

**BRECKLAND COUNCIL**

**At a Meeting of the**

**OVERVIEW AND SCRUTINY COMMISSION**

**Held on Thursday, 1 December 2022 at 10.00 am in the  
The Breckland Conference Centre, Anglia Room, Elizabeth House, Walpole Loke,  
Dereham, NR19 1EE**

**PRESENT**

Cllr Rhodri Oliver (Chairman)	Cllr Lynda Turner
Cllr Timothy Birt	Cllr David Wickerson
Cllr Vera Dale	Cllr Peter Wilkinson
Cllr Robert Kybird	Cllr Harry Clarke (Substitute Member)
Cllr Mike Nairn	Cllr Robert Hambidge (Substitute Member)
Cllr Paul Plummer	

**Also Present**

Cllr Roger Atterwill	Cllr Alison Webb
Cllr Terry Land	

**In Attendance**

Adele Newsome	- Customer Experience Manager
Ben Meen	- ICT & Digital Manager
Samantha Armitage	- Community Services Manager
Ralph Burton	- Assistant Director Property and Infrastructure
Stephen James	- Executive Director
Rob Walker	- Deputy Chief Executive & Monitoring Officer
Jason Cole	- Executive Director
Kirsty Porter	- Data Protection Officer & Information Governance Officer
Ruth Tudge	- Democratic Services Officer

**98/22 MINUTES**

The minutes of the meeting held on 20 October 2022 were confirmed as a correct record and signed by the Chairman.

**99/22 APOLOGIES AND SUBSTITUTES**

Apologies were received from Councillors Brame, Eagle and Jermy. Councillor Hambidge was present as substitute for Councillor Brame and Councillor Clarke was present as substitute for Councillor Jermy.

**100/22 CHAIRMAN'S ANNOUNCEMENTS (IF ANY)**

The Chairman stated that Norfolk County Council were negotiating with Government on a possible new devolution deal which could see Norfolk gain additional powers and funding to improve residents lives. He asked members if they would welcome a visit from Norfolk County Council for an update at some time in the future and confirmed this would be discussed further under the work programme item.

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**101/22 URGENT BUSINESS**

None.

**102/22 DECLARATION OF INTERESTS**

None.

**103/22 NON-MEMBERS WISHING TO ADDRESS THE MEETING**

The Chairman welcomed non-members present to the meeting.

**104/22 FUEL POVERTY AND CREDIT UNIONS**

Councillor Birt raised a Point of Order under the Local Government Act 1972, Schedule 12, Part 1, Paragraph 4 that set the requirement for the distribution of the agenda and read out the paragraph:

‘(1A) Five clear days at least before a meeting of a principal council in England-

- (a) Notice of the time and place of the intended meeting shall be published at the council’s offices and, where the meeting is called by members of the council, the notice shall be signed by those members and shall specify the business proposed to be transacted at the meeting; and
- (b) A summons to attend the meeting, specifying the business proposed to be transacted at the meeting, and authenticated by the proper officer of the council, shall be sent to every member of the council by an appropriate method.’

Councillor Birt stated that in this instance it did not specify ‘the business proposed to be transacted at the meeting’, the business proposed was passed to the Overview & Scrutiny Commission by full Council as two separate motions from two different meetings and suggested that they should be two different items on the agenda.

He stated that there had not been an Officer report included in the agenda pack and there had not been any reference made to the motions. Although the title of the agenda item included fuel poverty, it had not been mentioned at all and therefore the item that members of the Overview & Scrutiny Commission had been asked to discuss was now different. He stated that the agenda before them was not what was to be discussed today.

The Chairman said that the Commission were meeting to discuss two motions, fuel poverty and Credit Unions as a result of two recommendations from Full Council. The Commission was not a decision-making body, and this item would be discussed to agree recommendations to be recorded through the minutes and passed back to Full Council who would make any decisions. The Chairman asked for the two motions to be made available for Members.

***NOTICE OF MOTION:***

***PROMOTING CREDIT UNIONS***

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*(Council minute ref 106/22)*

*Breckland Council notes that:*

*The rising cost of living crisis is causing genuine problems for people with their finances. There is anecdotal evidence of an increase in loan shark and pay day lender activity across the Breckland district with residents being forced into credit options at significantly high levels of interest. Often residents become unable to make the repayments and are pushed into a spiral of debt. Conversely, the level of credit union engagement in the district is low.*

*The long-term solution to the problem must be to increase wages and control the cost of living so that people are not forced into their arms, but in the short-term more needs to be done to give residents information about other ways to access alternative credit options.*

*This Council believes that credit unions offer a sustainable alternative to high-cost short-term credit and should be supported by this council.*

*This Council therefore resolves:*

- 1. To promote local credit unions through the Council's communication channels including the website, social media and Transforming Breckland magazine.*
- 2. To promote the benefits of credit unions directly to residents accessing Council support services such as the Early Intervention Fund, Discretionary Housing Payments etc.*
- 3. To provide training and information to ensure that all staff and partners are fully briefed on the benefits of credit unions and encourage use of a credit union by staff whether they be employed directly by the Council or not.*
- 4. To block access to payday loan websites through council-controlled IT systems and display information about local debt counselling services and local contacts for credit unions.*
- 5. To request that officers develop opportunities to increase the availability and access to credit unions through Council owned properties and the Mobile Food Bus.*
- 6. To allocate £10,000 from the new Household Support Fund money in the current financial year to promote and access to credit unions within the Breckland District – funding to support credit unions to expand their reach within the District, support publicity costs and undertake any necessary actions that would increase the take up of credit union services by Breckland residents e.g., supporting sign up costs etc.*

**RECOMMENDED** *that the Motion be referred to the Overview & Scrutiny Commission for consideration.*

Councillor Atterwill thanked all of the subject matter experts for making themselves available which he felt would be extremely beneficial to

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assist with the discussion.

Councillor Atterwill explained that Credit Unions were financial co-operatives that were owned and ran by their members with a self-help ethos that enabled their members to save and borrow money to suit their own personal budgets and circumstances. Credit Unions offered straight forward saving accounts and loans to their members. Membership cost as little as £2.00 per year and included life insurance and loan protection. All members aged 18 and over were able to vote at the annual meeting on policy and other Credit Union matters and stand for election to any of the officer posts and receive an annual dividend payment. Credit Unions were regulated by the Financial Conduct Authority the Prudential Regulation Authority and belonged to the Financial Services Compensation Scheme that meant members' savings up to £85,000 were safe. Credit Unions encouraged people from all backgrounds and ages to save their money and the various services that they provided were explained.

In this time of financial need, Councillor Atterwill felt that it was important to provide people with the tools to help themselves. Managing personal finances was not taught in schools but was an important life skill and the cost-of-living crisis could leave some individuals and families vulnerable to unscrupulous loan shark practices and payday loans with crippling interest payments. Membership of a Credit Union offered a safe and secure alternative. Currently there were very few Credit Unions located in Norfolk and none that he was aware of in Breckland. With the closure of mainstream bank branches and post offices in some rural towns and villages, the Council needed to encourage alternatives. Breckland Council had the IT resources and an outstanding and innovative Inspiring Communities Team who he believed could rise to the challenge. He hoped that Members would support the Motion.

Councillor Atterwill stated that he had been encouraged that the subject had been passed to this Commission to discuss in more depth with subject matter experts invited and to understand the link between the Citizen's Advice Bureau and the Credit Union. He suggested that the Council should work together with these organisations to promote the help available for residents in crisis and need of assistance and provide advice to communities in need of good safe alternatives to be in a better position to help themselves.

**NOTICE OF MOTION:**

**END FUEL POVERTY**

*(Council Minute reference 88/22)*

*This Council notes the work to date on ending fuel poverty in our area but acknowledges that thousands of Breckland households are estimated to be in fuel poverty and that more can be done to end fuel poverty by 2030.*

*This Council resolves:*

*1. To instruct the Chief Executive and officers to create a strategy to facilitate ending fuel poverty in the Breckland area by 2030.*

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*This will be achieved by:*

- *improving the energy efficiency of housing association housing stock*
  - *enforcement of existing regulations on energy efficiency and property standards, particularly in the private rented sector*
  - *publishing a statement of intent and setting locally appropriate eligibility criteria to access Energy Company Obligation funding via the Local Authority Flexibility arrangements*
  - *levering in funds to improve the energy efficiency standards of all housing*
  - *working to ensure all new build homes are independently certified as meeting the Future Homes Standard.*
  - *providing accessible information, advice and guidance in a variety of formats to those most in need by utilising the Council's various communication methods*
  - *working in partnership with other agencies and voluntary and community groups to implement and monitor delivery of the Strategy, including signpost, refer & follow-up cases of debt to ensure residents are supported.*
2. *To become a Member of the End Fuel Poverty Coalition.*
  3. *Write to the Government in support of the campaign to introduce an energy price cap for households that use domestic heating oil.*

*It was further amended as follows:*

*Members voted 37 x 7 in favour of the substantive Motion, and it was:*

**RESOLVED** *that this Council:*

- 1) *referred to Overview and Scrutiny and reports and updates on what this Council is undertaking to support those impacted by the cost of living and increased fuel cost. In which this will allow Members to review the proposed changes from Energy Company obligation (ECO3) (closed 31 March 2022) to ECO4 and how this Council can support the Government changes along with wider activity within the Councils remit.*
- 2) *will continue through all its communication channels including the Council magazine and online services to raise awareness of how residents can seek support and advice along with initiatives to assist with the cost of living and increase energy costs.*
- 3) *will continue to work with partners such as the Local Government Association (LGA) and District Councils Network (DCN) to raise the issues around domestic heating oil impacting many Breckland residents which the Leader has already done with the then secretary of State for the Department for Levelling Up, Housing and Communities (DLUHC) and will continue to do so.*

*The Members who voted against the Motion asked if their votes could be recorded.*

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*Councillors Birt, Clarke, Brindle, Wickerson, Atterwill, Morton and Gilbert.*

Councillor Clarke was happy to see so many subject matter experts available and thanked them for attending this meeting. He explained the motion, originally made and printed with the agenda at Full Council on 1 September 2022 had subsequently, at that Full Council under discussion, been reduced and amended. He felt that the motion had changed considerably from looking at instructing the Chief Executive and officers to move forward to create a strategy to facilitate ending fuel poverty in the Breckland area by 2030 over to an amended version of asking the Overview & Scrutiny Commission to look at what Breckland Council was currently undertaking. Councillor Clarke felt that in this vein the amended version was looking at fuel poverty in a much narrower stance.

Although he did not agree with the amended version, which he felt weakened the motion, he welcomed the discussion on how it could be taken forward to help residents in need.

Councillor Birt stated that, as a seconder of the original motion he was unhappy that it had been changed so much and felt that it had totally changed the original motion and did not mention fuel poverty at all. He went on to say that it was disturbing and quoted page 67 of the Constitution, 11.7 amendments to Motions 'such omission, insertion or addition of words shall not have the effect of negating the motion before the Council,' Councillor Birt felt that this was precisely what had happened, and because of the amended version he no longer seconded the motion.

Councillor Webb, Executive Member for Health and Communities, thanked members for bringing the motions forward and thanked the subject matter experts for taking the time to attend the meeting to share advice on these important matters. Breckland Council was committed to helping residents in times of need and wanted to ensure that everything possible was being done to help Breckland's communities both financially and providing additional support where and when it was needed before it reached crisis point. Councillor Webb advised say that Breckland Council had always been proactive in doing everything possible to help residents and had adapted to change when necessary, keeping the resident's needs as its top priority.

The Chief Executive and Chair, Association of British Credit Unions (CU) East of England Forum, Chris Mole, gave a presentation on the Eastern Savings and Loan Credit Union. After explaining the background of the formation of the Union he stated that they had moved forward and tried to be as accessible and responsive as possible and adapted to rural areas where traditional methods of contact had not worked. He gave comparison details on the technical aspects of loans available, including APR, terms available and interest rates. He also explained the savings accounts including a Christmas club and junior accounts. There were joining fees and membership fees which were explained to members. He explained that it was not a charity but a profit-sharing business with over 10 payroll partners involved. The priority now was to develop technology further to enable integration of

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new tools such as mobile applications and to promote the Credit Union to a wider audience.

Chris Sargisson, Citizen's Advice Diss and Thetford (CADAT), explained some of the reasons where CADAT might advise residents to contact the CU and understand the nature of the crisis point they were at. He said they would like to work with Breckland Council and find more locations within the district that they could work from to reach as many people as possible in an affordable way.

He introduced Caroline Mackinson the Project Lead for Norfolk Warm & Wise, a partnership between CADAT and Norfolk Citizen's Advice. Members heard that they provided a county wide energy service funded by Energy Redress. It was explained that they received funding for crisis support but that it was also important to think about the longer term and how residents were in the situation they were in and how this could be addressed longer term. Most residents who contacted them were vulnerable, in fuel poverty or at risk of fuel poverty in the near future. Communication was a key factor in advising residents the best course of action for their scenario, which could include advice on meter readings or priority services registers for example, pre-paid meters and council tax refunds and support with language barriers. It was stated that they would like to work with Breckland's Housing Team more closely as they often came across housing needs that should be addressed where residents were not confident enough to contact someone for their housing issues.

Amy Griffiths, CADAT, stated that the funding for Norfolk Warm and Wise would soon be ending, and they would like to collaborate with partners to see how the funding could continue to ensure residents did not fall through any gaps and who they could turn to for help. She stated that she would be very happy to work with authorities across Norfolk going forward to see how this would work.

Mark Hitchcock, Chief Executive Norfolk Citizens' Advice explained how they were a separate charity, separately funded and how he would be happy to work more closely with local authorities going forward. He stated that debt had now become the primary issue within Breckland and was continuously getting worse with 56% of debt being fuel debt and that it was right to discuss this and look at options. During the pandemic complexity issues had increased and now there were multiple issues to be dealt with and complexity had turned to severity which took longer to support. He stated that more collaboration was needed and encouraged membership of the Health and Wellbeing Partnership. As a point of clarity, he stated that they would encourage the informed use of Credit Unions however they were not registered to advise or promote on singular Credit Unions.

Councillor Clarke stated that he was disappointed on the amendment made to the original motion on fuel poverty which had requested answers from the council and hoped to see a report on the work that Breckland had currently in place and what would be planned for the future. He felt that this would have moved the motion on much more quickly for the benefit of residents. The amended motion did not have the same gravitas and had delayed the urgency and he would write to Councillor Webb separately with constructive suggestions, information

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and advice on issues that officers could look into to improve on work currently being undertaken.

After an informed, extensive discussion it was:

**RESOLVED** that the following suggested actions and recommendations be recommended to Cabinet:

- That a briefing be circulated to all Members detailing the terms of reference and activities of the Health and Wellbeing Partnership.
- That a summary of the current initiatives, and their funding, which have a bearing on fuel poverty in Breckland or the use of Credit Unions be provided to all Members.
- That the CAB be invited to a future Overview and Scrutiny Commission meeting for a deep dive session and discussion on data/information which could assist in giving insight into matters of fuel poverty and related issues within Breckland
- That Councillor Webb and the Executive Director Steve James consider the feasibility of including the data information in the same Overview & Scrutiny sessions as the quarterly reports and appropriate presentation of such information.
- That the Council produce a report/guidance on how best to appropriately raise awareness of Credit Unions within the district including the services they provide. This should be provided to the Commission for review and comment.
- That the relevant Cabinet member bring forward to a future OSC meeting on how to increase awareness of recruitment/volunteering opportunities at the CAB and Credit Unions
- That the Council establish a strategy with the aim of assisting in the ending fuel poverty in the Breckland area by 2030.
- That Cabinet consider opportunities and initiatives to alleviate fuel poverty and associated vulnerabilities in the population within the next six months within the constraints of the overall budget making note of any such initiatives or policies used in other authorities as appropriate

**105/22 IT SECURITY & AI DATA PROTECTION OVERVIEW**

The Executive Member for Customer and Corporate Services, Councillor Jane James, introduced the report on IT Security & AI Data Protection. The threat of cyber attack was on the rise both with the quantity and complexity of cyber-attacks increasing every year. With this in mind it was vital that Breckland Council remained vigilant, resilient and prepared to defend the information held. It was also important to ensure that the information held was compliant with legislation and in keeping with the high level of trust placed in the Council by its residents.

The report laid out the robust approach Breckland Council had taken against cyber security which was in line with best practice and was the best possible chance to protect against cyber-attacks. It was important to state that cyber-attacks remained a constant evolving challenge and needed constant review and investment. No matter how good the technology and investment in place the Council also relied on people as



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part of that defence and there were regular cyber security training courses available.

Councillor Birt had reservations on the introduction of AI specifically around the Terms and Conditions of Amazon which stated that 'Amazon processes and retains your Alexa interactions', he felt that this would become an issue if the Council progressed to using more specific related data and suggested that this was something that the Overview & Scrutiny Commission (OSC) needed to be aware of and continually scrutinise.

Councillor Birt also stated that he originally requested this subject be brought before OSC in order to protect residents. He felt that there had been recent multiple failures of IT systems which had not been addressed in the report.

The IT & Digital Manager, Ben Meen explained that the system failures had not been mentioned in the report as they were technology failures and not security issues. He said that they had introduced as much resilience into the processes as possible and were working on a cloud solution to back up of data which was a much more effective solution of storing data safely and enabled the continual use of systems in the event of a disaster scenario.

**106/22 OUTSIDE BODY FEEDBACK (STANDING ITEM)**

Councillor Wilkinson informed members that the new build for the Queen Elizabeth Hospital (QEH) in Kings Lynn had been gathering pace and letters had gone in to the Minister again this week from all the Leaders of the Councils covered by the QEH.

Councillor Wilkinson stated that the Youth Advisory Board were looking at a campaign for inclusion playgrounds as there were currently none in Norfolk.

Councillor Kybird informed members that further to previous discussions on Councillor Call for Action on issues within Dentistry, Primary Care and Ambulance waiting times, these were all being discussed by Norfolk Health Scrutiny which was a statutory Body set up in partnership with the County Council and districts across the county for the express purpose of scrutinising the health service and there was much work being done with regard to this and information could be found in the minutes of these meetings.

**107/22 SCRUTINY CALL-INS (STANDING ITEM)**

None.

**108/22 COUNCILLOR CALL FOR ACTION (STANDING ITEM)**

The Chairman stated that with reference to a previous Councillor Call for Action with regard to Primary Care, and Dentistry, Executive Director, Steve James had been in contact with the Clinical Commissioning Group who would identify a suitable time from a resource perspective, noting how busy they currently are and have

limited resource.

**109/22 WORK PROGRAMME**

The Chairman explained that there may be items to be added in the near future after Cabinet have reviewed the recommendations from agenda item 7 on Fuel poverty and Credit Unions.

**110/22 NEXT MEETING**

The arrangements for the next meeting scheduled for 26 January 2023 at 10.00am in the Anglia Room, the conference Centre, Elizabeth House, Walpole Loke, Dereham, NR19 1EE were noted.

**111/22 EXCLUSION OF PRESS AND PUBLIC**

**RESOLVED** that under Section 100(A)(4) of the Local Government Act 1972 the press and public be excluded from the meeting for the following items of business on the grounds that they involve the disclosure of exempt information as defined in paragraph 3 of part 1 of Schedule 12A to the Act.

**112/22 IT SECURITY & AI DATA PROTECTION OVERVIEW**

This item was discussed in a private session.

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The meeting closed at 1.02 pm

CHAIRMAN