the higher the GVA. The difference between Borders and many other regions in Scotland can be seen below:

Figure 4 - Gross Value Added (GVA), Regional Comparison 2024 (£million, constant 2013 prices)³

³ Source: Skills Development Scotland, Oxford Economics analysis



As a consequence of the types of jobs available, median full-time gross weekly earnings (by place of work) in the Scottish Borders continue to lag behind Scotland at £467 compared to £526 (Annual Survey of Hours and Earnings, April 2017) and are the fourth lowest in Scotland. This has been the case for some time (see figure below) and has obvious impacts on children and families, with many families in the Borders who have two parents in full time employment, 'just getting by'.

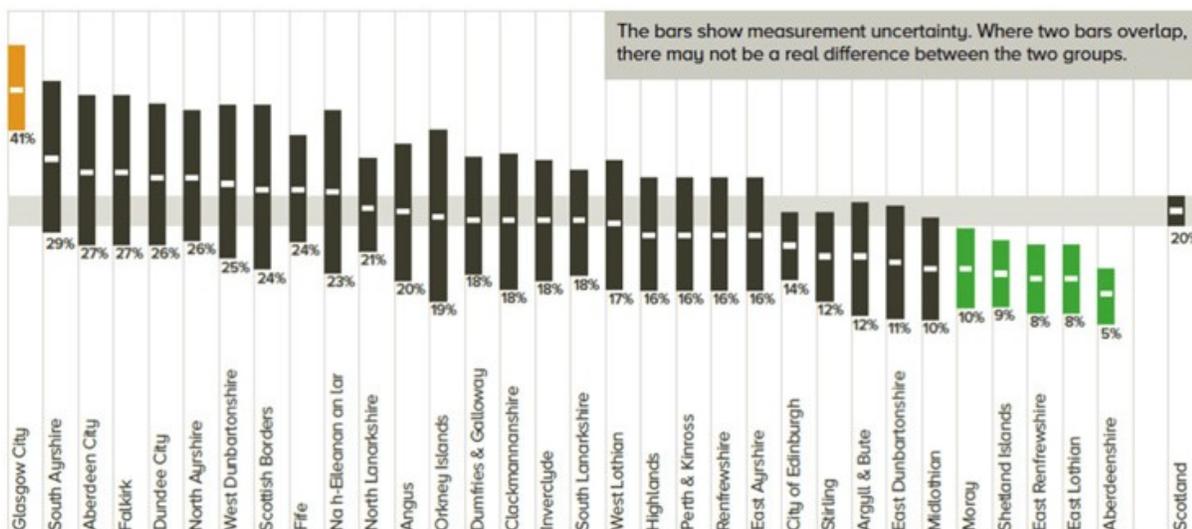
Figure 5- Workplace based gross median weekly pay 1997 to 2015, Nomis



A recent Scottish Government report entitled 'Children in families with limited resources 2014 - 2016' shows that 24% of children in the Scottish Borders live in families with limited resources (see graph below).

Surprisingly, this report shows that the percentage of families in the Scottish Borders is higher than in many other comparable rural local authorities, which means that our children are more likely to be in poverty compared to, for example Moray and East Lothian.

Figure 6: Percentages of Children Who Live In Families with Limited Resources by Council Area



HMRC child poverty data (2015) show increases in levels for the Scottish Borders as a whole (12.1% up from 10.9% in 2012), and for Scotland at 16.3% (up from 15.3% in 2012). A breakdown of data at intermediate data zone (i.e. at smaller areas such as wards) indicates that some parts of the Scottish Borders have child poverty levels as high as 33.6%. A snapshot is provided below.

Figure 7 - % Children in low income families August 2015 Snapshot: HMRC



Figure8: Child poverty levels after housing costs in 2018

Local Authority	Number of children	% of children	Number of children	% of children
Scottish Borders	4390	18.5%	5903	25%
Ward				
Tweeddale West Ward	Number of children	% of children	Number of children	% of children
Galashiels and District Ward	211	14.2%	247	17%
East Berwickshire Ward	762	25.3%	973	32%
Hawick and Hermitage Ward	324	17.2%	497	26%
Mid Berwickshire Ward	226	17.0%	331	25%
Kelso and District Ward	409	17.8%	628	27%
Jedburgh and District Ward	298	15.6%	474	25%
Leaderdale and	296	17.5%	429	25%
Melrose Ward	415	17.5%	424	18%
Tweeddale East Ward	593	16.6%	649	18%
Hawick and Denholm Ward	532	23.7%	766	34%
Selkirkshire Ward	357	18.1%	465	24%

Child Poverty Action 2019: HMRC and Labour Force Survey Data

Additional challenges also exist in relation to the funding that SBC receives from the Scottish Government to tackle inequality and deprivation. For example, in order to address the Closing the Gap agenda, Pupil Equality Fund (PEF) is awarded to all local authority areas. Allocations for 2017/18 and 2018/19 were made Free School Meal entitlement data and resulted in the allocation for Scottish Borders being significantly lower than some other areas where a lower proportion of families are deemed to be in the “Limited Resources” category (Fig X).

Inequality, poverty and deprivation in the Scottish Borders can remain hidden when looked at in a one-dimensional way i.e. using only Free School Meal entitlement. With this in mind, SBC developed a Child Poverty Index (CPI) when planning the roll out of the expanded early years provision in 2017/18, leading up to full implementation from August 2010. The CPI was intended to ensure that a more rounded and representative approach was taken, by providing additional insight into child poverty in the Scottish Borders. The index is derived from a score based on data related to four components for each of the 143 data zones in the Scottish Borders. These components are:

- Percent of children in Low Income Families (CiLIF) 2015 from HMRC
- Percent of pupils in receipt of Free School Meals (FSM) 2018 from SBC’s SEEMIS
- Percent of pupils in receipt of Clothing Grant (CG) 2018 from SBC’s SEEMIS
- Percent of pupils aged 16+ in receipt of Education Maintenance Allowance (EMA) 2018 from SBC SEEMIS

This index illustrates that there are families in poverty in every intermediate zone in the Scottish Borders, and each of the five localities has a proportion of children which score highly i.e. experience greater poverty. (See appendix) .

Other local management information from services adds further detail to the picture of child poverty:

- 5% of households in the Borders are single parents with dependent children and in 2016, 120 homeless applications were submitted from single parents
- On average, there are 135 pregnancies each year in the Borders in women under 20. In 2013 (the most recent data available), there were 65 deliveries to mothers under 20 years of age
- There are approximately 550 children for whom English is an additional language
- 250 children and young people are looked after, 100 in foster care

Linkage with other strategic plans and priorities in Scottish Borders

The Scottish Borders Community Plan (known under the Community Empowerment Act as a Local Outcomes Improvement Plan) is based around four themes:

1. Our Economy, Skills and Learning: How do we build and improve our economy, skills and learning?
2. Our Health, Care & Wellbeing: How do we promote and improve our health, care and wellbeing?
3. Our Quality of Life: How do we protect and improve our quality of life?
4. Our Place: How do we develop and improve our place?

A key priority for the CPP within the Community Plan is reducing inequalities i.e. closing the gap between our least and most disadvantaged in our communities. The priorities in the integrated Children and Young People’s Plan 2018 – 21 are:

Figure 9: Priorities in Children and Young People’s Plan

PRIORITY 1 Keeping children and young people safe	OUTCOME More children and young people will be protected from abuse, harm or neglect and will be living in a supportive environment, feeling secure and cared for.
PRIORITY 2 Improving health and well-being and reducing inequalities	OUTCOME Inequalities in the health and wellbeing of young people are reduced
PRIORITY 3 Targeting support to maximise life experiences and opportunities and ensuring inclusion	OUTCOME Life experiences and opportunities are improved for children and young people who require our targeted support
PRIORITY 4 Increasing participation and engagement	OUTCOME All our children and young people will be encouraged to be involved in the planning, provision and delivery of services and their rights respected

The Reducing Inequalities Delivery Team, chaired by the Service Director Children & Young People, is committed to taking an early intervention and prevention approach across the four community planning themes.

Monitoring and reporting

The Child Poverty Action Planning process relates directly to the work of the Community Planning Partnership and the integrated children’s services planning. Progress of the Child Poverty Local Action Plan will be monitored through a multi agency planning group and reported through the CPP. The reporting cycle aligned with the reporting on the Integrated CYP Plan.

Monitoring will be aligned with the indicator set currently in development for local use through the Improvement Service. This set includes indicators on: the local context (egg % children in low income families); key drivers (egg % employees earning less than the Living Wage); and people (e.g. % of adults reporting a long term physical or mental health problem – household with children).

Current and planned activity to address child poverty in Scottish Borders

In developing this plan we recognise that partners are already undertaking a wide range of activities and delivering projects to prevent or mitigate the impact of child poverty. Table 1 outlines the main current areas of activity in 2018 – 19.

Table 2 sets out the actions we plan to take in the 2019 /20. Both the local authority and NHS Borders are required to report on income maximisation measures taken in the area to provide pregnant women and families with children with information, advice and assistance about eligibility for financial support; and assistance to apply for financial support. This includes work by the NHS Borders and partners to embed financial inclusion referral pathways in health care settings, as well as other settings.

Table 1 Work undertaken to mitigate impact of child poverty in Scottish Borders in 2018 – 2019

Activity	Who is carrying out this action (partners involved)	Poverty driver	How will impact be assessed?	Intended beneficiaries / target group
Employability		Income from employment		
SDS employability – collaborative approach to capture participation in employment, education and training among 16-19 year olds.	Skills Development Scotland (SDS) Schools	Income from employment	SDS Annual Participation Measure Report % 16-19 year olds participating in education, training or employment (currently 92.8% for 2018) % 16-19 year olds unemployed and seeking or not seeking employment (currently 2.2% for 2018) % 16-19 year olds with unconfirmed status (currently 5% for 2018)	Age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, sexual orientation
Regional Skills Investment Plan for the South of Scotland Education and Skills partnership. This is recommendations around 6 themes and associated actions.	SoSEP Executive	“	Action Plan being developed	Age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, sexual orientation
Modern Apprenticeship opportunities employed by Council MA progs (key themes – construction, care, office based roles, IT)	DYW, SDS RLS	Income from Employment	2017/18 performance – 17 apprentices in SBC 2 per annum	Age, disability

Creating apprenticeships and training opportunities through commissioning of new and existing home investment	All RSLs	Income from Employment	Annual evaluation 2019-20 Community Benefits for all contract work over £50k – resulted in local activity and sports clubs benefitting from improved facilities and other economic, social and environmental improvements. Development contractors took on 1 skills seeker, who has secured FTE with Harts Builders.	Young and long term unemployed people
DYW: Jobs Fair	DYW Industry Group SDS	“	<ul style="list-style-type: none"> • Number of events held per year. • Attendance at events • Number of vacancies • DYW Employer feedback 	
Activity Agreement - for young people aged 16-19 who have left school and require significant support to progress to a positive destination of formal learning, training or employment	Opportunities for All group	Income from employment	2018/19 performance data tbc	Age, disability
Employability Fund - targeted at young people aged 16-19 at stages 2 and 3 of the employability pipeline. Programme includes a mix of on- to-one support, accredited learning and work placement opportunities which take place both	Opportunities for All group	Income from employment	2018/19 performance data	Age, disability

within the Council and with local employers.				
Volunteering Opportunities – Tenants Organisations /Panels, Scrutiny Projects, Board Membership, Men’s sheds funding, befriending project (Berwickshire HA)	All RSLs	Income from Employment	BHA programme for tenants and others on low income on cooking on a budget BHA community fund to support local groups e.g. sports groups, guides, scouts etc.	All
Schools Programmes – construction awareness, tenancy sustainment, jobs in housing and Job Fairs	All RSLs	Income from Employment	Number of events held per year BHA Next Steps programme held annually in both Berwickshire Schools. Presentations at DYW events and attendance at local schools fairs. Construction partners offer apprenticeships and work placements	Age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, sexual orientation
Education				
Expansion of ELC for all 3 and 4 year olds and eligible 2 yr olds	SBC Funded providers in the Private and Voluntary sectors	Income from employment Cost of living	National target: 85% achieve developmental milestones at 27–30 m Local target- Deliver 1140 hrs of ELC to all children by 2020, phased prioritisation in areas of deprivation National evaluation methods are likely to be developed – local assessment will look at the number of eligible children accessing their entitlement and	Families with children under school age

			the number of parents able to access training/employment due to the expansion	
Promotion of Free School meal Entitlement, Clothing Grant and Educ. Maintenance Allowance	SBC Education	Costs of Living	Local target – 100% of schools actively promoting benefits. Increased uptake of benefits	Children and families
Poverty proofing school day: <ul style="list-style-type: none"> • Minimising costs • Equalising access to opportunities • Reducing stigma 	SBC Education	Costs of Living	Local target – 100% schools considering cost of the school day and taking measures to reduce costs	Children and families
Targeted support to close attainment gap	SBC Education	Income from Employment Costs of Living	Local Target-100% of benefiting schools, using PEF and SAC to provide targeted interventions intended to raise attainment and close the poverty related attainment gap.	Children and families
Maximising financial support packages available for further and higher education students: I, Bursary, EMA and SAAS funds	Borders College	Income while studying and gaining new skills	Scottish Government participation and performance indicators	Low income threshold families Care experienced young people Single parent families
Access to discretionary funds/ childcare funds to support income shortfall	Borders College	Income while studying and gaining new skills	Scottish Government participation and performance indicators	Low income threshold families Care experienced young people Single parent families
Mentoring programme to assist young people most at risk from disengaging in education to transition from school to college	Borders College	Improving qualifications, skills and knowledge	Scottish Government participation and performance indicators	Care experienced Rural/social isolation Learning needs
Tea & Toast breakfast	Borders College		Student feedback	Low income families

drop in				Those travelling long distances to study
Customer info & signposting				
Wellbeing and welfare advisory service	Borders College	Improving access to and raising awareness of wellbeing and welfare support available Advocacy service to support contacts		Low income threshold families Care experienced young people Student Carers Single parent families Rural/social isolation Learning and or Disability needs
Welfare Benefits Advice, Financial Inclusion, Tenancy Sustainment & monitoring and evaluating the impact of welfare reform	RSLs	Costs of living Income from Employment Income from Social Security and Benefits in Kind	Total amount of debt managed on behalf of clients Estimated additional benefits received by clients supported by the information Hub UC impact analysis BHA generated over £800k in 18/19 through Financial Inclusion Team supporting our households and families to maximize their income potential.	Low income families and those dealing with financial changes or debt.
Early Years Pathway Pilot Project – improving access to benefits information, advice & Support for early years families	SBC Financial Inclusion Team NHS ELC	Income from benefits	Referral rates Income generated	Early Years Families

Early Years Assistant alert new mothers and expectant mothers to their benefit entitlement at each stage during their journey from pregnancy to parenthood.	SBC Financial Inclusion Team	Income from benefits	Income generated	Early Years Families
Scottish Welfare Fund Awareness Sessions	SBC Scottish Welfare Fund Team Leader	Cost of living Tenancy sustainability	SG Return	Low income individuals & families
Increase awareness and training for CASS front line staff in relation to the advice and assistance available for benefit advice in the early years.	SBC	Income from benefits		Early Years Families
Home Energy Advice & Effective referrals	Home Energy Forum (SBC, All RSLs, Changeworks & Energy Saving Trust	Cost of living Income from benefits	Annual report by HEF & referral numbers captured across housing tenures.	All with some targeting through key frontline services
Support to Refugees/minority ethnic families resettled in Scottish Borders	SBHA, Waverley and Eildon	Cost of living	Referral numbers captured	Race and religion
Housing				
Assessment of the Housing Needs and Aspirations of Young People to inform the development of an Action Plan	LHS Partnership Group (SBC/RSLs/H&SC)	Cost of living	Action plan to address identified needs and priorities LHS Annual Progress and Monitoring Report	All young people aged between 16-34
Development of the Rapid Re-Housing Transition	Borders Homelessness and Health Strategic	Cost of living	Annual Reporting against KPIs established in the Action Plan	All, particularly those at risk of Homelessness

Plan	Partnership & LHS Partnership Group			
Value for Money in Rents	RSLs	Cost of Living	Annual assessment of rent levels against the SFHA Rent Affordability Tool.	Groups impacted on e.g. families, single young people etc.
Transitions for Looked After Young People	SBC & SBHA	Cost of living Income from employment & benefits	Annual evaluation of the project	Looked after young people supported in sustainable tenancies.
Affordable Warmth and Home Energy Efficiency Strategy	LHS Partnership Group & The Borders Home Energy Forum	Cost of living Income from benefits	LHS Annual Progress and Monitoring Report	All, but with some targeting toward those experiencing fuel poverty, or thought to be at risk of experiencing fuel poverty
Strategic Housing Investment Plan and supply of new Housing (particularly affordable/social rented)	LHS Partnership Group & The Borders Housing Alliance	Cost of living	SHIP Annual Progress and Monitoring Report	ALL
Improving House condition standards in the private sector through advice and assistance	SBC	Cost of living	LHS Annual Progress and Monitoring Report	ALL
Achievement of the Energy Efficiency Standard for Social Housing (ESSH) by December 2020	All RSLs	Costs of Living	% of homes meeting ESSH Target and those planned by 2020	Whole community and those in rural areas
Housing Contributions Statement (as part of the H&SC Strategic Plan)	H&SCP			
Health and Wellbeing				
Promoting awareness of ACEs and interaction with child poverty across sectors	NHS, SBC, ADP, Borders College, voluntary sector	Cost of living Wider adversities	No of participants in awareness raising sessions Reported impact on practice	Children and families services Adult services

NHS promotion of entitlements to Best Start Grant	HI, NHS HV and MWS	Income from benefits		Early years families Eligible families
review of current Holiday programmes	CLD, HI, Live Borders	Cost of living	Participant rates Community feedback	Families in targeted low income communities (E / BF / LL / Selk)
Free access to sanitary products to all students	Borders College	Cost of living	Government indicators	All menstruating students.
Free access to sport and leisure facilities for looked after children and young people	SBC / LB	Costs of Living	Scheme now live and leisure cards issued to all looked after young people in SB	Age, disability

Table 2 New / planned activities to impact of child poverty in Scottish Borders 2019 – 20

Activity: new services, planned improvement	Who is carrying out this action (partners involved)	Poverty driver	How will impact be assessed?	Timescale for action	Intended beneficiaries / target group
Employability					
Creating apprenticeships and training opportunities through commissioning of new and existing home investment	All RSLs	Income from Employment	Annual Evaluation	2019-20	Young and long term unemployed people
Development of City Deal workstream on housing, construction and infrastructure skills gateway	Citydeal Joint Committee	“	tbc	2019 – 20	Disadvantaged groups
Develop links with	Borderlands lead	“	tbc	2019 – 20	Disadvantaged groups

relevant Borderslands programmes					
Education					
Free access to sanitary products in schools and SBC workplaces	SBC	Cost of living	SG return	Local Target-100% of schools actively promoting benefits. Increased uptake of benefits.	Women and girls
Customer Info Signposting					
Easier and wider access to information, assistance and applications beyond free school meals and clothing grants, via increased digitalisation and self serve work programme.	SBC	Cost of living / income from benefits	Uptake rates	Ongoing	all
Avoidance of digital exclusion via advice and training rolled out as part of the digitalisation and self serve work programme, and the widening of access via provision of the technology and equipment necessary to take advantage of digital options	SBC	Cost of living / income from benefits		Ongoing	all
Better signposting	SBC	Cost of living /		Ongoing	all

and cross cutting advice on related topics being included as part of consistent digital offering		income from benefits			
Early Years Pathway Pilot Project – improving access to benefits information, advice & Support for early years families	SBC Financial Inclusion Team NHS	Income from benefits	Referral rates Income generated	May/June 2019	Early years families
Scottish Welfare Fund Awareness Sessions	SBC Scottish Welfare Fund Team Leader	Cost of living Tenancy sustainability	SG Return	Ongoing	Low income individuals & families
Fareshare Food distribution project – reduce food insecurity. Looking at creation of two new food distribution hubs Hawick and Peebles.	SBC Fareshare	Reduce food insecurity		Ongoing	Low income individuals & families
Promotion of CAB Financial Health Check service	SBC CAB	Income from benefits		Ongoing	All
Increase awareness and training for CASS front line staff in relation to the advice and assistance available for benefit advice in the early years.	SBC	Income from benefits		Ongoing	Early Years Families
Mitigate the impact of Universal Credit through joint working,	SBC, RSLs and Third Sector	Cost of living Income from Benefits	???	2019-20	Families and young people on low incomes

advice and support					
Housing					
Deliver 209 new homes by 2021 (Berwickshire)	SBC and All RSLs	Cost of living	SHIP return	2019-21	All families and young people in housing need
Delivery of the Housing Needs and Aspirations of Young People five year Action Plan	LHS Partnership Group (SBC/RSLs/H&SC)	Cost of living	LHS Annual Progress and Monitoring Report	tbc	All young people aged between 16-34
Wheelchair Accessible Homes Study	Borders Housing Alliance(SBC/RSLs/H&SC)	Cost of living	No. of wheelchair accessible homes	tbc	People with disabilities that require wheelchair access
Implementing the Rapid Re-Housing Transition Plan	Borders Homelessness and Health Strategic Partnership & LHS Partnership Group	Cost of living	Annual Reporting against KPIs established in the Action Plan	2019 - 21	All, particularly those at risk of Homelessness
The Regeneration of Beech Ave	Waverley Housing, Scottish Borders Council	Cost of Living	More people living independently in affordable and sustainable homes; More people able to afford to heat their homes.	Refurbishment Programme – 2019/2020; Demolition and new build 2021 – 2024.	Waverley Housing tenants and families (existing and future).
Health and Wellbeing					
Improvement of financial inclusion pathways: referral tools, improved monitoring, staff awareness and training	NHS ELC	Income from benefits	Referral rates Income generated		Early years families
Coordination & development of Holiday programmes	CLD, HI, LB	Costs of living	No of prog No of Participants	2019 – 2020	Targeted communities
Expansion of access to	PH, ELC, LB	Costs of living	tbc	2019 -20	Targeted young people

no / low cost physical activity opportunities for young people in low income households					
Development of Citydeal workstream on intensive family support	Citydeal Joint Committee	Multiple adversities	Positive destinations for YP Sustained employment opportunities for adults	2019 -20	Targeted families

