

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group	Update
<b>Employability</b> <b>Through these actions we will increase support available to parents, and uptake and awareness of that support, as well as giving parents access to skills, training and opportunities. This will strengthen the employment offer to parents and create new fair work opportunities, plus tackling inequalities which stop parents from entering and participating in the labour market.</b>					
Implementation of Intensive Family Support Service (IFSS)	1	City Region Deal SBC	Number of participants  Number of employment opportunities	Young parent families  Families where parents are aged 30-39	During the period from 01/06/21 to 31/03/22, 20 families have engaged with the IFSS service, within this number 27 adults and 40 children have been supported. Of those, 8 adults have entered Further or Higher Education, 5 adults have entered employment, 5 young people within the families are achieving an education, training, or employment outcomes, 4 adults have improved money management skills, 8 children are more engaged in learning through Early Years Centres, and 6 care experienced families are engaging in the service.
Engage with the Job Centre to support and advise individuals affected by COVID-19 or facing redundancy	1	Volunteer Centre Borders (VCB)	Number of participants	Young People and families	VCB have engaged with all three job centres - Galashiels, Hawick and Eyemouth since summer 2021 to deliver workshop sessions and monthly drop ins. Intervention in this area had to be put on hold, due to emergency support needed for those suffering from redundancy or reduced income due to the pandemic. In March 2022 training was delivered to 21 job coaches on volunteering and work capability assessments.
Commitment to offering only contracts and not casual hours – provides certainty for people to have work for a contracted time period	1	Live Borders	Number of opportunities	All	Live Borders has posted approximately 112 vacancies, some of which have been multi vacancies. The 'Get Into Summer' Programme in 2021 recruited to an additional 20 vacancies. Those recruited included PE students, primary teaching students, experienced coaches, and sports leaders.
Support services such as Skills Development Scotland and Activity agreements	1	VCB	Number of participants	Children and Young People	VCB continue to encourage referrals from supportive organisations such as No One Left Behind (SBC), Developing Young Workforce, Skills Development Scotland, Learning Disability Service (SBC), Community Learning and Development Service (SBC) and the Pastoral staff team in each of the 9 high schools. There has been a rise in referrals since August 2021 and this is continuing into 2022 with more young people receiving

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					support to get involved in volunteering to boost confidence and gain soft skills that will support them to engage more in the community. VCB have kept in touch with those who were matched to an opportunity. Most of the young people who required extra support in attending initial meetings and first volunteering session at the volunteer organisation, with either their key worker or VCBs youth development officer, are now thriving and some have asked VCB if they can ask the volunteer organisation if they can extend the amount of hours they volunteer for, or find additional volunteering opportunities. We have had positive responses from volunteering organisations such as Chest, Heart and Stroke Scotland, The Trimontium Trust, The Bird Garden Scotland and At Birkhill House.
Participate in the Borders College Youth Pathway Project	1	VCB	Number of participants	Children and Young People	Due to the pandemic and lack of resources, this project has been put on hold until further notice. Work with Borders College continues, finding placements and supporting young people in placements.
Promote the Saltire awards Scheme	1	VCB	Number of Opportunities	Children and Young People	Over the last year the Saltire Awards have been promoted in schools through the Youth Ambassadors Project. They have also been promoted when a young person registers as a volunteer with Volunteer Centre Borders, or when an organisation gets in touch enquiring about youth volunteering opportunities. VCB regularly approves Saltire Awards for those who have registered independently of VCB.
Deliver a 'removing youth volunteer barriers' project	1	VCB	Number of Opportunities	Children and Young People	Using the Ambassador Project, VCB has engaged with youth ambassadors and other youth representatives to concentrate on positive mental health wellbeing, as well as volunteering and the challenges of being a volunteer, over the last 12 months when lockdown and restrictions were imposed. There are a lot of barriers for young people who want to volunteer and we are working with partners to eliminate obstacles and make volunteering as accessible as possible.
Match young people remotely in each of the 9 high schools (plus anyone else under age 25) to	1	VCB	Number of Opportunities	Children and Young People	There are age 14+ (previously 16+) support meetings in each High School to support young people who may not be in a position of heading towards a positive destination

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opportunities that will support career aspirations					after school. These meetings bring partners together from Developing Young Workforce, Pastoral Staff Team, Council Employment Support, Skills Development Scotland, Volunteer Centre Borders, local youth groups, No One Left Behind Service, Community Learning and Development Staff and a College representative to talk through how we could help young people achieve a more positive destination. VCB are actively involved in 4 out of the 9 High Schools 14+ meetings and regular communications with the pastoral teams takes place to highlight opportunities. The Enhanced Provision departments in Hawick High and Berwickshire High School are supported to find group placements and to educate around volunteering. VCB also work with Developing Young Workforce to source and offer opportunities that match the needs of the young people who may struggle physically or verbally in some environments. We have been looking at in class volunteering, where we would invite a speaker from an organisation into the school to get involved in activity-based promotion of the charity – we are linking up with the Golden Eagles project in the first instance.
Engagement with Community Job Scotland and other supported employment opportunities for young people	1	Third Sector (SBSEC)	Number of opportunities	Young People	Excluding Kickstart through Community Jobs Scotland and other supported employment opportunities for young people, including Sector Based Work Academy Placements, No-one Left Behind / YPG etc. and additional 9 young people supported into employment.
Encouraging Job Creation - Through its funding and development support for businesses and other organisations, SOSE will help organisations to expand and innovate, resulting in growth and the safeguarding and/or creation of jobs	1	SOSE	Number of jobs safeguarded or created through its funding	ALL	Over the last year SOSE have provided advice and assistance to businesses and community organisations affected by Covid 19. This support has assisted their survival, stemmed job losses, as well as aided their recovery and long-term survival. SOSE have introduced targeted Business Coaches to address structural barriers to enterprise development. Business Coaches are specifically supporting Women in Business and Young People, with the aim of increasing self-employment and social enterprise opportunities.

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					<p>SOSE provided grant funding of £48k supporting the creation of the South of Scotland Additional Support Needs Network. This network will enable more collective advocacy, peer learning and champion employment opportunities for those with Additional Support Needs.</p> <p>SOSE are supporting community organisations with enterprise development ideas which looks to reduce barriers to employment i.e. Community Transport, Child Care, Training and Development, enabling the development of structural facilities and services aligned with community needs. Additionally SOSE has supported a wide range of businesses, communities and social enterprises to explore new opportunities and grow their enterprises, creating more job opportunities for the Scottish Borders.</p>
Meeting Skills Needs - SOSE will support the work of the SoS Regional Economic Partnership's Education and Skills Strategic Group and the implementation of South of Scotland Regional Skills Investment Plan (RSIP)	1	SOSE	To be confirmed	Targeted Group	<p>In 2021-22 SOSE created six Modern Apprenticeship positions offering employment pathways for young people across the region. This was further supported by the creation of 9 internship positions providing the opportunity to develop experience and skills in the workplace. To further support the development of skills and qualifications across the Scottish Borders, our Enterprising Communities Team have provided development support to four third sector organisations which focus on offering employability, training or skills development. This support has focussed on enterprise development, assisting organisations to develop robust plans which support their long-term sustainability and ensuring inclusive personal development opportunities are available across the Scottish Borders. SOSE have been a key contributor to developing the Shared Apprenticeship Scheme which was launched in early 2022.</p> <p>Our Enterprising Communities Team have supported four third sector organisation providing development support to organisations whose primary purpose is providing employability, training or skills development for those who</p>

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					need it most. This support aims to enable enterprise development to aid in the organisation's sustainability. SOSE have directly delivered capacity building programmes, providing professional development opportunities for community organisations through the following programmes: Communities Leading in Tourism Governance Development Social Impact IGNITE Young Enterprise Development Programme
Championing Fair Work - Scottish Ministers have sent guidance to all public bodies to focus on delivering the Government's vision for Scotland to be a leading Fair Work Nation by 2025, where high quality and fair work is the norm in workplaces across Scotland. SOSE will attach Fair Work First criteria to all its grants, procurements and other funding	1	SOSE	Number of funded organisations that engage in new Fair Work practices	ALL	It is a mandatory requirement for all businesses and organisations supported by SOSE to baseline their contribution to Fair Work, and to put in place an action plan for future improvement. A key element of Fair Work is for employers to offer the real living wage and ending the use of enforced zero-hour contracts. These steps serve to maximise the income for all employees and help contribute to reducing levels of in-work poverty.
Continue to create modern apprentice opportunities in the Early Years Team	1	SBC Early Years Team	Number of opportunities	Young people furthest from the job market	The MA programme is continuing - a further 21 MAs are expected to be recruited in the current recruitment activity.
Deliver Parental Employability Project	1	SBC	Increased parental income and employment	Parents	For the period 1st April 21 - 31st March 22, 61 parents have engaged with the Parental Employability Service and progressed along the employability pipeline. 25 entered FE /HE or Training, 15 parents have gained a qualification, 34 parents were referred to the Financial Inclusion Team, 5 increased their income and 4 entered employment. 5 parents were issued with a digital device.  Supported further by SBSEC Community Interest Companies as we have connected with SBC and have received referrals. There is an option for parents to receive support in setting up their own company i.e. Community Interest Company and we will support

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					funding at incorporation stage and at stages of growth and development - our services provided free of charge.
<b>Education</b> <b>Through these actions we will continue to tackle the poverty related attainment gap, and support the health and well-being of children and young people. This will in turn help children and young people to achieve better life long outcomes, thus helping to break the cycle of poverty.</b>					
Run family learning programmes targeted at 18 of our primary schools where there are the highest levels of poverty	1,3	SBC CLD	Maximised income for families, enhanced financial capabilities and increasing their income levels through improved employment	Families, children and young people	For the period 1 April 21 to 31 March 22 - 67 family learning programmes were delivered in targeted primary schools, and Early Years Centres where there are the highest levels of poverty. Of those families who took part and have completed programmes up to 31st March 22, 38 Adults evidenced that they are: Better able to support Children's Learning (34) Improved confidence in parenting role (28) Improved family relationships (30) Making a positive lifestyle choice (30) Reduced isolation (31) Increased life skills (14)
Undertake College's 'Care Aware' initiative to provide support and a named person for care experienced young people and student carers. The initiative works to address barriers and provide information to maximise funding, access learning support and nurture	3	Borders College	Uptake, successful completion of study and progression thereafter	Students	Borders College success rates are amongst the top quartile for Scotland's College's with an overall success rate of 79.3%. Students from the most deprived 10% have a success rate of 71.4%, those from the most deprived 20%, a success rate of 76.8% and as expected, given the very many external challenges faced, our Care Experienced students a lower success rate of 65.7%. We recognise that these fall below the overall success rate of our student body as a whole, however each of these focus groups are above the National sector average. It highlights the importance of continuing with our targeted support interventions in order to close the attainment gap for those most at risk of experiencing poverty.
Undertake a mentoring initiative to support those most at risk of disengagement to successfully transition through senior phase of school to college and for those at	1	Borders College	Uptake, successful completion of study and progression thereafter	All School Leavers	Borders College have been successful in securing a further 2 years funding from the Robertson Trust to continue our Mentoring programme providing those furthest from engaging and sustaining their learning journey to overcome the barriers and experience a

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greatest risk of disengagement during their first year at College					positive outcome through mentoring, coaching and advocacy.
Review the cost of the school day	2	SBC NHS Borders	Reduced cost to families	Children and families	Cost of the school day work continues in schools with examples of uniform recycling, swap shops for secondary dances/proms, free access to stationery, swap and share places. Early Years Centres have been supporting the operation of Clothes Banks as one of their key areas of work.
Complete roll out of poverty related training to all staff in Education Service	2	SBC Education	Indicators on attainment	School children	Although complete roll out has not been possible due to challenges with Covid regulations, a pilot project with Hawick, Selkirk and Galashiels clusters has been taking place, focussing on data literacy to close the poverty related attainment gap. Work on this will continue.
Implement a pilot of debt management/savings scheme with children in Burnfoot Primary School	2	SBC	Uptake of Scheme	Children	Paused due to Covid-19
Proactively promote free school meals (FSM) and clothing grant provision	2,3	SBC Education	Increased Uptake	School Children	Universal provision of free school meals for primary 1-3 was introduced nationally in August 2021 and extended to P4 and P5 in January 2022. This will be further increased for P6 and P7 from August 2022. Since 2019-20 primary claimed FSM has risen by 4.1% and Clothing Grant has dropped by 1.81% (possibly due to children not needing to wear school uniform during pandemic and school closures). In Secondary, since 2019-20 FSM has risen by 1.69% and CG dropped by 1.22%. Work on this will continue.
Work in partnership with third sector and Live Borders on accessible Summer programmes which also help with food insecurity	2	SBC Education	Uptake	Targeted children and families	The Get into Summer Programme was available for primary aged children in the summer of 2021. Schools targeted families who accessed FSM to encourage sign up. Planning is currently taking place with partners for similar events this summer.
The Community Learning and Development Service (CLDS) and third sector partners provide targeted programmes to support disadvantaged young people to succeed and achieve.	1	SBC Third Sector Youth Organisations YouthBorders	Evaluation against Scotland's Youth Work Outcomes, Completion of Youth Awards.	Targeted young people	This is happening across Youth Learning and indeed is being used in some cases as a planning tool. A session for new staff will be planned in the near future. Stepping Stones Project (Scottish Borders Youth Work Partnership).



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Participate in Scottish Government's Youth Guarantee by the offer of an appropriate study programme for all school leavers who apply	1	Borders College	Uptake, successful completion of study and progression thereafter	All school leavers	Borders College success rates are amongst the top quartile for Scotland's College's with an overall success rate of 79.3%. Students from the most deprived 10% have a success rate of 71.4%, those from the most deprived 20%, a success rate of 76.8% and as expected, given the very many external challenges faced, our Care Experienced students a lower success rate of 65.7%. We recognise that these fall below the overall success rate of our student body as a whole, however each of these focus groups are above the National sector average. It highlights the importance of continuing with our targeted support interventions in order to close the attainment gap for those most at risk of experiencing poverty.
<b>Information &amp; Advice</b> <b>Through these actions we will help to ensure families receive the support they are entitled to. We will provide support to help overcome barriers to accessing these supports, as well as improving the quality and availability of advice services.</b>					
Ensure duties under the Fairer Scotland Duty are taken into account in Child Poverty work in the Scottish Borders	3	SBC NHS Borders Partner Organisations	Compliance with Legislation	All	No specific items although incorporated as a principle in action plan. Future programmes/new developments will be informed by the Duties and HIIA.
Continued use of the Neglect Toolkit by the Child Protection Delivery Group in relation to income maximisation support for families	3	SBC Child Protection Delivery Group	Audit activity, Child Protection Indicators	Children and young people most at risk of needing the child protection system	<p>Income maximisation mapping was undertaken within the poverty strategy group. Back to Basics Audit (2021) highlighted a continued underuse of the Neglect Toolkit.(NTK) When used the NTK has been seen to meaningfully support assessment, decision making and planning for the child. The Child Protection Delivery Group continue to advocate the use of the NTK with the decision that it must be considered at the earliest opportunity when there are concerns about neglect. To address the absence of NTK training due to Covid restrictions, NTK training has been developed for Teams with 2 training sessions already delivered. The Training and Development Delivery Group will now consider future NTK training provision.</p> <p>The quarterly Child Protection Minimum Dataset continues to report on the relationship between children</p>



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					on the Child Protection Register and deprivation. This data suite, with accompanying analysis, is considered and scrutinised by the Child Protection Delivery Group (CPDG), Public Protection Committee and then the Critical Services Oversight Group (CSOG). CPDG will consider a future NTK audit to revisit it uses and impact.
Commitment to free access to family days out in museums service and outdoor play area (Harestanes Park) and active promotion of low/no-cost access to family days out	2	Live Borders	Number of Participants	Families	Live Borders sites had 43,000 visits 2021/22 which was a significant reduction in visitor footfall. 440 Free access workshops over Summer - craft, arts and heritage activity 70 Free access family passes to Jim Clark Museum and workshop
Awareness Raising through social media, e-mail, telephone	2,3	CAB	No. of clients, Demographic information (if given), Client financial gain	All	Total number of clients assisted by Citizens Advice Bureau (CAB) in the SBC area – 4327. Total client financial gain in SBC Area is approximately £3.5m. SBSEC increased engagement and contact from those with a disability or long-term health condition requiring general advice and support includes signposting for funding / grants for essential items or loaning of disability equipment. Support and signposting to transitional funding is available through Independent Living Fund Scotland.
Map all Financial Inclusion services and promote awareness	2,3	SBC Financial Inclusion NHS Borders	Monetary gains, support given	All	Work is still ongoing and being linked to other services. The Financial Help in Early Years Leaflet was updated in September 2021, circulated widely across partners within Scottish Borders, and published on the Council's website.
Delivery of TD1 Early Steps Programme for young parents and their children using a youth work approach	2,3	TD1 Youth Hub	Participation and Engagement data. Programme impact evaluation report	Young Parents in Eildon	20 young parents with 26 children, mostly under 5s. 5 have been referred by NHS, 5 former young people with TD1 Youth Hub and the rest from word of mouth. 3 young parents are at college, 3 volunteering, 2 working, 2 are pregnant with remainder not in employment / education / training. The Group runs on Tuesday and Thursdays, with Wednesdays being for new members or parents who are nervous about the larger group situation. Group have planned and programmed out their own activities, one parent has started part time employment with TD1 Youth Hub, and another has started volunteering. TD1 Youth

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					Hub uses a youth work approach to re-engaging these young parents into activity and developing their skills.
Registered as the gateway for kickstart for young people	1,2,3	SBSEC	Work with CEF, the ALLIANCE, SCVO and Inclusion Scotland to utilise tools	All	SBSEC are supporting young people through Social Enterprise and Third Sector organisations, and our Employability Pipeline (Ensuring kickstart would be a viable option for all) Kickstart now closed to referrals and young people with significant barriers and furthest from the Job market supported into work. As the Kickstart contracts finish we have ensured all engaged move into sustainable employment or otherwise identified positive destination - breaking the cycle of returning to full dependence upon social security and benefits.
Ensure UNCRC and Children's Rights are taken into account in Child Poverty work in the Scottish Borders	3	SBC NHS Borders Partner Organisations	Compliance with legislation	All	<p>New PEF Guidance (issued April 2021), as part of the Scottish Attainment Challenge refresh requires schools to consult with pupils and parents on how their PEF allocation is spent on resources. Schools are being encouraged to use participatory budgeting as part of this work. The Equity Lead Officers have launched this with head teachers and are engaged with work to maximise impact.</p> <p>Article 24 - 'I have the right to good quality health care, to clean water and good food', Article 26 'My family should get the money they need to help bring me up' Article 27 - 'I have the right to have a proper house, food and clothing' are relevant to our Child Poverty work and an action to ensure that UNCRC and Children's Rights are taken into account and are included within our Action Plan</p>
<b>Housing &amp; Energy</b> <b>Through these actions we will help to keep housing costs low, provide support with rising energy bills and tackle homelessness for families.</b>					
Work with Home Energy Scotland to refer families that are struggling to eat or heat	2,3	SBSEC Work with CEF, the ALLIANCE, SCVO and Inclusion Scotland to utilise tools	Number of referrals	Scottish Borders Tenants	Home Energy Scotland (HES) processed approx. 6600 interactions from households across the Scottish Borders in 2021/22. HES made 1742 referrals to trusted schemes for households across the region. These included Energy Efficient Scotland: Area Based Scheme referrals. 512 referrals were made to Warmer Home Scotland.

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					SBSEC provides Information sharing and referrals around improvements, support and energy efficient measures includes linking with energy providers to ensure that tenants understand what they are entitled to and opportunities available. In cases of emergency, guidance and support has been offered for tenants to access emergency support, grants, payments for gas and electricity.
Scottish Borders Housing Association (SBHA) will introduce emergency community monitoring tool software which will risk assess tenants' support needs and determine the levels of contact and intervention required	2	SBHA	Number of tenants managing to sustain tenancies	SBHA Tenants at risk	In 2021-22, SBHA piloted a Wellbeing Framework in Hawick to assess tenants against a series of risk factors to determine what support/intervention is required to ensure tenancy sustainment. The pilot produced some very positive outcomes for those tenants who participated and following an evaluation, the Framework was rolled out to all new SBHA tenants from January 2022. The Framework will be further evaluated in 2022-23 to inform future roll out across all SBHA neighbourhoods.
Borders Housing Network - Fuel Poverty Funding	2,3	Berwickshire Housing Association	ESSH compliance meet standards and aim to achieve 100% compliance with Scottish Government standards within 2021/22.	BHA Tenants	£32k of this was allocated to Berwickshire Housing Association (BHA) for immediate payment to energy suppliers on behalf of our customers for large scale fuel arrears, which was utilised between April and December 2021. A further £48k of funding was secured and received in February 2022 which will be used for the same purpose.
Supporting Communities Funding	2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation of Housing Associations (SFHA) social value toolkit	BHA Tenants	<a href="https://www.sfha.co.uk/news/news-category/sector-news/news-article/bha-calculates-social-value-of-community-programmes-during-pandemic">https://www.sfha.co.uk/news/news-category/sector-news/news-article/bha-calculates-social-value-of-community-programmes-during-pandemic</a>
Covid Recovery Funding	2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants	<a href="https://www.sfha.co.uk/news/news-category/sector-news/news-article/bha-calculates-social-value-of-community-programmes-during-pandemic">https://www.sfha.co.uk/news/news-category/sector-news/news-article/bha-calculates-social-value-of-community-programmes-during-pandemic</a>

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Energy Efficiency Standard for Social Housing compliance (ESSH)	2	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants	For Berwickshire Housing Association 81.70% of homes are meeting ESSH as at 31st March 2022. We completed 31 homes in Ayton in 2021/22 and a further 28 homes are planned to be completed in Duns in 2022/23.
Community Partnership Working across Berwickshire Housing Association: Berwickshire Swap, Allanbank Creative Hub, Horse Time, Splash, Eat Sleep Ride, BAVS (neighbourhood bus /digital workshops for village halls)	1,2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants	<a href="https://www.sfha.co.uk/news/news-category/sector-news/news-article/bha-calculates-social-value-of-community-programmes-during-pandemic">https://www.sfha.co.uk/news/news-category/sector-news/news-article/bha-calculates-social-value-of-community-programmes-during-pandemic</a>
Work with SBC Community Assistance Hubs to provide support and advice to tenants	1,2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants	The Borders Employment Advice and Mentoring (BEAM) project started in January and runs until end of June 2022. The project aim is to help out-of-work tenants or members of their household identify and overcome barriers to employment and training.
Provide a Warm Affordable Home and advice to keep warm: Increasing the supply of affordable homes, Meeting Housing Need for families, SBHA HELP (Home Expenses - Lessening the Pinch) Project, Warm & Well Project	2,3	SBHA	Number of tenants supported	SBHA Tenants	SBHA's Warm and Well project has supported 1,188 Tenants since April 2020, generating £221,000 in household savings through the provision of energy saving advice (an average of £186 per household savings in the year). Following positive outcomes, SBHA has been awarded a grant by the Scot Government Investing in Communities Fund to continue the project up to March 2023.
The Borders Housing Network (BHN) recently secured £450,000 from the Scottish Government's Social Housing Fuel Support Fund. Disperse funds to support those in fuel debt	2,3	Borders Housing Network	No of tenants supported	Housing Tenants	A total of 127 SBHA Tenants have received a payment towards their energy debt (average energy debt per Tenant £787), utilising the £100,000 Fuel Debt Fund grant award from the Scot Govt. In addition, 305 fuel vouchers have been issued to Tenants on pre-paid meters totalling £14,000. SBHA has been awarded £150,000 from the Scot Government Fuel Debt Fund for 2022-23. £32K of this was allocated to BHA for immediate payment to energy suppliers on behalf of our customers for large scale fuel arrears, which was utilised between April and December 2021.

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					A further £48k of funding was secured and received in February 2022 which will be used for the same purpose. In addition, there is ring-fenced funding held by the Fuel bank Foundation who can issue vouchers to our tenants on an on-going basis (363 vouchers issued to customers, impacting 805 adults and children within those households).
Reduce the risk of eviction by using Triage Tool	2,3	SBHA	Less tenants evicted	SBHA Tenants	Eviction is an absolute last resort for SBHA with early intervention, prevention and partnership working in place to promote tenancy sustainment and reduce the number of Tenants who lose their home due to rent arrears. In 2021-22, the number of Tenants who sustained their tenancy for more than one year increased to 85.97% (demonstrating a steady increase when compared to the previous 3 years).
Review the delivery of services, develop housing and support pathways for the following groups, with the aim of preventing or alleviating homelessness for: (a) Individuals with Drug and Alcohol, (d) Individuals up to the age of 26 who were previously looked after by the Local Authority, (e) individuals with an offending History, (f) Victims of domestic abuse	2	SBC Homelessness	The Scottish Housing Network monitor RRTP performance by local authority annually, providing a national benchmarking framework	All	The Alcohol & Drugs Partnership are now represented at Borders Homeless and Health Strategic Partnership to strengthen strategic links. A SHORE working group has been established to review the implementation of the SHORE Standards within Scottish Borders. An information Sharing Agreement with the local RSLs has been developed which, once implemented aims to improve housing outcomes for tenants who enter prison. Homelessness and Justice Service are working together to pilot Bail Supervision and Home Leave accommodation. A working group has been established with the aim of improving housing outcomes for women and children experiencing domestic abuse in Scottish Borders.
Review and improve the advice and support to people who are subject to a Section 11 notice	3	SBC Homelessness	The Scottish Housing Network monitor RRTP performance by local authority annually, providing a national benchmarking framework	All	Priority was given over to administering the £175,000 Scottish Government Tenants Grant Fund which supported households in the Scottish Borders to address rent arrears incurred during the pandemic. Ongoing actions regarding the wider Section 11 work will continue in 2022/2023.

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Implement a pilot, Housing First model that meets the needs of people with multiple needs in the Scottish Borders and which, as far as is possible in a rural context, conforms with the 7 principles of Housing First'	3	SBC Homelessness	The Scottish Housing Network monitor R RTP performance by local authority annually, providing a national benchmarking framework	All	A two year Housing First pilot launched on 1st October 2021.
Review the existing processes for the provision of furniture and goods to homeless households	2,3	SBC Homelessness	The Scottish Housing Network monitor R RTP performance by local authority annually, providing a national benchmarking framework	All	The COVID-19 and Ukrainian emergencies have restricted the full application of resources and delayed some of the R RTP actions, therefore limited progress was made in regards to this action and it will be carried forward into 2022/2023.
Review existing processes to ensure applications for DHP are maximised to prevent homelessness and/or to achieve positive outcomes for people who are Homeless or threatened with homelessness	2,3	SBC Homelessness	The Scottish Housing Network monitor R RTP performance by local authority annually, providing a national benchmarking framework	All	The COVID-19 and Ukrainian emergencies have restricted the full application of resources and delayed some of the R RTP actions, therefore limited progress was made in regards to this action and it will be carried forward into 2022/2023.
SBHA's Development Programme will deliver 22 new build affordable homes early 2021-22	2	SBHA	Number of affordable homes completed	All families and young people in housing need	SBHA finished 4 new 3-bed homes in 2021-22 and 18 new family's homes will be handed over in the summer of 2022, in Peebles and Kelso.
SBHA will seek to maximise financial capacity to increase their contribution to new homes in the coming years and will confirm further in 2021-22	2	SBHA	Number of affordable homes completed	All families and young people in housing need	SBHA will build 300 homes over the next 7 years.
Continue with the Transitions Project to support young people	2,3	SBHA	No of young people supported	SBHA Tenants	A total of 74 young people were supported by the 16+ Transitions Team in 2021-22.
Continue to engage with the Scottish Borders Home Energy Forum.	2	NHS Borders Home Energy Scotland			The Forum continues to ensure that a strategic, multi-agency approach is taken to help reduce fuel poverty, improve energy efficiency and improve health and well-being in the Scottish Borders, particularly for the most

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					<p>vulnerable households within the region. The Partnership comprises organisations representing housing associations, statutory bodies, advisory groups, bodies associated with energy, affordable warmth, health and income maximisation. Across the pandemic the forum continued to convene remotely and was able to share updates, best practice and support between members which was valuable during these challenging, unprecedented times.</p> <p>The Forum has acted as a catalyst for building collective support for ongoing strategies including;</p> <ol style="list-style-type: none"> <li>1. Energy Efficient Scotland :Area Based Scheme and the Energy Efficiency Standard for Social Housing (ESSH)</li> <li>2. Raising awareness of new Scottish Government policies relating to energy efficiency and decarbonisation of heat</li> <li>3. Funding opportunities</li> <li>4. Joint proposals have been planned and submitted</li> <li>5. Upcoming funding opportunities are discussed</li> <li>6. Has facilitated the establishment of a new Construction Sector and Supply Chain Forum</li> <li>7. Served as a platform to promote and facilitate measures and schemes that target alleviating fuel poverty and increasing energy efficiency in households; as well as improving health and wellbeing</li> </ol>
Deliver the Home Energy Efficiency Programme	2	SBC	Households living in fuel poverty, Number of private sector energy efficiency measures installed, Number of households provided with energy advice/information	Tenants	<p>There were continued significant challenges to delivery due to Covid-19 pandemic restrictions. There were still opportunities to support households and applications of interest were carried forward into the next scheme delivery year to ensure no-one who is eligible for support misses out. Installations had to be done in line with Covid restrictions and safe working practices. There were also challenges in promoting the scheme due to Covid.</p> <p>Changeworks were the Managing Agent for the scheme helping to deliver the Energy Efficient Scotland: Area Based Scheme funding through successful delivery of the</p>



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					<p>measures. Referrals to the EES: ABS scheme are routed through Home Energy Scotland initially to assess eligibility or suitability for other energy efficiency grants or schemes.</p> <p>For the year 2021/22 Energy Efficient Scotland: Area Based Scheme (EES: ABS), SBC were allocated over £1.78m for the Borders. Renewable technologies such as Air Source Heat Pumps and PV and Battery storage will continue to be part of the package of measures delivered, alongside fabric first insulation measures. Through data analysis and in line with the Scot Government prescribed eligibility criteria, the scheme will be focussed on those households considered to be in fuel poverty.</p> <p>The 2021/2022 scheme year is still being delivered and set to run to June 2022, then the 2022/23 EES:ABS scheme commences. For the 2022/23 programme SBC have been assigned over £1.8m for the Borders.</p>
<b>Health &amp; Wellbeing</b> <b>Through these actions we will provide financial, practical and emotional support, helping to tackle and mitigate the impact of poverty as well as preventing it.</b>					
Provide free or low cost access to activities, experiences and trips during evenings, weekends delivered by community-based youth work organisations	2	Third Sector Youth Organisations (Youth Borders)	Uptake	Children and Young People	<p>Community based youth work services remain available across the Scottish Borders: Youth Borders annual membership census - 5021 young people are participating in third sector youth work (at May 2022)</p> <p>Winter Hardship Support: 18 Third Sector youth organisations involved in distribution of hardship payment vouchers reaching 549 young people in 274 household. Of which the following three factors were most prevalent: living in low income, fuel poverty, eligibility for free school meals. 32 Third Sector youth organisations provided enhanced youth work activity during winter months to boost wellbeing. 1170 young people benefited from these opportunities. Of which the following three factors were most prevalent: low income, most deprived communities; lone parent families. Get into Summer - Community Orgs: Borders Get into Summer has been an opportunity to</p>

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					demonstrate the power of grass-roots community organisations and as a result of their support more than 1800 children and young people have re-connected, played, and felt included. 36 Third Sector orgs involved. 1895 CYP benefiting; at least 1 in 4 were living in poverty or low income families; 1 in 10 had additional support need; 68 Care Experienced YP.
Continue to provide free sanitary products to students in need through a sustainable partnership whereby products are delivered to students rather than them collecting them	2	Borders College	Uptake, successful completion of study and progression thereafter	Students	We continue to make free sanitary products available across our campus sites as well as offering an online order and direct to door delivery service for all our students.
Co-ordination and development of Holiday Programmes for children and young people which include provision of positive and engaging activities and food (subject to access to schools estate and COVID-19 restrictions)	2	Live Borders SBC NHS Borders	Uptake of programme	Targeted Communities	Over 10,500 visits made by children and young people to Live Borders Get Into Summer (GITS) activities. Activity camps (all) averaged 80% occupancy with 62% of places free of charge for targeted children and young people. Free swimming offer over the summer had 90% occupancy with 6393 visits. 63% of children reported an increase in their resilience when having to deal with day to day problems through GITS. 55% reported an improvement in their self-confidence through participation in GITS. 81% reported that they had greater confidence to attend further sport and physical activity opportunities in their schools and wider communities
Delivery of Youth Work Education Recovery Fund – Youth Work holiday programmes in April, Summer, October 2021 to young people most impacted by Covid-19	2	Youth Borders CLD	Evaluation of programme against Scotland's Youth Work Outcomes	Targeted young people most impacted by Covid-19.	The Youth Borders eligibility criteria: <ul style="list-style-type: none"> <li>• In receipt of Free School Meals</li> <li>• Lives in a household with insecure income (limited resources, as defined by the Scottish Borders Child Poverty Index)</li> <li>• Where the young person has been directly impacted by Covid-19 through bereavement of a family member or loss of employment of their parent/carer during the pandemic.</li> </ul>

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					<p>However, it also became apparent that local partners, insight and intelligence identified a broader eligibility need which included young people and families whose circumstances had changed by Covid-19 and where inequalities had or were at risk of widening. In addition to the eligibility criteria, the programme had a particular focus on young people who:</p> <ul style="list-style-type: none"> <li>• Will be transitioning from Primary 7 to S1</li> <li>• Are at risk of leaving school without a positive destination</li> <li>• Those where a youth work intervention may increase engagement in learning or continuation of learning in secondary school.</li> <li>• 85% of young people increased their confidence</li> <li>• 82% learned new coping skills and felt happy again</li> <li>• 70% increased self-esteem</li> <li>• 70% became better at communicating ideas and opinions</li> <li>• 68% became better at working and supporting other people.</li> </ul> <p>For Community Learning and Development formal actions related to the report have been severely disrupted due to Covid regulations and staff/pupil absences.</p> <p>Schools have worked hard during this time to target support to the families who are impacted by poverty. This has included link work between school and home to maintain and increase school engagement during the lockdowns. Many schools have also supported with food parcel deliveries and access to digital equipment to access school work (e.g purchase of Wi-Fi dongles and top ups). Many of the pupils who were impacted by poverty were prioritised for access to the childcare hubs during lockdown. In December 2021, we arranged for the delivery of 2000 free books as Christmas gifts for our</p>

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					pupils N3 – S3 in SIMD Q1 and free school meal claimants.
Scoping targeted Project in Burnfoot to encourage greater participation in sport/physical activity for the whole family group	2	Live Borders SBC	Evaluation framework of participants		Not yet delivered but still planned. In partnership with Community Learning & Development and Burnfoot Community School.
Develop the promotion and development of Young Scot membership and rewards which support wellbeing, provision of trusted information, and provide opportunities and experiences to young people	2	CLD Youth Learning Youth Borders JHIT	Uptake		Staff are working really hard to promote Young Scot, as it can now be used for free bus travel. More young people are uploading content to the Borders website and all young people with an iPad have the tile on there to enable them to link to Young Scot at any time.
BeWell Tenancy Sustainability Pathfinder	1,2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants	The initial 18-month pilot period for our tenancy support service, BeWell, finished in March 2022, but has been extended for a further 12 months. The project is aimed at supporting BHA tenants who have additional mental health and wellbeing support needs that impact on their ability to positively manage their tenancy. This service is funded by BHA with additional funding from the Lintel Trust. The service is being operated by Penumbra, a national mental health support organisation. A total of 33 BHA customers were supported with 85% engagement levels. Social Value Net Benefit 425k

## Communities & Partnerships

**From these actions we will work with partnership, third sector and community organisations to provide holistic and whole family support.**

Three Locality Co-ordinators working within the Community Assistance Hubs will continue provide support and assistance to those in need, including those that have been shielding. This includes food provision, assistance with fuel costs & clothing, referrals into financial inclusion support. Give financial support to Foodbanks	2,3	SBC Communities & Partnership Team	No performance indicators – demand led response during pandemic and beyond	All	After over 2 years supporting communities in the Scottish Borders, our 5 Community Assistance Hubs were formally stood down on 30 April 2022 in accordance with Scottish Government regulations.
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Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group	Update
& FareShare outlets to assist with practical issues – white goods etc.					
Support to Community-led Projects – South of Scotland Enterprise (SOSE) provides funding to community groups, community organisations and social enterprises to initiate new ideas or develop existing activity that will create measurable social, community, local economic and/or environmental impact and seeks to be enterprising and sustainable in the long term	2,3	SOSE	Number of organisations funded whose activities indirectly or directly address child poverty	All	SOSE supports businesses, community organisations and Social Enterprises to become more financially sustainable by exploring and where appropriate supporting them to take advantage of opportunities for growth. This approach allows Social Enterprises to generate increased revenue to enable them to widen their social impact. This year our Advisors have been supporting five social enterprises which offer services which address food insecurity. SOSE are directly supporting the third sector to strengthen their position to ensure vital services can be sustainable.
<b>Tackling Digital Exclusion</b> <b>Through these actions we will expand the Connecting Scotland Programme, and help to provide devices for families in poverty to enable access to appropriate services and support.</b>					
Provide laptop loans and broadband provision to all students in need to enable them to engage in their studies	2,3	Borders College	Uptake, successful completion of study and progression thereafter	Students	730 laptop loans and 20 dongles have been issued to students to support and enable their learning during academic year 2021-22.
Device lending library of iPad/Chromebook devices for excluded families. Community Renewal Fund application to progress this with children/families in poverty and integrated referral pathway to include other aspects of health and wellbeing offer	2,3	Live Borders	Uptake	Families with no access to electronic devices	Connecting Borders 84 Referrals via 15 different referral partners. Devices/Wi-Fi and digital champions assigned to individuals for support. Project ongoing.
Digital Inclusion – South of Scotland Enterprise (SOSE) has provided £75,000 funding to Scottish Borders Council to allow it to extend its Connecting Scottish Borders Programme (Digital Inclusion) activity in 2021/22	2,3	SOSE	Align with measures adopted by SBC	Targeted Groups	£75,000 funding for expansion of the Connecting Scottish Borders Programme to enable an additional 100-130 recipients who are vulnerable, digitally excluded and face barriers to digital inclusion to become digitally connected and digitally confident through the allocation of digital devices (200 devices, 80 iPads / 120 Chromebooks), MiFi connectivity and provision of digital support. Digital connectivity included families with multiple learners, ASN needs etc. and worked towards a range of positive

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					outcomes including increased social inclusion, improved access to services or improved access to skills and employment opportunities.
Support Digital Inclusion for Scottish Borders Housing Association (SBHA) Tenants	2,3	SBHA	Uptake of scheme	SBHA Tenants	SBHA Digital Champions continue to support the 224 households who received a device via Connecting Scotland to ensure they access all benefits of being online and improve their digital skills. SBHA is also piloting the use of Near Me to engage with vulnerable Tenants and those in rural areas.
Support homeless and potentially households to access digital equipment and data	2,3	SBC Homelessness	The Scottish Housing Network monitor R RTP performance by local authority annually, providing a national benchmarking framework	All	The homelessness assessment process has been reviewed to include digital inclusion. We continue to work with Connecting Scotland and Connecting Borders regarding provision of devices and internet access.
<b>Food Poverty</b> <b>Through these actions we will tackle food poverty and provide support to those who need it.</b>					
Establish and promote closer working with local foodbanks	2,3	CAB	No. of clients, Demographic information (if given), Client financial gain	All	There has been an increase in clients using foodbanks. There were restrictions due to Covid and limited direct contact at that time. Closer working being undertaken with Peebles foodbank and Selkirk foodbank. Due to energy cost increases and overall cost of living rises the number of people needing assistance is expected to increase substantially.
Continue to supply food to various towns and food schemes across the Scottish Borders as well as clothes for children and books	2,3	SBSEC	Work with CEF, the ALLIANCE, SCVO and Inclusion Scotland to utilise tools	Children and Families	Over 50 families being supported on a weekly basis across the Scottish Borders - clothes when available include uniforms and wider general/casual clothing also for parents
Address food insecurity through the provision of food to individuals and families via Fare Share and other food distribution schemes including food growing and community cafes	2	SBC Third Sector	Uptake	All	£85k from the Financial Hardship Fund dispersed to local foodbanks/Fare Share, food growing projects, community cafes and Low & Slow Pilot.

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group	Update
Deliver a breakfast programme for S1-S4 young people entitled to free school meals	2	CLD Youth Workers	Uptake of programme	S1-S4 young people entitled to free school meals	A number of schools run their own breakfast programme with their own staff and volunteers, however this is not widespread across all schools due to funding.
Continue to establish breakfast clubs in schools. Breakfast clubs are established in a number of schools in areas of greatest need but the aim is to have one in every school	2	SBC Schools	Children from poorer households will have had at least two nutritional meals per day whilst at school	All children and young people	This action has been severely disrupted due to covid-19 regulations and staff/pupil absences. Schools have worked hard during this time to target support to the families who are impacted by poverty. Many schools have also supported with food parcel deliveries.
<b>Financial Inclusion</b> <b>Through these actions we will help maximise income of low income households, lifting children out of poverty and combatting the cost of living crisis.</b>					
Help children and families with travel costs	2	SBSEC	Work with CEF, the ALLIANCE, SCVO and Inclusion Scotland to utilise tools	All Children	Young people have been provided with transport costs and bus passes where appropriate. Linked to and supported the pre-work, consultations and roll-out of transport/travel schemes i.e. free travel for children/young adults and continue to feed into strategic transport initiatives and wider work
Support Employability Team to maximise income from benefits	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government benefit statistics (benefit take up, SWF and DHP spending, etc.)	All	The No-one Left behind /YPG team focus on this. Adult learning, Parental Employability Services and Intensive Family Support Service workers also encourage the uptake of all available benefits.
Introduce e-form for referrals to Financial Inclusion	3	SBC Financial Inclusion	Uptake of use of e-form	Families	Under development.
Distribute funding to Additional Support Needs (ASN) Families	2	Borders Additional Needs Group (BANG)	Amount of funds distributed	ASN Families	1. <b>£10,000</b> national Lottery funding for ASN families for Laptops, sensory equipment 2. <b>£1,703</b> Social isolation Grant 3. Response, recovery and resilience grant <b>£1,500</b> 4. Delivered <b>12</b> mission Christmas parcels to ASN families 5. Provided <b>75</b> ASN families with Free Summer respite camp 6. Supplied <b>37</b> Tablets and mobile devices to ASN parent carers and ASN youths/ home-schooled



Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group	Update
Support parents with Disability Living Allowance (DLA) Applications	2,3	Borders Additional Needs Group (BANG)	Amount of DLA applications	ASN Families	1. supported 7 ASN families complete DLA/PIP application 2. 5 ASN youths access Independent Living Fund Transition Funding 3. Supported 1 ASN families access appropriate housing 4. 3 ASN families access funding and caravan holiday 5. Supported 2 ASN families with Discretionary Housing Payments
Increase take up of free school meals and clothing grants as well as awareness of other benefits (such as Best Start Grant and Scottish Child Payment)	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government benefit statistics (benefit take up, SWF and DHP spending, etc.)	All	While other benefit caseloads have fallen, take up has increased for free school meals and clothing grants. In 20/21 1866 parents received free school meals and/or a clothing grant. This increased to 1902 in 21/22 Everyone who received award was signposted to apply for Best Start Grant, Council Tax Reduction and Scottish Child Payment.
Continue supporting local community responses during the pandemic through our distribution of micro-grants, support to community development and empowering local organisations offering input to children and families with governance, funding and promoting network and collaboration	2,3	BAVS (Berwickshire Association for Voluntary Service)	Ongoing monitoring for outcomes report for Scottish Government	All	BAVS developed the Berwickshire Alliance, a partnership of Third Sector organisations responding to need. Fund obtained through the Communities Recovery fund provided: • Parent Space: research and consultation with families around support and gaps in provision • Horse Time: mental health intervention to 14 people • Abundant Borders: community lunch provision across Berwickshire to 290 people • Connect Berwickshire Youth Group: offered a full range of after school fun: Outdoor activities, crafts and cooking, team games, play and learn, social/chat relationship building to 48 children and young people • Eat, Sleep & Ride: delivered a range of activities that targeted health and wellbeing, reducing social isolation, communication and leadership skills whilst develop confidence and self-esteem 15 young people
Contact every school in the Scottish Borders to promote The Scottish Government MTT Project to offer Financial Health checks to every family – income maximisation and ensuring	2,3	CAB	No. of clients, Demographic information, Client financial gain	Parents and families	Initial partnership working explored between CABx, Social Security Scotland & SBC FIT. Put on hold due to Covid restrictions. To be picked up 2022/23.

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group	Update
families are receiving everything they are entitled to					
Support with 'Seedcorn Fund' to help projects that can help deliver support	2	SBSEC	Work with CEF, the ALLIANCE, SCVO and Inclusion Scotland to utilise tools	All	Supported social enterprises, third sector organisations across the Scottish Borders with seedcorn funding to deliver projects and mitigate impacts of Covid-19 and poverty most with a focus around supporting young people, families and children or through offering affordable services and experiences.
Access emergency funds for families in crisis via routes such as Borders Children's Charity, Cash for Kids, or organisation specific crisis funds	2	SBC NHS Borders Third Sector	Uptake of funds/schemes	Families	£45k of Supermarket Gift Cards issued directly to individuals and services from Financial Hardship Fund. £120k from Financial Hardship Fund invested in CAB across the Borders to assist those seeking support and financial assistance.
Mapping signposting of all assistance available and link with partners	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government benefit statistics (benefit take up, SWF and DHP spending, etc.)	All	On-going promotion through communication with professional working with and supporting families such as nursery and early years centre staff and health visitors.
Increase awareness of Scottish Welfare Fund	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government benefit statistics (benefit take up, SWF and DHP spending, etc.)	All	Spending has increased in 2021/2022 and demand currently exceeds existing budget
Increase referral pathways from Health Visitors and Family Nurse Partnership for financial inclusion	2,3	SBC Financial Inclusion	Financial gains, uptake	Mothers and pregnant women	Process for referral has been simplified and the number of referrals have increased. In 2021/22, 510 referrals with £1.25m in gains. Referrals increased but not the gains reflecting more enquires from existing claimants about general money worries.
Extend Galashiels pilot with community midwifery services to increase referrals	2,3	SBC Financial Inclusion NHS Borders	Financial gains, uptake	Mothers and pregnant women	Still planned but not progressed due to covid-19 restrictions

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group	Update
Continue support for Early Years from the Welfare Benefits Assistant	2,3	SBC Early Years	Monetary gains, Food parcels given out, Uptake of schemes	Early years families	Total gains for families referred to the Early Years WBA in 2021-22 were £1.2m. Referrals for the year exceeded 500, a 35% increase on the previous year's figures
Financial Inclusion resources for Early Years to maximise take up of benefits	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government benefit statistics (benefit take up, SWF and DHP spending, etc.)	Early Years Families	On-going promotion through communication with professional working with and supporting families such as nursery and early years centre staff and health visitors.
Award discretionary funding to students in financial hardship as a result of family circumstances for housing and food costs	2	Borders College	Uptake, successful completion of study and progression thereafter	Students	<p>During the 2021/2022 academic session, additional funds were allocated to Colleges to help students in financial hardship due to the increasing costs of utilities, other household bills and the ongoing effects of the pandemic. Payments were made in 4 categories:</p> <ul style="list-style-type: none"> <li>• Winter Payment</li> <li>• Fuel Payment</li> <li>• Accommodation Costs</li> <li>• Emergency Payments</li> </ul> <p>586 students have benefited from discretionary payments in excess of £1.2m to date. Transition payments will also be offered at the end of term to support students until they receive their first source of income e.g. wages or benefits. This allowance will give students claiming Universal Credit the option to avoid advanced payments.</p>
Financial Inclusion Team	2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants	Total benefit gains generated for our customers across the year totalled £666,044 and 548 customers were assisted by the Financial Inclusion team. At the year-end 872 (46%) tenancies were in receipt of Housing Benefit or Universal Credit, an increase from 820 in March 2021.

### Money Worries

Through these actions we will put money directly in the pockets of low income households, lifting children out of poverty and combatting the cost of living crisis.

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group	Update
Increase money worries conversations across all staff working in early years and promote the benefits available to families widely	2,3	NHS Borders CAB	Monetary gains, support given	All	NHS Money Worries App data shows: Year 1: Q1 to Q4, January 2021 – December 2021 Total Users/Downloads 258 Screen Views 1731 Sessions 730  Year 2: Q1, January 2022 to March 2022 Total Users/Downloads 79 Screen Views 457 Sessions 239
Encourage people to get advice if worried about debt and meeting their financial commitments	2,3	CAB	No. of clients, Demographic information (if given), Client financial gain	All	408 new debt cases in 2021/22. Total debt client financial gain £650k.
Promote the Citizens Advice Money Map Tool through Social media	2,3	CAB SBSEC	No. of clients, Demographic information (if given), Client financial gain	All	CAB continues to promote this for self-help budgeting support and income maximisation. SBSEC linked with NHS through the development and roll out of the money worries app. We continue to promote and signpost individuals to these apps and useful tools. Wider financial inclusion support is offered through general advice support or benefit assistance, additional tools include turn2us etc.

#### \*Poverty Drivers

- 1 – Income from Employment
- 2 – Costs of living
- 3 – Income from Social Security and benefits in kind