

# Public Document Pack

# Blackpool Council

28 October 2022

To: Councillors Brookes, Campbell, Farrell, Hobson, Hugo, Smith, Taylor and L Williams

The above members are requested to attend the:

## **EXECUTIVE**

Monday, 7 November 2022 at 6.00 pm  
in Committee Room A, Town Hall, Blackpool

## **A G E N D A**

### **1 DECLARATIONS OF INTEREST**

Members are asked to declare any interests in the items under consideration and in doing so state:

(1) the type of interest concerned either a

- (a) personal interest
- (b) prejudicial interest
- (c) disclosable pecuniary interest (DPI)

and

(2) the nature of the interest concerned

If any member requires advice on declarations of interests, they are advised to contact the Head of Democratic Governance in advance of the meeting.

### **2 FINANCIAL INCLUSION STRATEGY**

(Pages 1 - 76)

To consider the Financial Inclusion Strategy for 2022-2027.

Once approved this document will form part of the Executive policy framework.

**3 ENHANCED BUS PARTNERSHIP AND REVISED BUS SERVICE IMPROVEMENT PLAN**  
(Pages 77 - 190)

To establish the Enhanced Bus Partnership and approve the revised Bus Service Improvement Plan, as required under the Government's National Bus Strategy (2021).

**4 INVESTMENT ZONES - EXPRESSION OF INTEREST**  
(Pages 191 - 210)

To update the Executive regarding the details of the Government's new Investment Zone initiative (launched 2 October 2022), and to outline the Expression of Interest (EOI) response to Government.

**5 TREASURY MANAGEMENT HALF-YEARLY PROGRESS REPORT TO THE 30 SEPTEMBER 2022**  
(Pages 211 - 236)

To consider the Treasury Management Half-Yearly Progress Report for the year ended 30 September 2022

**6 FINANCIAL PERFORMANCE MONITORING AS AT MONTH 5 2022/23 AND MEDIUM TERM FINANCIAL PLAN 2023/24 - 2026/27**  
(Pages 237 - 242)

To report the level of spending and exposure against the Council's Revenue budgets and reserves and balances for the first 5 months to 31 August 2022. The report also includes an update on the Medium Term Financial Plan 2023/24 – 2026/27

**Venue information:**

First floor meeting room (lift available), accessible toilets (ground floor), no-smoking building.

**Other information:**

For queries regarding this agenda please contact Lennox Beattie, Executive and Regulatory Manager, Tel: (01253) 477157, e-mail [lennox.beattie@blackpool.gov.uk](mailto:lennox.beattie@blackpool.gov.uk)

Copies of agendas and minutes of Council and committee meetings are available on the Council's website at [www.blackpool.gov.uk](http://www.blackpool.gov.uk).



<b>Report to:</b>	<b>EXECUTIVE</b>
<b>Relevant Officer:</b>	Steve Thompson, Director of Resources
<b>Relevant Cabinet Member:</b>	Councillor Neal Brookes, Cabinet Member for Enforcement, Public Safety, Highways and Transport
<b>Date of Meeting:</b>	7 November 2022

## FINANCIAL INCLUSION STRATEGY

### 1.0 Purpose of the report:

1.1 To consider the Financial Inclusion Strategy for 2022-2027.

### 2.0 Recommendation(s):

2.1 To approve the Financial Inclusion Strategy for 2022-2027 with effect until 31 December 2027.

### 3.0 Reasons for recommendation(s):

3.1 This strategy is written at a time of considerable financial pressures on individuals, with growing concerns regarding the cost of living. The strategy will support the council in achieving financial inclusion for Blackpool's residents, so that residents have access to the financial skills and services needed to mitigate the effects of financial hardship. The strategy will help contribute towards Priority 2 'Resilient Communities' by ensuring that residents are able to quickly and efficiently access short-term support during times of financial crisis and emergency, whilst also building residents digital and financial skills. The actions associated with the Financial Inclusion Strategy will be regularly reviewed and amended through discussions with partners, dependent on the level of need within the town caused by the current cost of living crisis, and the financial resources available to organisations in the town. As outlined in the consultation report (Appendix B), there is widespread support for the proposed vision, priorities, action plan and working group of the strategy.

3.2 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.3 Is the recommendation in accordance with the Council's approved budget? Yes

#### **4.0 Other alternative options to be considered:**

4.1 Not to have a Financial Inclusion Strategy. This would not be recommended due to the current financial climate and the difficulty residents are facing and the Council's responsibility to assist residents to become financially independent. Additionally, widespread support has been received for the proposed vision, priorities, action plan and working group of the strategy. To not have the Financial Inclusion Strategy could leave the Council exposed to potential criticism.

#### **5.0 Council priority:**

5.1 The primary focus of the Financial Inclusion Strategy is Priority 1 'Resilient Communities', but there is also a contribution to Priority 2 'The Economy'. The Financial Inclusion Strategy will aim to help build resilient communities by ensuring that individuals have access to the financial help they need during times of hardship. Financial inclusion can help mitigate against the effects of poverty by ensuring residents have access to services which reduce the call on their resources, meaning that the firm foundations provided to residents can ultimately contribute to their economic opportunities.

#### **6.0 Background information**

6.1 Financial inclusion refers to when, "individuals (...) have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way" (World Bank).

Examples of Financial Inclusion include:

- Access to basic financial services e.g. the ability to get a bank account;
- The ability to accumulate savings and build financial security;
- Access to information needed to make informed financial decisions about money;
- Access to affordable credit;
- Access to emergency support at times of crisis.

6.2 All financial metrics point towards an escalating cost of living crisis in Britain which is expected to create further financial pressures for individuals and households in 2022/23 and beyond. This strategy aims to bring together existing resources to ensure their efficient and effective use in assisting residents.

6.3 The Council's last Financial Inclusion Strategy expired in 2015. A full review of available national and local data was undertaken to inform a series of workshops and discussions with local stakeholders, including a session with key Voluntary, Community and Faith organisations, the Children and Families Partnership Board, Informal Scrutiny Leadership Board, Secondary Head teachers and Primary and Special Head teachers. Additionally, we have taken feedback from individuals with lived experiences of poverty and financial exclusion, and will continue to liaise with this community throughout the remainder of the strategy development process.

6.4 A brief mapping exercise was undertaken to review services that are already in place to try to help prevent residents from becoming financially excluded and to assist those who are.

Examples include:

- Council Tax Reduction Scheme
- Discretionary Housing Payments
- Discretionary Support Scheme
- Provision of Personal Budgeting Support

However, based on feedback from local stakeholders there are gaps in current service provisions and there is a lack of information and effective signposting to current service provisions.

6.5 Public consultation on the draft strategy was undertaken by Infusion Research in order to ascertain whether residents and organisations across Blackpool agree with the strategy, or whether they wish to provide other recommendations. The survey was made available online and in public facing council buildings across Blackpool, along with face-to-face surveys. The survey ran for eight weeks across April to June 2022. In total, 54 survey responses were captured from individuals and people representing organisations.

6.6 Overall, the vast majority of respondents were supportive of the proposed vision, priorities, action plan and working group for the strategy (Appendix 2a and 2c). A meeting on Wednesday 29 June 2022 was held with council officers and the portfolio holder to take into consideration of the findings and address recurring themes/ key comments where appropriate (Appendix 2d). In line with observations received and comments made by the portfolio holder, the following aspects of the strategy have been amended: delivery, working group, governance and action plan.

6.7 Based on this evidence, the purpose of the new strategy will be to increase the financial resilience of Blackpool's residents so that residents are better able to withstand temporary financial challenges and difficulties. This will be achieved by ensuring that Blackpool's residents are able to quickly and efficiently access short-term support during times of financial crisis and emergency, whilst also building residents' digital and financial skills.

6.8 The draft Financial Inclusion Strategy was presented to Scrutiny Leadership Board on Wednesday 13 July 2022. Scrutiny Leadership Board noted the current pressures related to the cost of living and considered that the strategy was of importance. Overall, Scrutiny Leadership Board were supportive of the proposed vision, priorities, action plan and working group for the strategy. Key comments raised on the draft Strategy by the Scrutiny Leadership Board have been addressed and fed into the development of the strategy as appropriate (Appendix 2e).

The key comments made by Scrutiny Leadership Board were as follows:

- That it did not include reference to low paid workers who were unlikely to qualify for any additional help or benefits and what could be done to support this cohort.
- The importance of digital inclusion for all residents and ensuring a wide range of publicity was utilised.
- The extra pressure placed on private tenants required to purchase electric cards off landlords or from local shops and those with coin-operated meters which could often have a mark-up making prices even higher.
- The importance of education and ensuring that Blackpool residents could upskill themselves. It was considered that the value of education should be promoted through the Strategy. This should also include financial education.
- Concern was also expressed regarding the risks attached to the informal economy, for example, pyramid schemes and sales on ebay and it was considered that the Strategy should include reference to this in addition to information on lower risk generation of wealth and the opportunities available.

6.9 A working group will be created which will bring together council officers, the portfolio holder and other key stakeholders and organisations with an active interest in achieving financial inclusion across the town. Members of the working group will come together regularly to ensure the effective delivery of the action plan. The working group will also enable organisations to share best practice and identify any gaps and areas of improvement in current service provisions. Additional external partner resources will be added as working groups are developed.

6.10 Progress of the Financial Inclusion Strategy will be monitored in two ways:

- By monitoring actions in the action plan and;
- By tracking change on a number of local performance indicators.

A progress report will be delivered to the Tourism, Economy and Communities Scrutiny Committee and Executive on an annual basis, detailing progress made in delivering the action plan.

The strategy will also be reviewed halfway through the course to assess the success of the implementation of the strategy.

6.11 Does the information submitted include any exempt information? No

**7.0 List of Appendices:**

7.1 Appendix 2a - Draft Financial Inclusion Strategy 2022-2027  
Appendix 2b – Financial Inclusion Strategy 2022-27 Consultation Report  
Appendix 2c – Financial Inclusion Strategy 2022-27 Consultation Appendix A  
Appendix 2d – Council Response to consultation findings  
Appendix 2e – Response to Scrutiny Leadership Board comments  
Appendix 2f - Equality Analysis (EA) Record Form

**8.0 Financial considerations:**

8.1 Any funding requirements will be dependent on the gaps identified following discussions with stakeholders regarding current financial inclusion provision across the Town. It is hoped that once this piece of work has been carried out that signposting to the different services available will minimise any additional costs as demand can be met through existing resources. However, there may be specific areas identified that would require additional funding and at this stage these are unknown.

**9.0 Legal considerations:**

9.1 The implementation of any of the actions set out in this report may be subject to further decision making and the legal implications will be considered fully at that time.

**10.0 Risk management considerations:**

10.1 None

**11.0 Equalities considerations:**

11.1 As detailed throughout the Equality Analysis (EA) Record Form (Appendix F).

**12.0 Sustainability, climate change and environmental considerations:**

12.1 The council will work together with stakeholders in the voluntary community and faith sector to help address some of the barriers to financial inclusion whilst also contributing to the delivery of the Council's Climate Emergency declaration at the same time. Examples could include the provision of refurbished/recycled laptops to ensure that those facing digital exclusion have access to free/affordable digital equipment, or the recycling of furniture and white goods, linking to goals around the circular economy.

**13.0 Internal/external consultation undertaken:**

13.1 Initial discussions have taken place with people with lived experience of poverty and exclusion. Key stakeholders have been involved in a workshop discussion that has informed the action plan. A public consultation survey on the draft Financial Inclusion Strategy ran for eight weeks across April to June 2022. A meeting with council officers and the relevant Cabinet Member was held to discuss and comment on the findings of the public consultation survey. The draft Financial Inclusion Strategy was presented to Scrutiny Leadership Board for review and key comments raised have been fed into the development of the strategy as appropriate.

**14.0 Background papers:**

14.1 None.

**15.0 Key decision information:**

15.1 Is this a key decision? Yes

15.2 If so, Forward Plan reference number: 5/2022

15.3 If a key decision, is the decision required in less than five days? No

15.4 If **yes**, please describe the reason for urgency:

**16.0 Call-in information:**

16.1 Are there any grounds for urgency, which would cause this decision to be exempt from the call-in process? No

16.2 If **yes**, please give reason:

**TO BE COMPLETED BY THE HEAD OF DEMOCRATIC GOVERNANCE**

**17.0 Scrutiny Committee Chairman (where appropriate):**

Date informed: 28 October 2022 Date approved:

**18.0 Declarations of interest (if applicable):**

18.1

**19.0 Executive decision:**

19.1

**20.0 Date of Decision:**

20.1

**21.0 Reason(s) for decision:**

21.1

**22.0 Date Decision published:**

22.1

**23.0 Executive Members in attendance:**

23.1

**24.0 Call-in:**

24.1

**25.0 Notes:**

25.1

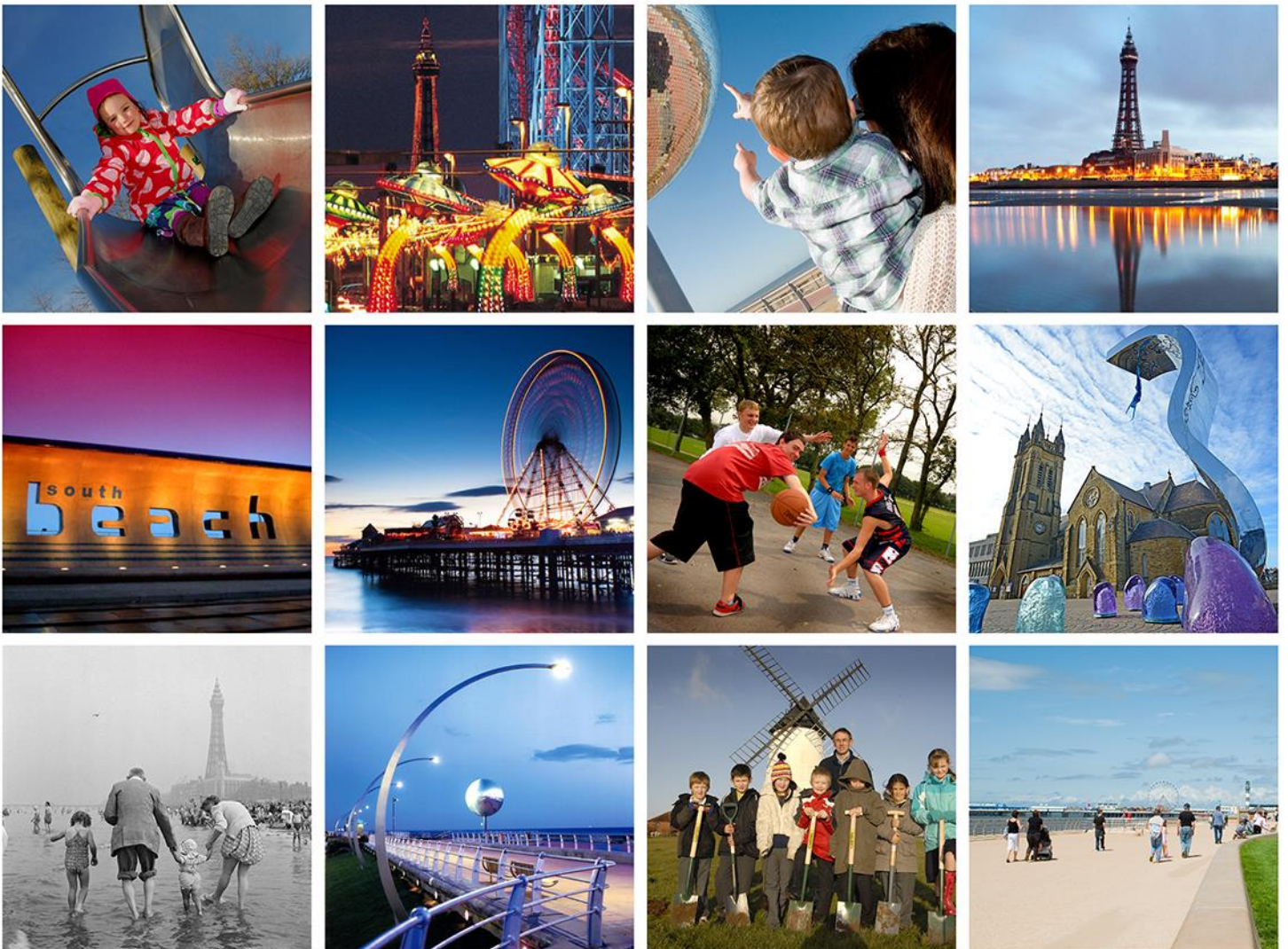
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# Appendix 2a: Financial Inclusion Strategy

2022-2027

Blackpool Council



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## Foreword

Welcome to Blackpool Council's 2022-2027 Financial Inclusion Strategy, which sets out the council's vision and priorities for financial inclusion for the next five years.

Given the current unprecedented financial pressures on individuals, as a result of the cost of living crisis, inflation, rising national insurance contributions and the Coronavirus (COVID-19) pandemic, this strategy could not come at a more important time. Current measures to combat soaring energy, food and fuel prices as set out in the Spring Statement 2022 do not go far enough to protect households from the cost of living crisis. It is clear that low-income households will be disproportionately affected and while Blackpool residents already face a unique set of challenges, we are determined to increase financial resilience and inclusion opportunities for all Blackpool residents.

We are very proud of the range of council services that are already in place to try to help prevent residents from becoming financially excluded and to assist those who are. We would like to acknowledge the tireless work and talent of the Voluntary, Community, Faith and Social Enterprise (VCFSE) in Blackpool, who play a crucial role in supporting some of the most disadvantaged people in our communities.

We will be working with key stakeholders and organisations with an active interest in achieving financial inclusion, to assist us in delivering our Financial Inclusion Strategy and action plan. By working collaboratively with other organisations we will be able to identify gaps in current service provisions and share best practice, so that we are all able to deliver the services needed to tackle financial exclusion across Blackpool.



Cllr Neal Brookes

## Executive Summary

This document sets out Blackpool Council's vision and priorities for financial inclusion.

Financial inclusion refers to when individuals have access to useful and affordable financial products and services to help live their lives. Our definition also includes emergency support for those in immediate financial difficulties.

In the UK, the number of adults without a bank account was just below 1 million in 2018-19<sup>1</sup>. Access to a bank account is vital to becoming financially included, as it enables people to manage their money on a day-to-day basis. People who are financially excluded, such as those without a bank account, may not be aware of services and support which are open to them or they may be unable to access them due to a lack of digital or financial skills.

This strategy aims to improve financial inclusion across the town by bringing local organisations together to share our understanding of the issues and tackle the effects. In turn, this will strengthen our communities, increasing their resilience to other challenges they may face.

### Context

This strategy is written at a time of considerable financial pressures on individuals, with growing concerns regarding the cost of living. Changes to benefits and taxation have had a significant impact on households, and are set to continue. These include:

- The withdrawal of the additional £20 per week for Universal Credit claimants introduced at the start of the COVID-19 pandemic;
- The 1.25% rise in National Insurance Contributions;
- The 3% rise in Council Tax.

The impact of inflation, including:

- Rising fuel and energy prices;
- The rising cost of living generally.

We are still managing the effects of the pandemic which has impacted on the finances of families in different ways depending on the nature of their employment. Together, both have highlighted the importance of financial resilience in helping to mitigate these effects, particularly given the high level of deprivation in Blackpool.

### Vision

Over the course of this five year strategy our vision is:

*To ensure that Blackpool's residents are able to quickly and efficiently access short-term support during times of financial crisis and emergency, whilst building their financial resilience through digital and financial skills.*

### Priorities

To achieve our vision, there are four key priorities which we will aim to deliver:

1. Access to Financial Support, Products and Services
2. Communication, Collaboration and Coordination
3. Digital Skills and Inclusion
4. Financial Skills and Capabilities

These priorities will be delivered through a new action plan (see Appendix 1).

Having a clear vision and priorities around financial inclusion will help Blackpool's residents deal with both pre-existing and emerging financial pressures and challenges.

### Measuring Progress

We will monitor progress in two ways – by monitoring actions in the action plan (see Appendix 1) and by tracking change on a number of key performance indicators (KPIs).

## Introduction

### What is Financial Inclusion?

The World Bank defines financial inclusion as when, “individuals (...) have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way”<sup>2</sup>

Financial inclusion can look like many things:

- Access to basic financial services e.g. the ability to get a bank account;
- The ability to accumulate savings and build financial security;
- Access to information needed to make informed financial decisions about money;
- Access to affordable credit;
- Access to emergency support in times of crisis.

Blackpool’s economy is underpinned by the tourism and service sector which means that a significant number of jobs are low skill, low wage and can be seasonal. When added to high levels of benefits, this means that poverty and deprivation is prevalent across Blackpool, and many of Blackpool’s residents are unable to deal with pre-existing and emerging financial pressures and challenges.

## Purpose of the Strategy

The purpose of the strategy is to increase the financial resilience of Blackpool’s residents so that residents are better able to withstand temporary financial challenges and difficulties. This will be achieved by ensuring that Blackpool’s residents are able to quickly and efficiently access short-term support during times of financial crisis and emergency, whilst also building residents digital and financial skills.

## Links with the Council’s Priorities

The council’s vision for Blackpool is to ensure the town retains its position as:

*‘The UK’s number one family resort with a thriving economy that supports a happy and healthy community who are proud of this unique town’.*

### The council has adopted the following corporate priorities:

- Priority 1 - The economy: Maximising growth and opportunity across Blackpool
- Priority 2 - Communities: Creating stronger communities and increasing resilience

The Financial Inclusion Strategy will aim to help build resilient communities by ensuring that individuals have the financial help and skills they need, but also to support them during times of financial hardship.

Financial inclusion can help mitigate against the effects of poverty by ensuring people have access to services which reduce the call on their resources, meaning that the firm foundations provided to people can ultimately contribute to their economic opportunities.



## National Context

As a result of government austerity measures since 2010 and the COVID-19 pandemic, millions of Britons are facing increasing financial pressures and challenges.

The rising costs of living in relation to basic necessities such as fuel, food, energy and housing costs are also exacerbating the financial burden felt across the nation.

According to The Money Charity, in 2017, the number of households in the UK without savings rose to 9.79 million. Those without savings are vulnerable to debt as they are unable to deal with arising financial pressures and emergencies<sup>3</sup>.

The impacts of poor financial wellbeing and poverty have detrimental effects on all aspects of life and can hinder life chances.

Therefore, it is essential we work to tackle financial exclusion to ensure that everyone has access to basic financial services and products.

### COVID-19

The economic impacts of COVID-19 on some individual and household financial circumstances have been severe.

Since the start of the pandemic there has been a 22% increase in the number of low income households behind on at least one household bill or credit commitment<sup>4</sup>.

4.4 million low-income households (38%) took on new borrowing or increased their existing borrowing during the pandemic to help pay for essential bills and pre-existing arrears<sup>5</sup>.

While a £20 a week increase for Universal Credit (UC) was given as a temporary response to the COVID-19 pandemic this has since been withdrawn.

### Changes to Universal Credit

In October 2021, the Chancellor announced that the Universal Credit (UC) taper rate will be cut by 8% from no later than December 1, bringing it down from 63% to 55%. The UC taper rate is the rate at which UC claimants lose some of their benefits if they earn more money. For example, if the taper rate is 55%, this means that for every extra pound you earn you will lose 55p in benefits.

This taper rate reduction will leave 2.2 million working families better off by £1000 a year<sup>6</sup>. However, while the taper rate reduction will compensate for the £20 UC reduction for some, jobless and childless UC claimants will be left behind.

Overall, these changes to UC will leave 73% of families on UC in 2022-23 worse off, with only 27% better off<sup>7</sup>.

### Rising National Insurance

From 6 April 2022 to 5 April 2023, National Insurance contributions are set to increase by 1.25%. This money will be spent on the NHS and health and social care in the UK. However, this rise will further burden struggling employees, employers and the self-employed.

### Inflation

As the economy recovers from the COVID-19 pandemic and the price of oil and gas rises, the rate of inflation is also expected to rise over the upcoming months. The Bank of England predicts that the rate of inflation will reach over 6% by spring 2022 and then start to come down after that<sup>8</sup>. This rise in inflation will further increase the cost of living, meaning that people will be able to buy less of some things with the same amount of money than they had before.

## **Energy Bills Support Scheme**

The government recognises that many households need support to help deal with rising energy bills.

That is why the government is providing a package of support worth £37 billion which includes the Energy Bills Support Scheme.

Through the Scheme, domestic electricity customers in Great Britain will receive a £400 grant which will appear as a credit from energy suppliers from October 2022 onwards. This will not need to be repaid.

Other measures announced include:

- Households in receipt of Universal Credit, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit, and Pension Credit will also receive a one-off £650 cost of living payment. This payment will be made in two instalments—one in July and the second in the autumn.
- Households who receive the Winter Fuel Payment will be eligible for £300.
- People receiving Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Armed Forces Independence Payment, Constant Attendance Allowance, and War Pension Mobility Supplement will receive £150.

Households face a record energy bill increase of 54% from April 2022 after the rise in cap on gas and electricity. The increase is driven by the recent record rise in global oil and gas prices. This rise will further exacerbate the rising cost of living crisis as households will be forced to pay a higher proportion of their income on energy bills.

## **Energy Rebate**

As part of its targeted response to rising energy bills, the government has introduced a £150 energy rebate to most households in Council Tax bands A to D. This is alongside the £400 reduction

in energy bills from this October. This means the majority of households will receive £550 in total.

## **Future Support**

Other national measures to support households with the rising cost of living are likely to be introduced over the course of this five year strategy. Governance around the strategy will be used to address such measures where appropriate.

## Who is Financially Excluded?

There are a variety of circumstances that can lead to a person being financially excluded, examples include:

- Not having a bank account or savings
- Poor financial knowledge
- Debt
- Low income or unemployment

Financial exclusion results in those who can least afford it having to pay most for day to day living.

However, financial exclusion is not just about a lack of money, it is also influenced by various interconnected factors such as digital access, age, gender, ethnicity and health.

### Young people

47% of young people (aged 18-30) have low financial resilience, which means that they do not have the ability to withstand or recover from temporary financial challenges and difficulties.

One explanation is that, on average, young people are spending approximately £1,300 more on basic essentials such as rent and bills, compared to people over 51. Furthermore, young people are also less likely (43%) to be putting their savings into a savings account compared to over 51s (68%)<sup>9</sup>.

### Older People

Older people are also at risk of financial exclusion as they are more likely to be left behind due to the digital shift to online financial products and services. For example, only 54% of adults aged 75+ are recent internet users.<sup>10</sup> However, due to the COVID-19 pandemic, many bank branches have either closed or reduced their hours in favour of digital banking, thereby putting older people at risk of financial exclusion as a result of digital exclusion.

### Digitally Excluded

Digital exclusion is one of the main drivers of financial exclusion. This is because customers who are digitally excluded struggle to access basic financial products and services such as an online bank account, financial information and the current best deals and promotions, which are now predominately found online.

Older people, people with disabilities and people on low incomes are more likely to be digitally excluded because they are less likely to have either the access, motivation, skills and/or the confidence to get online and use digital technologies.

### Ethnic Minorities

Black, Asian and minority ethnic communities have significantly lower levels of savings than White British communities. For example, for every £1 of White British wealth, Pakistani households have around 50p, Black Caribbean around 20p, and Black African and Bangladeshi around 10p<sup>11</sup>. This is because ethnic minority groups experience discrimination when accessing financial services and products, and on average have lower education and employment levels compared to White British groups.

### LGBT Communities

Although there is a lack of data on financial exclusion levels in LGBT communities, research that exists suggests that groups within LGBT communities are more likely experience financial exclusion because they often experience extreme social exclusion as a result of discrimination. For example, in 2018, approximately 1 in 5 LGBT people were discriminated against because of their sexual orientation and/or gender identity while trying to get a job<sup>12</sup>



## **Women and Childcare**

Over the last decade the gender pay gap in the UK has fallen by approximately a quarter among full-time employees and by just over one-fifth among all employees<sup>13</sup>. However, a lack of flexible and accessible job opportunities is still preventing many young women from entering the workforce. 46% of mothers across the UK struggle to find suitable childcare<sup>14</sup>. A lack of suitable and affordable childcare prevents a large portion of women from being able to take on more hours at work or other potential jobs, and in some extreme cases some mothers are forced to quit their jobs.

## **People with long term illness or disability**

33% of people with multiple long-term conditions are economically insecure because they face significant barriers to getting and keeping jobs and also face a higher likelihood of being employed on a zero-hours contract<sup>15</sup>. 62% of people with multiple long term conditions are unable to save regularly versus 52% of the population<sup>16</sup>.

## **Carers**

Many carers face financial pressures as a result of additional costs associated with caring responsibilities, such as equipment, fuel bills and transport. In some cases, carers will reduce their working hours or leave employment to fulfill their caring responsibilities. Research shows that providing significant amounts of care is linked to higher levels of financial stress and decreased financial resilience. For example, almost two-thirds of carers (65%) say they are worried about their ability to save and plan for the future<sup>17</sup>.

## **People with Mental Health Conditions**

According to the Money and Mental Health Policy Institute, 1 in 5 people with a mental health problem are in problem debt<sup>18</sup>. People with mental health conditions often face specific difficulties in managing their money and barriers to accessing financial services and products. Financial exclusion can exacerbate a person's

mental health by causing stress, anxiety and depression.

## **Private Renters**

More than six in ten private renting households have no savings, and with the rising cost of private renting, many low-income private renting households on average only having £259 left after housing costs each week, resulting in trade-offs between heating and eating<sup>19</sup>.

Low income private renters are also vulnerable to furniture poverty as they may struggle to access and afford basic furniture and white goods such as a fridge or cooker. Only 29% of private rental sector properties are furnished, which means that it is up to the resident to furnish.<sup>20</sup> Individuals and families in furniture poverty are more vulnerable to fall victim to illegal money lenders such as loan sharks as they may be unaware of legal and affordable loan alternatives such as Credit Union loans.

## **Low Paid Workers**

According to the Living Wage Foundation, 17.1% of all employee jobs in the UK (4.8 million jobs) were paid less than the Living Wage in April 2021, compared to 20.2% (5.4 million jobs) in April 2020<sup>21</sup>. The hospitality sector (Accommodation and food services) had the highest proportion of jobs paid below the Living Wage in April 2021 (69.7%), followed by 'Arts, entertainment and recreation' (34.8%), and 'Wholesale and retail trade' and 'Administrative and support services' (29% respectively)<sup>22</sup>. Employees in low paid work are at risk of in-work poverty and debt as they are more likely to be unable to earn enough to support themselves and their families.

## **Informal Economy Workers**

The informal economy refers to "the paid production and sale of goods and services that are unregistered by, or hidden from the state for tax and/or welfare purposes but which are legal in all other respects"<sup>23</sup>. The Informal economy is typically characterised by a high incidence of poverty and minimum wage underpayment as informal employment is often difficult to regulate.

## Local Picture

Considering the current national picture, the cost of living crisis and various changes to benefits and taxation will have significant implications for Blackpool given our demographic makeup.

Blackpool is the most deprived local authority in England, with a high older population, low wages and a high benefit dependency. Taken together, all of these factors indicate that a large proportion of Blackpool's residents are either already financially excluded or will be vulnerable to financial exclusion, particularly in the upcoming months.

### Population

Blackpool has a total population of approximately 138,381 people, 50.3% of the population are estimated to be female and 49.7% are male<sup>24</sup>. A larger proportion of residents are aged 65+ (20.5%) compared to the national age structure (18.5%).

### Ethnicity

Residents are mostly of White British ethnicity (93.6%). Black and minority ethnic groups, including Irish and European residents, are estimated to make up 6.4% of the population (approximately 9,000 people), compared with the estimated population for England and Wales of 19.5%<sup>25</sup>.

### Sexual Orientation

ONS estimates from Annual Population survey data that amongst adults in Blackpool, around 107,100 (94.9%) adults identify as heterosexual, 3,700 (3.2%) people identify as gay or lesbian, around 600 (0.6%) people identify as bisexual and 500 (0.4%) adults are classified as 'other'.

### Health

The health of people in Blackpool is generally lower than the national average. The town records one of the lowest life expectancy rates nationally and there are inequalities by

deprivation and gender. The average life expectancy across the town is one of the lowest nationally, 74.1 years for males and 79.5 years for females<sup>26</sup>. Health priorities for Blackpool including alcohol and drug misuse, mental health, smoking and obesity.

33.6% of households have one member of household with a long term illness/disability<sup>27</sup>.

### Poverty

Blackpool suffers from severe levels of highly concentrated deprivation. Blackpool ranks as the most deprived authority in England, with 24.7% of the population living in income deprived households and over 30% of children living in income-deprived families<sup>28</sup>.

The latest data estimates that, in Blackpool, 19.8% of children under 16 are in absolute poverty. This is higher than the national figure of 15.6% of children under 16 living in absolute poverty<sup>29</sup>. 8.9% of households are single parent households, with 8% of single parent households on income support<sup>30</sup>. Two thirds of all children in poverty are from lone parent families.

With regards to food poverty, 16.8% of households in Blackpool reported experiencing struggles with food insecurity and 8.4% of households report experiencing hunger<sup>31</sup>.

Additionally, 16.3% of the population are fuel poor, which is the 4<sup>th</sup> highest rate in Lancashire<sup>32</sup>.

### Benefit Claimants

As of August 2021, 21,917 (26.1%) of working age residents (16-64 year olds) are on Universal Credit. This is the highest proportion of working age people in the North West. 60.2% of the total number of people on universal credit are not in employment<sup>33</sup>.

The number of claimants in receipt of out of work benefits was, 7,205 people (8.6%) in January 2022. This is higher than the regional (4.9%) and national (4.4%) rates<sup>34</sup>.

## Employment

The local economy is underpinned by the tourism and service sector, with jobs being generally low skill and low wage leading to lower productivity and a seasonal based economy.

In Blackpool, 25.2% of residents are considered economically inactive, which is the 4<sup>th</sup> highest in Lancashire. Amongst those who are economically inactive, 22.5% do want a job and 77.5% do not want a job<sup>35</sup>. The model-based unemployment rate is 6.2%<sup>36</sup>.

Lone parents are amongst those vulnerable groups at greatest risk of unemployment due to the demands of balancing working and home life, especially with younger children.

The gross weekly earnings by place of residence is the lowest in the North West at £458.70 per week. This is lower than the regional and national gross weekly earnings of £560.30 and £589.80 respectively<sup>37</sup>.

## Education

For young people in Blackpool, there are a range of challenges across both educational attainment and life chance indicators.

Blackpool pupils perform below national levels at KS2 and KS4 level with a lower proportion of pupils meeting the expected standard in reading, writing and math's (61.6% compared to 64.8% nationally and 64.9% regionally<sup>38</sup>).

Approximately 4.4% of Blackpool's young people (16 and 17 year olds) are not in education, employment or training (NEET) compared to 3.4% in the regionally and 2.8% nationally. In 2020/2021, Blackpool had the 5th highest rate of 16/17 year olds known to be NEET in the North West. Young people not in employment, education or training (NEET) are some of the most vulnerable as their chances for entering the labour market diminishes the longer they are inactive.

## Social Mobility

Blackpool is ranked the 9<sup>th</sup> worst performing local authority in the 2016 Social Mobility index. In 2020 a Social Mobility Commission report into the differences in opportunity across England, Blackpool was ranked the 6th least socially mobile area England. This would indicate that social mobility in Blackpool may be declining.

## Housing

Blackpool has an unbalanced housing market, characterised by an oversupply of poor quality one-person accommodation, limited choice of family housing, particularly in the inner area, and while there is relatively easy access to accommodation in the private rented sector there is a shortage of good quality affordable housing.

The concentration of small, poor quality housing in the inner areas attracts low income and vulnerable households, leading to high levels of crime, anti-social behaviour and unstable, fragmented communities with high levels of transience and homelessness.

## Digital Poverty

In terms of digital poverty, 12.4% of the population are considered digitally excluded, this is the second highest rate in the North West.

## Current Council Service

### Provisions

Blackpool Council offers a range of services that are already in place to try to help prevent residents from becoming financially excluded and to assist those who are.

#### Council Tax Reduction Scheme

The Council Tax Reduction Scheme helps people who are on a low income or claiming certain benefits to pay some of their Council Tax bill.

#### Discretionary Housing Payments

Discretionary Housing Payments help with accommodation costs if the amount of Housing Benefit or the housing costs element of Universal Credit does not cover full rent. Payments can also assist residents to move to long term affordable accommodation.

#### Discretionary Support Scheme

The Discretionary Support Scheme assists vulnerable people in meeting their needs for subsistence or financial support where they are unable to meet their immediate short term needs e.g. food, or where they require assistance to maintain their independence within the community. The application process can also highlight any other issues individuals may be experiencing, such as debt, utility arrears, benefits they are entitled to but not claiming.

#### Help getting into work

Positive Steps into Work, is a free council service to help get unemployed people back into work. They help individuals find work placements, write a CV, or paying for interview clothes or work equipment.

#### Debt Advice

The council offers independent debt advice through a team of accredited debt advisors.

#### The Digital Blackpool project

To help address barriers to digital inclusion, Public Health is currently working in partnership with Blackpool Council's ICT and Library Services to offer residents 18+ repurposed council laptops and portable routers on loan through the library systems. Adult Learning are also offering courses to help improve resident's digital skills.

#### Outreach workers

The Benefits outreach workers provide a variety of benefits related assistance, such as:

- Conducting benefit checks to ensure individuals have claimed the benefits they are entitled too
- Completing benefit forms
- Provide advice and help for applications for disability related benefits
- Conduct follow ups to check the progress of claims that they have helped initiate.

#### Provision of Personal Budgeting Support

Personal Budgeting Support officers provide the following help:

- How to complete and maintain a budgeting plan.
- Information on basic bank accounts, direct debits and standing orders
- Understand and identify priority bills
- Hints and tips on how to reduce outgoings and non-essential expenditure.

#### Housing Options

Housing Options work with people who are either homeless or threatened with homelessness. They offer provide assistance to get people off the streets, advice to people who are in housing need, assist individuals to prevent homelessness, support tenants who are threatened with eviction, and support individuals when they resettle into the community. They also administer the applications for the housing register (My Home Choice Fylde Coast).

## Other Service Provisions across the Town

Other potential areas of support for individuals and groups not already mentioned in the strategy include:

### **Blackpool Better Start**

Blackpool Better Start delivers a variety of free learning, training and conference opportunities for anyone working with pregnant women and families with children aged 0-4 years.

### **Blackpool Carers Centre**

Blackpool Carers provide specialist support, respite and outings for unpaid carers from the age of 5 years and their families.

### **Blackpool Centre for Unemployed (BCFU)**

BCFU provides advice, support and training to residents in Blackpool and across the Fylde Coast.

### **Blackpool Coastal Housing**

Blackpool Coastal Housing (BCH) is a wholly owned company set up by the council to manage its housing stock and provide related services to its tenant and leasehold customers.

### **Blackpool Foodbank**

Blackpool Foodbank are a full-time distribution centre supplying food to over 70 front-line services who support those in need.

### **Blackpool Jobcentre Plus**

Jobcentre Plus provides resources to enable job-searchers to find work, through Jobpoints (touch-screen computer terminals), Jobseeker Direct (telephone service) and the Jobcentre Plus website. They offer information about training opportunities for the chronically unemployed, and also administer claims for benefits such as Universal Credit and Employment Support Allowance.

### **Citizens Advice**

Citizens Advice Blackpool provides independent, impartial, confidential advice that is free at the

point of access and helps people understand and exercise their rights and responsibilities.

They help people resolve their legal, money and other problems by providing appropriate advice and by influencing policymakers. We use evidence of clients' problems to campaign for improvements in laws and services that often affect the most vulnerable in an adverse way.

### **CLEVR Money (Credit Union)**

CLEVR Money is a not-for-profit savings & loans co-operative, offering affordable loans and flexible saving accounts to a wide range of people.

### **Cosy Homes in Lancashire (CHIL)**

CHIL offers residents in the region access to free first time central heating, gas connections, affordable heating solutions, energy advice and support on a range of money saving energy measures to help residents keep warm and save money.

### **Disability First**

Disability First help anyone living with or caring for someone with a disability. They provide a portfolio of overlapping services that aim to promote health and wellbeing, enabling people with long term health conditions of all ages, to live independently.

### **Furniture Matters**

Furniture Matters sell low cost, new and used white goods and furniture in Lancashire and Cumbria, and offer collection and clearance services in the local area.

## Links with other strategies

This strategy draws together key areas of work and initiatives that are addressing financial inclusion directly and indirectly.

These are delivered through a number of key strategies, frameworks, policies and plans which are outlined below:

### Fair Debt Policy

The purpose of Fair Debt Policy is to establish how we will recover monies owed to Blackpool Council and to set out the processes we will use to collect them. The council aims to collect money owed in a timely manner, whilst ensuring that the approach is consistent and fair.

### Discretionary Housing Payments (DHP) Policy

The purpose of the DHP is to provide an additional sum of money to tenants that receive Housing Benefit or the Housing Element of Universal Credit who require additional help to meet their housing costs.

### Discretionary Support Scheme Policy

The purpose of the Discretionary Support Scheme is to provide a local solution to replace those elements of the Social Fund no longer be administered by the DWP: specifically Community Care Grants and Crisis Loans. This scheme issues awards for two types of need: to people who require short term Emergency Support and to people who require Community Care Support to establish or maintain a home independently in the community.

### Council Tax and Business Rates Discretionary Discount Policy

The Council Tax and Business Rates Discretionary Discount Policy has three objectives:

- Objective 1: To ensure that assistance is available and accessible to members of the community most in need.
- Objective 2: To ensure discretionary discounts are only awarded when no other means of assistance is available

- Objective 3: To monitor and evaluate the administration of the policy to ensure that the service reflects the needs of the community

### Homelessness Prevention Strategy

The Homelessness Prevention Strategy has three key priority areas:

- Prevent people becoming homeless in the first place by working with partners to identify risk and intervene earlier
- Resolve homelessness rapidly when crisis occurs, so that harm is minimized
- Help more people avoid repeat homelessness by getting them back on their feet by providing long term solutions

### ICT/Digital Strategy

The overarching vision for the ICT/Digital Strategy and mission for the Council's ICT Service is to make Blackpool digital. Building Blackpool's digital capacity will help reduce some of negative effects that digital exclusion has on financial inclusion.

### Climate Emergency Action Plan

The Climate Emergency Action Plan sets out how the council and town can aim for net zero carbon emissions by 2030. The council will aim to work with stakeholders in the VCFSE sector to help address some of the barriers to financial inclusion whilst also contributing to the delivery of the council's Climate Emergency declaration. Examples include the provision of refurbished/recycled laptops to ensure that those facing digital exclusion have access to free/affordable digital equipment.

There are also co-benefits of climate action. For example, through the CHiL scheme residents can improve the energy efficiency of their homes thorough a wide range of insulation measures, which will not only reduce their energy demand but will also reduce their energy bills.

## What we have achieved so far:

### Value of indebtedness discharged for customers

Our debt advice team provide advice, information and casework for customers suffering financial hardship or facing recovery or legal action. They advise and assist with debt solutions including debt management plans, Debt Relief Orders and bankruptcy and follow up with customers to establish if they are better able to manage their finances. From April to December 2021 we reduced debt for residents by £468,343.52.

### Amount of welfare benefits claimed

Our welfare benefit outreach workers complete benefit checks to assess what benefits a customer may be entitled to, including 'better off' calculations for those starting work, assist with applications and help to challenge benefit decisions up to 'Mandatory Reconsideration' stage. From April to December 2021 we assisted residents to claim £355,908.82 of benefits.

### Value of Discretionary Housing payment awards made

Discretionary Housing Payments assist residents with rent arrears or to move to sustainable tenancies. We have made £271,000 of awards to date in 2021/22

### Value of Discretionary Support Scheme awards made.

The Discretionary Support Team provide emergency assistance through food parcels, gas and electric top-ups and travel warrants whilst also providing assistance through community care awards to ensure people can stay safe in their homes. We have made awards totalling £212,843 to date in 2021/22.

## Consultation

Public consultation on the draft strategy was undertaken by Infusion Research in order to ascertain whether residents and organisations across Blackpool agree with the strategy, or whether they wish to provide other recommendations.

The survey was made available online and in public facing council buildings across Blackpool along with face-to-face surveys. The survey ran for eight weeks across April to June 2022. In total, 54 survey responses were captured from individuals and people representing organisations.

Overall, the vast majority of respondents were supportive of the proposed strategy.

### Table of key percentages:

To what extent do you agree or disagree with...?	% of agreement
The overall vision	82.4%
The four proposed priorities	91.4%
<b>P1:</b> 'Access to Financial Support, Products and Services' should be a priority	94.3%
The proposed actions for delivering priority 1	91.5%
<b>P2:</b> 'Communication, Collaboration and Coordination' should be a priority	82.9%
The proposed actions for delivering priority 2	85.7%
<b>P3:</b> 'Digital Skills and Inclusion' should be a priority	88.6%
The proposed actions for delivering priority 3	94.1%
<b>P4:</b> 'Financial Skills and Capabilities' should be a priority	100%
The proposed actions for delivering priority 4	88.2%
The proposed working group	79.4%

The strategy has been amended in line with comments received in the public consultation survey (see Appendix 2 for the council's response to the consultation findings).



## Priorities

### Priority 1 - Access to Financial Support, Products and Services

Objective: To improve access to basic financial products and services to those most financially excluded.

Basic financial products and services are essential to being able to participate in daily life, and are the first step in enabling financial inclusion.

Examples of basic financial products and services are:

- A bank account
- Savings
- Insurance

Affordable Credit

- Financial advice and information e.g. budgeting

These financial products and services enable residents to:

- Bank and manage their money safely
- Pay for everyday goods and services
- Avoid debt
- Help deal with any unexpected costs or financial shocks that may arise, such as, white goods failure, unemployment or family emergencies.
- Make informed financial decisions.

Effective communication with current and potential service users is needed to maximise the take up of basic financial products and services available to residents.

By improving access and awareness of basic financial products and services, those who are most financially excluded will not only be able to access support during times of short-term shocks to expenditure but will also be able to access the necessary support needed to get back on track and develop financial independence over time.

### Priority 2 - Communication, Collaboration and Coordination

Objective: To improve information sharing and signposting across the town through cross-sector communication, coordination and collaboration.

Cross-sector communication, coordination and collaboration is needed to identify the following:

- Current service provisions
- Referral pathways
- Service capacity
- Gaps in current service provisions
- Eligibility criteria

It is vital that service users are signposted to the correct organisation(s) to ensure that they are accessing the right support services that they are eligible for.

By improving the level of information on the provisions of each service and their service capacity, staff can gain a better understanding of the support available in the town and should feel more confident in signposting service users to appropriate organisations and services.

While signposting and referral arrangements are currently in place between the council and several organisations, this needs to be expanded to include all relevant external partners, housing providers, voluntary community and faith sector organisations.

By working on communication, collaboration and coordination with organisations across the town, support can be provided more quickly and efficiently, which will help prevent any short term financial issues turning into long-term financial exclusion.



### Priority 3 - Digital Skills and Inclusion

Objective: To promote digital inclusion across Blackpool by improving digital access and developing resident's digital skills

Digital technology plays a significant role in all aspects of our day-to-day life, particularly with how we access and use financial products and services. There are many benefits of using digital financial products and services, such as:

- Customers no longer need to travel to and wait in line at physical branches.
- Customers can send and receive payments instantly.
- Customers are able to manage their money across multiple accounts.
- Customers can access and identify better deals and discounts online.

However, many people are digitally excluded which means that they are unable to utilise the benefits of digital financial products and services. This is because they either do not have access to the internet or digital technology, and/or lack the necessary skills to use them. Digital exclusion is a key contributor to financial exclusion, for example:

- Customers are unable to access the resources needed to manage their money.
- Customers can pay more for services because deals and promotions can often only be found online.
- Customers may be unable to access the benefits they are entitled too as some benefits can only be applied for online.

Since the COVID-19 pandemic, more banks have closed their physical branches in favor of digital services. Therefore, it is essential that residents are able to access and develop the digital skills needed to confidently, safely and successfully navigate online financial products and services so that they are not left behind and vulnerable to online scams and fraud.

### Priority 4 - Financial Skills and Capabilities

Objective: To prevent future financial exclusion by increasing the opportunity for all residents to learn and develop financial skills and capabilities.

The need for financial skills is essential for financial inclusion. Opportunities must be seized to increase the access to financial education for all residents in Blackpool, be it in schools, the workplace or the community, for those unemployed, unable to work or retired from the workplace.

To enable financial inclusion, it is important that residents know the following:

- Good money management and savings practices
- How to access financial products and services
- The dangers of online scams and accessing illegal forms of loans
- The implications of being in debt

To effectively promote financial skills and capabilities training it is important that appropriate communication channels are used to maximise uptake and engage with residents across the town.

It is vital that young people are taught good money management skills and how to access financial services at an early age so that they are better prepared for when they leave school and enter employment.

Improving financial skills and capabilities will ensure that the Financial Inclusion Strategy has long-term positive effects for the community and will provide the foundation for future financial resilience and future prevention of financial exclusion.

## Delivery

To achieve our vision and priorities for financial inclusion, a working group will be created which will bring together key stakeholders and organisations with an active interest in achieving financial inclusion across the town.

Members of the working group will come together and meet regularly to ensure the effective delivery of the action plan (see Appendix 1). The working group will also enable organisations to share best practice and identify any gaps and areas of improvement in current service provisions.

The overarching aim of the working group is to deliver the vision of the Financial Inclusion Strategy.

### Members of the working group will include:

- Blackpool Carers Centre
- Blackpool Centre for The Unemployed
- Blackpool Coastal Housing
- Blackpool Council
- Blackpool Foodbank
- Blackpool Job Centre
- Citizens Advice
- CLEVR Money
- Disability First
- Furniture Matters
- People with lived experience of financial exclusion
- Portfolio Holder

Various work streams consisting of internal and external partners will be responsible for delivering the actions outlined in the action plan. Work stream leads for each priority area will be identified and assume ownership of the relevant actions in the action plan.

A progress report will be delivered to Scrutiny Leadership Board and Executive on an annual basis detailing progress made in delivering the action plan. The strategy will be reviewed halfway through the course to assess the success of the implementation of the strategy.

## Performance Indicators

A set of Key Performance Indicators (KPIs) have been defined to measure the impact of the strategy and action plan:

### Priority 1 – Access to Financial Support, Products and Services

- Total number of customers assisted with opening a bank account for the first time;
- Total number of customers assisted with opening a Help to Save savings account;
- Total number of Credit Union loans granted at CLEVR Money.

### Priority 2 – Communication, Collaboration and Coordination

- Percentage of customers satisfied with the referrals and signposting they receive;
- The total number of interactions on financial inclusion related posts across all council platforms.

### Priority 3 – Digital Skills and Inclusion

- Total number of residents who have completed digital skills training;
- Percentage of residents that have improved digital skills after digital skills training (short and long term);
- Uptake of the council's Digital Equipment Recycling Scheme (Digital Blackpool)

### Priority 4 – Financial Skills and Capabilities

- Total number of young people receiving financial awareness training;
- Total number of residents who have completed financial skills training;
- Percentage of residents that have improved financial skills after financial skills training (short and long term).

Targets for each of these indicators will be set annually.

## Glossary of Terms

### Climate Emergency Declaration

A climate emergency declaration is an action taken by governments to acknowledge humanity is in a climate emergency, and that the measures taken up to this point are not enough to limit the changes brought by it.

### Deprivation

Deprivation is a situation of not having something considered to be a necessity.

### Digital Exclusion

Digital Exclusion refers to when a person has unequal access and capacity to use Information and Communications Technologies.

### Financial Inclusion:

Financial inclusion means that individuals have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.

### Financial Exclusion

Financial exclusion refers to individuals and populations without access to common financial services. These can include savings accounts, loans, cashless transactions, credit, and other traditional banking services.

### Financial Resilience

Financial resilience refers to the ability to cope financially when faced with a sudden fall in income or unavoidable rise in expenditure.

### Fuel Poverty

Fuel Poverty refers to when individuals and households cannot afford to keep their home adequately warm at a reasonable cost, given their income.

### Furniture Poverty

Furniture Poverty refers to when individuals and households cannot access or afford to buy or maintain, any household furniture or appliance item that is essential to achieve a basic standard of living such as a bed, fridge or cooker.

### LGBT

Lesbian, gay, bisexual, and transgender

### Problem Debt

Problem debt refers to when someone becomes unable to pay their debts or other household bills.

### Social Mobility

Social Mobility refers to the shift in an individual's social status from one status to another. This shift is usually related to occupation or income.

### Universal Credit

Universal Credit is a single benefit payment for working-age people.

### Universal Credit Taper Rate

The rate at which Universal Credit claimants lose some of their benefits if they earn more money.

### White Goods

White Goods refer to large domestic or electric appliances, for example, a fridge or wash machine.

## Appendix 1: Financial Inclusion Action Plan

Table 1 - Priority 1: Access to Financial Support, Products and Services

ID	Action	Lead	Deadline	Resources	Outcome
1	Identify those who are having difficulty opening a bank account, and provide assistance to increase the opening and usage of bank accounts.	Head of Revenues, Benefits and Customer Services	May 2023	Revenues, Benefits and Customer Services Team	To increase the number of residents with a bank account.
2	Encourage low income residents who are claiming either Working Tax Credit, Child Tax Credit or Universal Credit, to save by promoting the Help to Save savings account.	Head of Revenues, Benefits and Customer Services	September 2023	Credit Union; Revenues, Benefits and Customer Services Team	To increase the number of residents with a Help to Save savings account.
3	Encourage residents to purchase necessary insurance by promoting the benefits of the different types of insurance e.g. home insurance, life insurance, income protection insurance etc.	Head of Revenues, Benefits and Customer Services	September 2023	Revenues, Benefits and Customer Services Team; Communications Team	To increase the number of residents who are financially protected in the event of injury or illness or something happening to their property and/or belongings.
4	Work with Credit Union to promote and increase the uptake of their services.	Head of Revenues, Benefits and Customer Services	February 2023	Credit Union; Revenues, Benefits and Customer Services Team; Communications Team	To increase the uptake of Credit Union services.

ID	Action	Lead	Deadline	Resources	Outcome
5	Provide and promote debt and budgeting advice to help people avoid getting into problem debt in the first place and to assist those who are.	Head of Revenues, Benefits and Customer Services	November 2022	Revenues, Benefits and Customer Services Team; Citizens Advice Blackpool	To increase the uptake of debt and budgeting advice.
6	Encourage customers to claim the benefits they are entitled to by improving access to information on eligibility criteria.	Head of Revenues, Benefits and Customer Services	October 2022	Revenues, Benefits and Customer Services Team; Communications Team	To ensure that people are receiving the benefits they are entitled to and help to maximise their income and enable them to live as independently as possible.
7	Identify loan shark activity and take appropriate action to support victims.	Head of Revenues, Benefits and Customer Services	March 2023, then ongoing	Revenues, Benefits and Customer Services Team; Public Protection; Credit Union	To reduce the number of people borrowing from loan sharks in Blackpool.
8	Work with Blackpool Coastal Housing, My Blackpool Home and Housing Associations to identify a minimum standard for furniture and white goods, and to encourage the recycling and reuse of furniture and white goods to support those in furniture poverty.	Head of Revenues, Benefits and Customer Services	July 2023	Blackpool Coastal Housing; My Blackpool Home; Housing Associations; Furniture Matters	Maximise take up of furniture recycling to ensure furniture is available to support those in furniture poverty.  To set a minimum standard for furniture and white goods.
9	Promote the Warm Home Discount Scheme, Cosy Homes in Lancashire (CHiL) and any other schemes, grants and benefits that help residents improve the	Head of Revenues, Benefits and Customer Services	November 2022	Warm Home Discount Scheme; Cosy Homes in Lancashire (CHiL);	To maximise take up of housing energy efficiency schemes.

ID	Action	Lead	Deadline	Resources	Outcome
	energy efficiency of their homes and reduce their energy bills.			Communications Team	
10	We will lobby MP's to bring about changes in the regulation of the use of meters by landlords in the private rented sector.	Head of Revenues, Benefits and Customer Services	October 2022, then ongoing	Fairness Commission	To make the case for fairness in energy pricing across all tenures.

Table 2- Priority 2: Communication, Collaboration and Coordination

ID	Action	Lead	Deadline	Resources	Outcome
11	Produce, maintain and distribute a 'directory of current service providers' which contains details of the service, contact details, service capacity and eligibility criteria to improve and promote signposting to existing financial inclusion services.	Community Engagement and Partnership Manager	May 2023	Current services providers	To create easy access to information about available services for staff and residents in order to maximise take-up of financial inclusion services and support.
12	Consider ways to improve referral pathways with financial inclusion service providers across the town, to better track the support offered to customers and the outcomes achieved.	Community Engagement and Partnership Manager	November 2023	Revenues, Benefits and Customer Services Team	Residents will be effectively signposted and referred to where they can access assistance.

ID	Action	Lead	Deadline	Resources	Outcome
13	Develop an online and offline marketing campaign on current service provisions to increase the awareness of current service providers to residents.	Community Engagement and Partnership Manager	May 2023	Communications Team	Residents who may be at risk of, or are already experiencing financial exclusion are aware of and able to access appropriate support and advice.
14	Work with GP surgeries and walk-in-centre services to support residents in completing application forms and to promote signposting to current service providers.	Community Engagement and Partnership Manager	February 2024	GP surgeries; Walk-in-centres;	Residents will be effectively signposted to where they can access assistance.
15	Set up regular stakeholder working group sessions to foster communication, collaboration and coordination with the council and service providers.	Community Engagement and Partnership Manager	October 2022, then ongoing	Stakeholder Working Group members	To review progress of the action plan, share best practice and identify any gaps and areas of improvement.
16	Explore potential for utilising currently underused community centres to encourage community-led initiatives to increasing financial resilience and promote community cohesion.	Community Engagement and Partnership Manager	June 2023	Community Engagement and Partnership Manager	Create the opportunity for community-led financial resilience initiatives.
17	Develop an awareness campaign to signpost individuals to current support, training and development opportunities on offer for those working in low paid and informal work who wish to make the transition into higher paid, formal work.	Community Engagement and Partnership Manager	March 2023	Adult Learning, Communications Team	Those working in low paid and informal work are able to access the support needed to make the transition into higher paid, formal work.
18	We will develop an awareness campaign on the risks associated with work in the informal economy.	Community Engagement and	November 2022	Communications Team	To increase the awareness of the risks associated with work in the informal economy.

ID	Action	Lead	Deadline	Resources	Outcome
		Partnership Manager			

Table 3- Priority 3: Digital Skills and Inclusion

ID	Action	Lead	Deadline	Resources	Outcome
19	Deliver and promote digital skills training to residents, to teach residents how to: <ul style="list-style-type: none"> <li>- Stay safe online</li> <li>- Manage their money</li> <li>- Search for discounts</li> <li>- Search for financial information and advice</li> <li>- Search for education, employment and training opportunities.</li> </ul>	Head of ICT Services	June 2023	Adult Learning	To maximise the take up of digital skills training to build residents' digital skills.
20	Map digital skills provision across the town.	Head of ICT Services	June 2023	Revenues, Benefits and Customer Services Team	Identify and address gaps in digital skills provision across the town.
21	Promote the Council's Digital Equipment Recycling Scheme (Digital Blackpool) to encourage the borrowing of repurposed council laptops and portable routers.	Head of ICT Services	December 2022	Public Health; ICT services; Library Services	To maximise the take up of the Digital Blackpool scheme.
22	Work with schools to ensure digital equipment is available for disadvantaged and digitally excluded pupils.	Head of ICT Services	July 2024	Schools	To increase the number of pupils with access to digital devices.



ID	Action	Lead	Deadline	Resources	Outcome
23	Promote online services to customers by increasing their awareness of the benefits of online services e.g. online services are more time and cost effective than offline services.	Head of ICT Services	May 2023	Communications Team	To increase the number of people using digital services.
24	Review the provision of free-to-use devices across the town.	Head of ICT Services	June 2023	Library Services	Identify and address gaps in the provision of free-to-use devices across the town.
25	Continue to provide offline support for users who cannot or will not use online services.	Head of ICT Services	Ongoing	Library Services	To ensure all residents are able to access the services and support they need irrespective of their digital skills.

Table 4- Priority 4: Financial Skills and Capabilities

ID	Action	Lead	Deadline	Resources	Outcome
26	Work with training centres and local schools to provide financial awareness training and build financial management skills for when they leave education and enter employment.	Head of Adult Learning	December 2023	Schools; Training Centres	To help young people prepare for transitions into adulthood so that they are better able to manage their finances effectively and are able to live independent lives.
27	Deliver financial skills training to residents, to teach residents vulnerable to financial exclusion how to manage their money and eliminate debt.	Head of Adult Learning	Timeline to be agreed by the end of September	Revenues, Benefits and Customer Services Team	Residents are taught how to manage their money and how to eliminate their debt.
28	Develop an awareness campaign on the dangers of loan sharks, financial scams, problem gambling and debt.	Head of Adult Learning	April 2023	Communications Team	To raise awareness of the dangers of loan sharks, financial scams, problem gambling and debt amongst residents.

ID	Action	Lead	Deadline	Resources	Outcome
29	Develop an awareness campaign on financial management.	Head of Adult Learning	January 2024	Communications Team	To raise awareness of the importance of financial management amongst residents.
30	Work closely with all stakeholders to support the Multiply programme in order to deliver interventions to support residents to improve their maths and to develop budgeting skills to support work, home and life. Examples include: <ul style="list-style-type: none"> <li>- Personal budgeting support</li> <li>- Changing habits/mind-sets</li> <li>- Website comparisons</li> <li>- Buying Skills / Shopping offers/discounts etc.</li> <li>- Life Skills / Cost of living explanations.</li> </ul>	Head of Adult Learning	Courses rolled out across Blackpool between December 2022-March 2024	Adult Learning	To maximise the take up of the Multiply programme.
31	Further support the Multiply programme to develop and deliver a 'train the trainer' approach to increase capacity to be able to deliver on the programme to support adults with simple maths and budgeting skills.	Head of Adult Learning	Standardised approach across providers developed and rolled out by October 2022	Adult Learning	Extend delivery capacity by increasing the number of staff able to deliver on the Multiply programme.
32	Coordinate with local employers to determine ongoing skills requirements and upskill users of the service accordingly.	Head of Adult Learning	December 2022	Adult Learning; Local employers; Job Centre	Users of the service will be upskilled according to local skills gaps.
33	Explore ways in which local services and suppliers can promote financial inclusion	Head of Adult Learning	December 2022	Social Value Officer; Local	Local services and suppliers will be able to promote financial inclusion in

ID	Action	Lead	Deadline	Resources	Outcome
	in Blackpool as part of their social value offer.			Services; Council Suppliers	Blackpool as part of their social value offer.

## Appendix 2 – Council response to consultation findings

All comments made by individuals and those representing organisations in the public consultation survey have been reviewed and considered. Recurring themes and key comments have been addressed where appropriate (please refer to the table below).

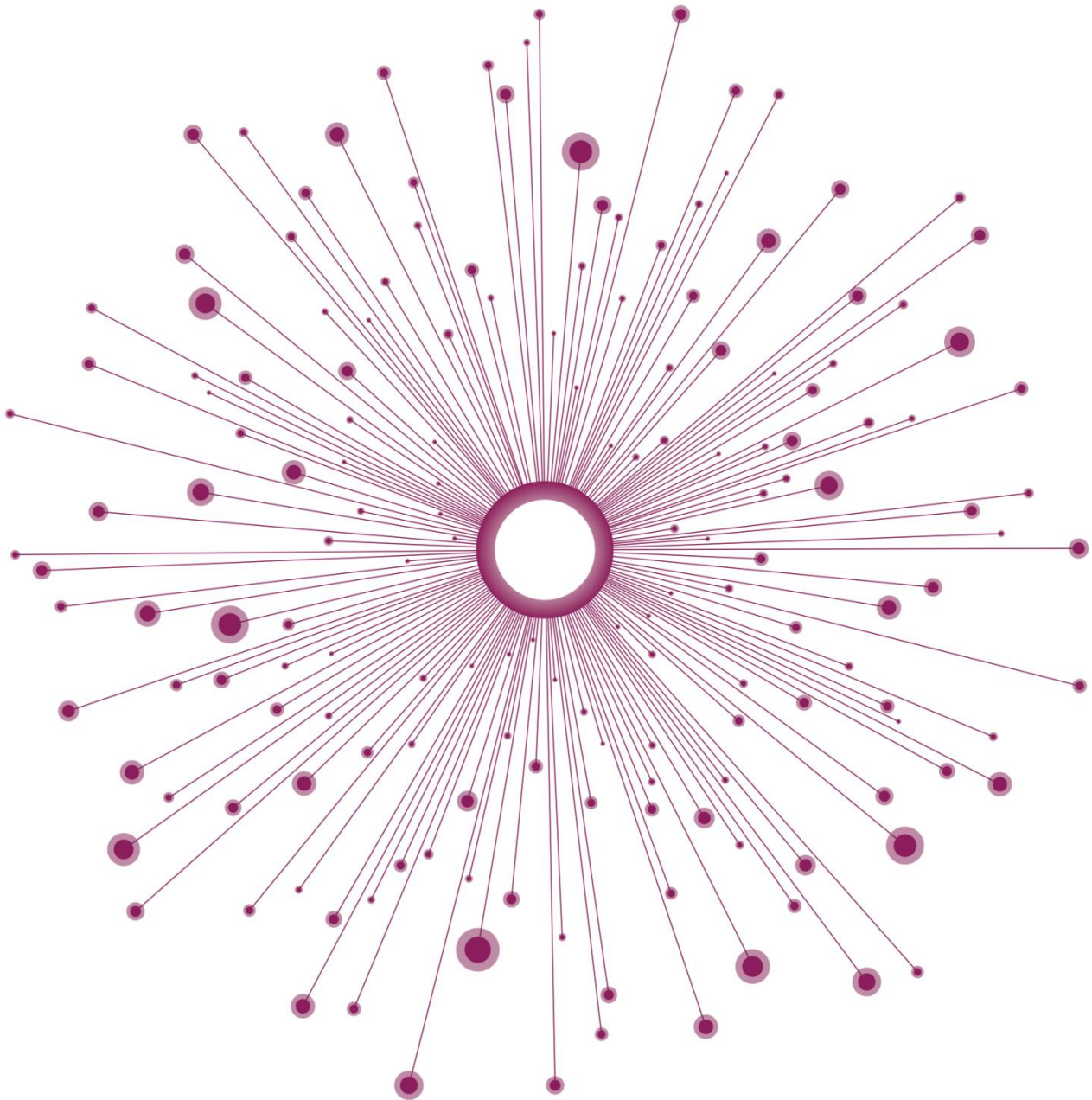
Key Comments	Frequency	Council Response
Would like to receive face to face/ in person support	8	<p>We will look into delivering in person financial skills training to residents as part of action 27.</p> <p>We will also continue to provide offline support for users who cannot or will not use online services (action 25).</p> <p>Residents are able to contact the council via phone, post, online and in-person.</p>
Would like to see young people taught financial education in schools.	8	<p>We will work with training centres and local schools to provide financial awareness training and build financial management skills for when they leave education and enter employment (action 26).</p> <p>We will commit to exploring ways in which local services and suppliers can promote financial inclusion in Blackpool as part of their social value offer (action 33).</p>
Need to advertise and make information more accessible to help raise awareness and understanding of what support is available	6	<p>We will develop a marketing campaign on current service provisions to increase the awareness of current service providers to residents (action 13).</p>
Would like to see residents/people with lived experience of financial difficulties included and involved.	6	<p>We will invite residents with lived experience of financial exclusion to join the working group.</p> <p>Ways to further involve residents with lived experience of financial exclusion will be discussed as part of ongoing discussion with the working group.</p>
Mental health support	6	<p>Services offering mental health support for people experiencing financial difficulties will be included in the 'directory of current service providers' (action 11).</p> <p>The aim of the actions to support residents in improving their financial and digital skills is to enable individuals to better understand and manage their money and as a result reduce financial stress and anxiety.</p>
Would like to see priorities and support for older people e.g. digital skills	6	<p>The Working Group will continue to ensure the action plan is inclusive and reflective of the needs of our diverse community. For example, we will continue to provide offline support for users who cannot or will not use online services (action 25)</p>

Key Comments	Frequency	Council Response
		We will deliver and promote digital skills training to residents (action 19) and will map digital skills provision across the town to identify gaps (action 20).
Educate residents on long term financial management e.g. how budget, save, and handle money.	6	We will develop an awareness campaign to build awareness about the importance of financial management (action 29) and deliver financial skills training to residents (action 27 and 31).
Suggestions on who should be invited to the working group were made	5	The suggested groups/organisations will be considered and invited to join the working group.
Financial literacy and support should be simplified	5	We are committed to ensuring equality of access and opportunity for the population of Blackpool. We will use plain language to ensure that information is easy to understand. Our Financial Inclusion Strategy contains a glossary to help readers better understand key terms.
Would like to receive printed copies of information	5	We will develop an online and offline marketing campaign on current service provisions to increase the awareness of current service providers to residents (action 13).  We will consider producing public facing posters, leaflets and flyers about services to be distributed across the town as part of the offline campaign.
Would like to see support provided at community centres.	5	We will explore potential for utilising currently underused community centres to encourage community-led initiatives to increasing financial resilience and promote community cohesion (action 16).
Maximising income is an issue because some residents do not have enough money to live on and so cannot afford to budget, save or purchase insurance.	5	To maximise resident's incomes, we will encourage customers to claim the benefits they are entitled to by improving access to information on eligibility criteria (action 6).
Practical concerns over producing and maintaining a service directory e.g. easily outdated or potential to increase service demand	4	These concerns will be considered and taken forward as part of the ongoing discussions with working group.
Concerns over poor uptake/lack of buy in from residents	4	Ways to involve residents to encourage buy-in will be considered and taken forward as part of the ongoing discussions with working group.

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- <sup>1</sup> Financial Inclusion: Annual Monitoring Report 2020, Stephen McKay and Karen Rowlingson, 2020
- <sup>2</sup> World Bank – Financial Inclusion Overview 2018
- <sup>3</sup> The Money Charity, 2017
- <sup>4</sup> Joseph Rowntree foundation (JRF), Dragged down by debt: Millions of low-income households pulled under by arrears while living costs rise, Oct 2021
- <sup>5</sup> JRF, Dragged down by debt: Millions of low-income households pulled under by arrears while living costs rise, October 2021
- <sup>6</sup> Resolution Foundation, Taper Cut: Analysis of the Autumn Budget changes to Universal Credit, November 2021
- <sup>7</sup> Resolution Foundation, Taper Cut: Analysis of the Autumn Budget changes to Universal Credit, November 2021
- <sup>8</sup> Will Inflation in the UK keep rising? Bank of England, February 2022.
- <sup>9</sup> Demos, Bouncing Back: Boosting young people’s financial wellbeing after the pandemic, October 2021.
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- <sup>11</sup> Runnymede, The Colour of Money: How racial inequalities obstruct a fair and resilient economy, April 2020.
- <sup>12</sup> Stonewall, LGBT in Britain, Work Report, April 2018.
- <sup>13</sup> Office for National Statistics, Gender pay gap in the UK:2020, November 2020
- <sup>14</sup> Centre for Progressive Policy, Women in the labour market: Boosting mother’s employment and earnings through accessible childcare, Oct 2021.
- <sup>15</sup> RSA, Briefing document: Economic security and long-term conditions, October 2021
- <sup>16</sup> RSA, Briefing document: Economic security and long-term conditions, October 2021
- <sup>17</sup> Carers UK, State of Caring 2021, A snapshot of unpaid care in the UK, October 2021
- <sup>18</sup> Money and Mental Health Policy Institute, Money and Mental Health: The Facts, 2019
- <sup>19</sup> JRF, Renters on low incomes face a policy black hole: homes for social rent are the answer, October 2021.
- <sup>20</sup> Furniture Poverty: The impact of tenant’s lives, Inside Housing, December 2021
- <sup>21</sup> Living Wage Foundation, Employee jobs paid below the living wage: 2021, November 2021
- <sup>22</sup> Living Wage Foundation, Employee jobs paid below the living wage: 2021, November 2021
- <sup>23</sup> Williams (2004) p.188 in Department for Business, Energy and Industrial Strategy, Minimum Wage Underpayment in the informal economy, July 2017.
- <sup>24</sup> ONS mid-year population estimate June 2020, ONS (2021)
- <sup>25</sup> Ethnic Group, Census 2011
- <sup>26</sup> National life tables – life expectancy in the UK: 2018 to 2020, ONS (2021)
- <sup>27</sup> KS106EW - Adults not in employment and dependent children and persons with long-term health problems or disability for all households, Census 2011
- <sup>28</sup> The English Indices of Deprivation 2019 (IoD2019)
- <sup>29</sup> Children in low income families: local area statistics 2014 to 2020, DWP (2021)
- <sup>30</sup> Income Support, May 2021, DWP (2021)
- <sup>31</sup> Adult Food insecurity at January 2021, Food Foundation 2021 (2021)
- <sup>32</sup> Annual fuel poverty statistics report: 2021, Department for Business, Energy & Industrial Strategy (2021)
- <sup>33</sup> People on Universal Credit, August 2021, Department for Work and Pensions (2021)
- <sup>34</sup> ONS Claimant count by sex and age (January 2022), ONS (2021)
- <sup>35</sup> ONS annual population survey, Economic inactivity (Oct 2020-Sep 2021), ONS (2022)
- <sup>36</sup> ONS annual population survey, Employment and unemployment (July 2020-June 2021), ONS (2021)
- <sup>37</sup> ONS annual survey of hours and earnings - resident analysis, ONS (2021)
- <sup>38</sup> Key stage 2 and 4 performance: Academic Year 2018/19, ONS (2021)

# Financial Inclusion Strategy 2022-2027 Consultation Report

June 2022



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## 1. Executive Summary

The aim of the Financial Inclusion Survey was to gain feedback from residents and organisations across Blackpool to understand views on Blackpool Council's draft Financial Inclusion Strategy. A survey was made available online and in public facing council buildings across Blackpool along with face-to-face surveys. Overall, 54 survey responses were captured from individuals and people representing organisations.

### Table of key percentages:

To what extent do you agree or disagree with...?	% of agreement
The overall vision	82.4%
The four proposed priorities	91.4%
<b>P1:</b> 'Access to Financial Support, Products and Services' should be a priority	94.3%
The proposed actions for delivering priority 1	91.5%
<b>P2:</b> 'Communication, Collaboration and Coordination' should be a priority	82.9%
The proposed actions for delivering priority 2	85.7%
<b>P3:</b> 'Digital Skills and Inclusion' should be a priority	88.6%
The proposed actions for delivering priority 3	94.1%
<b>P4:</b> 'Financial Skills and Capabilities' should be a priority	100%
The proposed actions for delivering priority 4	88.2%
The proposed working group	79.4%

## 2. Introduction

The survey ran for eight weeks across April to June 2022. Paper copies of the survey were made available in public facing council buildings and face-to-face surveys took place using a shortened version of the questionnaire.

### Who responded?

In total, **54 people** responded to the survey, with 33 people responding as an individual and two people responding on behalf of an organisation. 19 responses came from face-to-face interviews as a result of fieldwork activity that was conducted across a two week period.

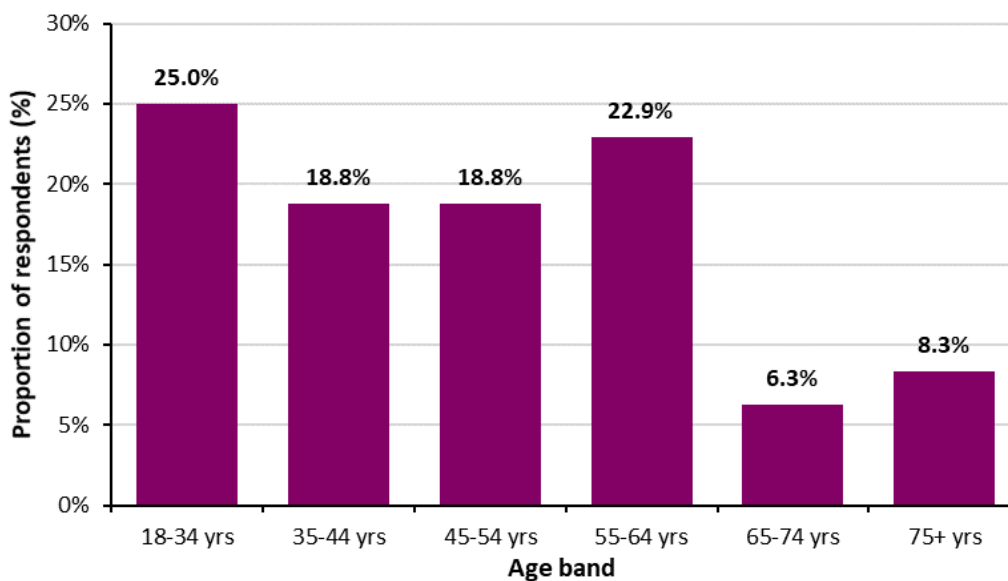
Those who identified as individuals described themselves as follows:

- Member of the public – 28 responses
- Blackpool Council staff member – 3 responses

Additionally, one respondent preferred not to say and one further respondent answered 'other'.

Two individuals who responded on behalf of an organisation identified as responding from a local/district council and on behalf of Citizen's Advice.

**Figure 1: Graph showing age grouping of respondents**



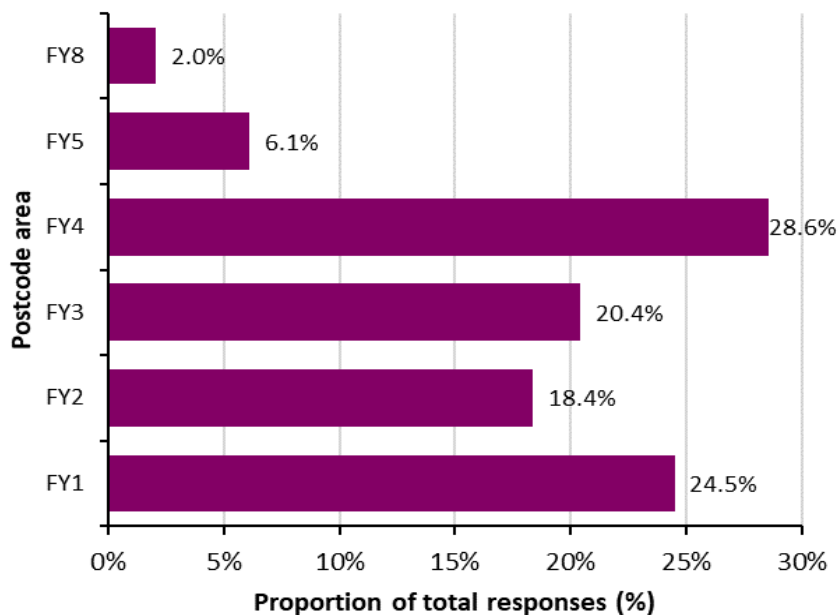
There were 22 female and 27 male respondents. The remainder preferred not to state their gender.

45 respondents identified as White, which included English/Welsh/Scottish/Northern Irish/British Irish, Gypsy or Irish Traveller or any other white background. Two respondents identified as Asian/Asian British, which included Indian, Pakistani, Bangladeshi, Chinese, and any other Asian background. Two respondents identified as Black/African/Caribbean/Black British which included African Caribbean and any other Black/African/Caribbean background, and one respondent preferred not to disclose their ethnicity.

24 respondents identified as having a long standing illness or disability that limited their activity (10 stated they were limited by a lot and 14 stated they were limited by a little).

49 respondents gave their postcode information. A breakdown of respondents by postcode area is as follows:

**Figure 2: Graph showing postcodes of respondents**



### 3. Results

The following results were gathered from the online and postal questionnaires which had 35 responses (33 from individuals and 2 from someone on behalf of an organisation).

#### **To what extent do you agree or disagree with the overall vision?**

**82.4%** (28) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the overall vision, **2** respondents 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **4** respondents 'neither agreed or disagreed' with the overall vision.

#### **To what extent do you agree or disagree with the four proposed priorities?**

**91.4%** (32) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the four proposed priorities, **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree'), **1** respondent 'neither agreed or disagreed' with the proposed priorities, and an additional respondent answered that they didn't know/weren't sure.

#### **Priority 1: Access to Financial Support, Products and Services**

##### **To what extent do you agree or disagree that 'Access to Financial Support, Products and Services' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?**

**94.3%** (33) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with Priority 1. **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree') and a further respondent 'neither agreed or disagreed' with priority 1.

##### **To what extent do you agree or disagree with the proposed actions for delivering this priority?**

**91.5%** (32) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for this priority 1. **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **2** respondents 'neither agreed or disagreed' with the proposed actions for priority 1.

##### **Do you have any comments about Priority 1 including if there is anything else you think should be considered?**

There were **nine** comments made about Priority 1. See appendices.

#### **Priority 2: Communication, Collaboration and Coordination**

##### **To what extent do you agree or disagree that 'Communication, Collaboration and Coordination' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?**

**82.9%** (29) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with priority 2, **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree'),

three respondents 'neither agreed or disagreed' with priority 2 and 2 respondents answered that they didn't know/weren't sure.

**To what extent do you agree or disagree with the proposed actions for delivering this priority?**

**85.7%** (30) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for this priority 2, **2** respondents 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **3** respondents 'neither agreed nor disagreed' with the proposed actions.

**Do you have any comments about Priority 2 including if there is anything else you think should be considered?**

There were **nine** comments made about Priority 2. See appendices.

### **Priority 3: Digital Skills and Inclusion**

**To what extent do you agree or disagree that 'Digital Skills and Inclusion' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?**

**88.6%** (31) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') and **4** respondents 'neither agreed nor disagreed' with priority 3.

**To what extent do you agree or disagree with the proposed actions for delivering this priority?**

**94.1%** (32) respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for priority 3, and **2** respondents 'neither agreed nor disagreed' with the proposed actions.

**Do you have any comments about Priority 3 including if there is anything else you think should be considered?**

There were **six** comments made about Priority 3. See appendices.

### **Priority 4: Financial Skills and Capabilities**

**To what extent do you agree or disagree that 'Financial Skills and Capabilities' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?**

**100%** (34) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with priority 4.

**To what extent do you agree or disagree with the proposed actions for delivering this priority?**

**88.2%** (30) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for priority 4, **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **3** respondents 'neither agreed nor disagreed' with the proposed actions.

**Do you have any comments about Priority 4 including if there is anything else you think should be considered?**

There were **ten** comments made about Priority 4. See appendices.

### **Delivery of the Strategy**

**To what extent do you agree or disagree with the proposed working group?**

**79.4%** (27) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed working group, **2** respondents 'disagreed' (either by answering 'disagree' or 'strongly disagree'), **4** respondents 'neither agreed nor disagreed' with the proposal of a working group and **1** respondent answered that they didn't know/weren't sure.

**Are there other organisations which should be invited to the working group? Please provide details or any other comments.**

There were **eight** comments made about which other organisations should be invited to the working group. See appendices.

### **Face-to-face research**

Respondents who were interviewed face-to-face were asked a shortened set of questions in order to maximise finished responses. Before each question, respondents were given an explanation of the vision and priorities of the strategy.

**What do you think of our vision?**

There were **17** comments made about the vision of the strategy which were largely positive. See appendices.

**What do you think of the priorities of the strategy?**

There were **17** comments made about the priorities of the strategy. See appendices.

**What do you think about Priority 1?**

There were **17** comments made about priority 1. See appendices.

**What do you think about Priority 2?**

There were **18** comments made about priority 2. See appendices.

**What do you think about Priority 3?**

There were **18** comments made about priority 3. See appendices.

**What do you think about Priority 4?**

There were **17** comments made about priority 4. See appendices.

**Do you have any other comments about Blackpool Council's financial inclusion strategy?**

There were **14** additional comments made about Blackpool Council's financial inclusion strategy.

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# Appendix 2c

## Financial Inclusion Strategy 2022-2027 Consultation Report

### Appendix A: Comments

**Do you have any comments about Priority 1 including if there is anything else you think should be considered?**

Organisation	Maximizing income should be part of this strategy and helping residents to access services to help them do this is the key. I think there's a number of assumptions made in this 9 point plan, including budgeting advice helping people to avoid problem debt and that people can actually afford insurance. The profile of debt across Blackpool is predominately people who cannot afford basic essentials such as food and heating, no amount of budgeting will help them avoid debt in these circumstances. This strategy needs to be more rooted in Blackpool in that respect. The situation with not enough money to live on for many residents (in work and not) is not included in these 9 points.
Individual	I have concerns over the warm homes, some years ago now we were encouraged to have cavity wall insulation as part of a scheme running at the time. This caused more harm than good, my property was affected, it became damp and ended up costing me to have it removed. The firms in question made their money and then went pop. What are you going to do to ensure this does not happen again. Finally how do you keep a Victorian house warm or reduce the energy cost?
Individual	Being able to save surely means those people need to have 'spare' money. MSE offer grants for organisations delivering money education services... it might be wise to team up with not-for-profits. SES in Blackpool have already done some work around loan sharks - it might be worth looking at that. From my experience insurance is the last thing on most people's minds when money is tight. Whilst warm home discount is great - I suspect a lot of your intended audience will rent - so the information and access to those schemes needs to be available to landlords.
Individual	Again these are good aims but I fail to see how the council can possibly deliver. Once the council fails we, the taxpayers, will not ever see any post-project information or see anyone accountable for the mess. It's merely virtue signalling.
Individual	Good to see credit unions as part of this; should definitely a shift to more ethical banking generally and see how the Council can support institutions such as credit unions
Individual	Help to save scheme is good but it also has to be recognised that people are struggling to meet day to day needs therefore there they cannot afford to put money aside to save.
Individual	needs to be linked to help with longer-term financial planning (even if current position is a crisis) and maybe doesn't place enough emphasis on costs of heating a generally energy-inefficient, badly insulated and under-regulated housing stock
Individual	In these difficult time saving, with the help of Credit Unions should be encouraged. Sometimes borrowing money is unavoidable but debt

	should not be encouraged. TV adverts, telling people to use apps to improve their credit score, push people into debt.
Individual	Encourage low income residents who are claiming either Working Tax Credit, Child Tax Credit or Universal Credit, to save by promoting the Help to Save savings account. this point is really not possible, if we could save we wouldn't be hungry. Home insurance, life insurance, income protection insurance doesn't help the poor. Identify loan shark activity and take appropriate legal action to support victims. If the council gave loans to specifically poor people that means they wouldn't need loan sharks. i honestly think a universal basic income trialled across blackpool would be a great relief for the people of blackpool to focus on their own growth and skills...the worst case is that it doesn't work but still would have helped thousands of people.

**Do you have any comments about Priority 2 including if there is anything else you think should be considered?**

Individual	This never works, service offered by third parties come and go we end up with a book passing culture.
Organisation	There are elements of these points that I can see why they are in a strategy and I would agree they are needed, such as improving referrals, increasing understanding of where provision is and taking services to where they are needed (in community centres and in GPs surgeries), but against the backdrop we have at CAB whereby we answer 1 in 4 calls to our debt advice line as demand is so high and we don't have the resources (we have just 2 MaPS funded staff for one of the highest need areas in the country and MaPS are potentially going to cut this funding), we don't receive any funding for debt advice from BC. If we increased awareness of our services, how do we meet demand? The recent health related initiatives create referrals for CAB (wellbeing workers, SPLWs, care co-ordinators etc.) and signposting is happening across the VCFSE. Also the CCG/ICB fund advice in GPs surgeries across the town and this is where our most vulnerable residents get help.
Individual	12 and 13 particularly important as often those who need help are less likely to know where help can be found without feeling authority is somehow the enemy
Individual	Directories go out of date very quickly - there needs to be provision to keep that information constantly up to date. Social subscribing is already working well in many GP centres - team up with those organisations - again SES Social Enterprise Solutions are involved. Community led is great but needs a lot of work behind it to get it going and make sure it continues/is effective e.g. pre written programmes or workshops... Adult Learning could be utilised to support.
Individual	The descriptions point entirely to internal council processes to employ staff on endless activities that make for good publicity. Whether even one resident will be helped is entirely another matter.

Individual	Could seeking more support to stop problem gambling and providing more awareness / advice on this be beneficial to ensure people are at less risk of getting into financial trouble?
Individual	needs some work undertaken before clients'/patients' financial issues become a priority for some organisations, also really not sure what item 15 actually means in practice (albeit it sounds good!)
Individual	Pensioners can also face financial difficulties. There should be clear and accessible help for them. Especially important since Age UK Blackpool closed.
Organisation	With service directories I would just be mindful on who is included and that a demand for service isn't being created. So it's a directory for 'what I need' rather than 'what I can get'. I hope this makes sense.

**Do you have any comments about Priority 3 including if there is anything else you think should be considered?**

Individual	If you can't afford to eat you can't afford a computer whats the strategy here?
Organisation	Whilst I agree with the priorities, I'd like to see residents involved in creating this strategy as I think they will tell you that the main problem is affordable broadband and connectivity as there's a lot of devices available, but families cannot afford to connect them. Without including a strategy to get people connected at low cost/free, there's a significant gap.
Individual	Definitely access to devices is necessary. There are parts of the population that will truly struggle... if you have never worked in a job or had to use computers they are completely alien and somewhat terrifying. Even people that have worked with them start to see a decline in their skills/understanding as they age. Maybe those under used community centres need to provide devices for people to use. Loans as in money loans for equipment or borrowing equipment? You could use one blackpool transport bus/tram to run digital inclusion sessions across blackpool... complete with it's own wifi.
Individual	I don't really agree with this kind of thing because I think you will find it hard trying to get people to attend courses etc..
Individual	But how will you know if all affected residents have poor access for example to the internet. Is the council going to purchase me a new laptop? If not then what is the point?
Individual	I do not like the encouragement to take out a loan in 18) . In these very difficult times, with so many financial pressures, borrowing is sometimes unavoidable. So getting into additional debt should not be encouraged. The best way forward is free training and access to free to use devices.

**Do you have any comments about Priority 4 including if there is anything else you think should be considered?**

Individual	Looks good on paper, how it will work not to sure you need people to buy in to the idea, how will this be achieved?
Organisation	I'd very much like to see fin cap as part of the national curriculum. However, I don't agree that people necessarily need training to manage their money. What they need is a enough money to live on. I also think a family managing on a tight budget could teach financial management skills and they should be included in helping develop any training aimed at them.
Individual	Point 23 is absolutely essential. Financial awareness should be mandatory for all year 10+ they need to understand how mortgages, credit cards, tax, financial planning, saving and opportunity cost work. I think it will help with mental health too. Kids are not prepared for the big wide world. I've seen it with my own kids. There's so much about adulthood that needs to be taught in school as important as maths and English.
Individual	Start at the beginning and help people understand how wages work - so they can check they are being paid correctly... tax/national insurance/pension etc... many are shocked when they first see a pay slip - nobody talks about the tax system! But understanding what that tax is used for is essential to understand how everything connects together. Don't forget to include self-employment.
Individual	How are you going to educate me?
Individual	I think budgeting, money management, and fraud awareness ie scams.needs to be made essential in all schools.
Individual	"eliminate debt" is perhaps an overly ambitious objective?
Individual	23 to 26 all essential
Organisation	It is incredibly important that people have the skills to become self-reliant.
Individual	Sounds like a lot of money telling people what they already know.

**Comments on which other organisations should be invited to the working group:**

Individual	Grange community centre
Individual	No one from the community then, who may have sound ideas because they are facing the difficulties, again faceless people with big ideas but little or no idea how it works or affects people on the ground. You need people to buy in to this so include ordinary people instead of the lot you've just named.
Organisation	People with lived experience. We should be co-producing this strategy with people living in financial difficulties in Blackpool
Individual	Yes, all these organisations need to communicate and help each other and identify priorities, vulnerable people and how to effectively implement the help available.

Individual	Social Enterprise Solutions / Volunteer Centre / Street life / UR Potential... there are many organisations that work at grass roots level... don't just pick the ones you like or get on with! What about Adult Community Learning / Libraries they see first hand the level of skill/understanding.
Individual	Homeless charities, Mental health support groups
Individual	Nothing beyond internal talking shops will happen and we, the residents will hear nothing more. How are any of the listed bodies going to find me to see what help I might need?
Individual	My Blackpool Home. I also feel reaching out to Blackpool and The Fylde College could be good and as the upcoming Students' Union Sabbatical Officer for the college I would be happy to support and encourage through the college with their permission. Raising more awareness and collaboration from students 16+, enabling them further support and in turn the college are able to fund raise for organisations such as the food bank. Providing collaboration and support for Blackpool as a whole.

## Face to face interviews (18 responses)

### What do you think of our vision?

All very positive but put more thought into digital poverty
Good intentions
Really good goals depending on how you go about it
Useful process
Good vision but want to see actions as opposed to talking
Housing benefit doesn't cover the whole rent for individuals
Could the council put more money into these projects to help residents
Not happy with it
Good idea
They are on the wrong thing
If it benefits people
Should be taught at school
Yes
Support in getting a house, too many hoops to jump through
Good vision but there are some people who waste their money on drugs, etc and set a precedent/prejudice which affects low income households who really are struggling
Yes that's good idea because I have financial trouble
I think it's a good idea as it will be easier to manage your money and not get into debt

### What do you think of the priorities of the strategy?

Outlined well, interested to see more detail and understanding
Financial literacy, make things more obvious and simple
Important areas to hit
Good strategies to go for
Business savvy are fine but the people who don't have time or the resources should be priority Online is less important as some people won't ever be able to learn Financial education support
Financial skills is a higher priority than the rest
Residents digital access, wanting face to face support
Yes it's a good idea
Good
Priorities should be elsewhere
Yes
Not a lot
Priorities for OAPs
All good priorities, nothing to change off the top of my head
Make the literacy simpler to understand and less confusing All priorities are equally important and need to be focused
Good idea, need more help for people with learning difficulties
Yes it's crucial for people to get the right help

### What do you think about Priority 1?

All seems covered People understanding how they can be sensible with their money
Anything which gives the right advice and budgeting is important
Reach out to the residents directly
Receiving more hand held information
Credit is a big trap for all ages, need support in educating of how to use credit
People need to be more aware - modern advertisement, social media, job centre
Face to face interaction but more simplified help
Yes
Sensible
Key steps in plan missed
Yes
A good idea
No
Residents feel like they're the last people that the council think about, appreciate the council thinking about what's best for us Maintenance and repairs take too long to come through so leaves a general impression
Get them into a community centre and individually explain what they're problems are - doesn't always work on a wide scope
No opinion about that as I am massively in debt

### What do you think about Priority 2?

Having one place to access all the information would be useful
One central hub would be useful for people to navigate
Definitely a priority worth doing
Making the law more digestible, simplifying the literacy
Very important target
Definitely a priority
Online is great but ideally should be a face to face service as well Improving the digital and financial literacy
Want to see this put into action
Need more support
Yes it is important to give the people the skills to get back to work
Good idea
Should be more advertising
Yes
Yes a good idea
More organisations, more advertisement overall both in hand and online
Turn2Us - different organisations all together on one site
It is a good idea as I struggle to understand about what support is available
It's a good idea, I only just found out about the warm home scheme by chance as I didn't have info on it; in my opinion people need more information

### What do you think about Priority 3?

Educating people on all options and how to do their own affective research
Elderly not being digitally skilled, is there an alternative or somewhere to help anyone who is having issues online
Distrust between citizens and financial institutes People need to be informed and educated offline and online
Educating people in the digital world In person lessons or meetings
Hand held information and instructions
More of a case of having someone to help them digitally Simplifying financial/digital, avoiding evasive language
Workshop event, someone to show them how to access the information
Educating courses but continued support
More support for older people
Not interested about online would prefer face to face
Lots of people know online skills
Yes
I think there should be more people to answer your queries instead of online and better training for the council staff
Yes that's good especially for older people
So many people who aren't digitally adept Courses during school hours providing basic IT skills etc held at local community centres
Setting up in person courses in digital aid held in community centres
I think it's a great idea for people who understand about things like this but I don't, I prefer to speak face to face
I have internet and can reasonably access it but when I get stuck it becomes a problem so I think it's a good idea moving forward

### What do you think about Priority 4?

Definitely important areas to hit
Good focus and timely Online and in person courses
Courses, flyers, physical information where it matters. Target people through their employers
Money saving courses Advertisement for free/cheap activities Transportation/activity bundles
Direct number to call for assistance
Using school systems to educate Fortnightly money instead of weekly for those on benefits
Financial advisors Partnership with the job centre, advertisement to those looking for work
Important to educate and support everyone to save their money
Good idea
Maybe priority in other areas is needed
Yes good step but lots to improve on
A good idea



Yes that's a good idea
Same approach as digital skills - courses held at community centres Budgeting
Another course held in community centres, possibly 1:1 sessions as well
I totally agree with that because I haven't had any training on this subject
Good idea, I learnt my money management from my parents, if young people don't have the knowledge from their parents it is essential that they have these skills for the future

**Do you have any other comments about Blackpool Council's financial inclusion strategy?**

Offering support to those who are already in debt and struggling Providing physical/mental activities to people who need an outlet/support
Reaching out to people and getting them to engage with the services
Teaching people how to handle money
Physical, written down information distribution Easier access to assistance Saving more and educating on how to invest Free therapy, guidance to nhs therapy for people struggling with finance
Supporting people who have language barriers without confusing them
Make sure the council stick to plan and help vulnerable people
Laudable aims but where is the strategy provided
Work with local companies to help younger people to understand finance
Better education in schools maybe contact schools and educate, for example banks going into schools and talking
If it works, it will be good but half the time people don't listen
Effects of being in debt - someone to talk to, counselling
Support people's mental health who are in debt Could the council set up a fund to pay someone's debt so the interest stops and then they're in debt to the council instead so residents can pay it off easier? Obviously not in every case but those who aren't in debt because of frivolous spending. Simple support in providing proof of how they ended up in debt
I think it's a good idea, something definitely needs to be done in this area
I think it's good because it covers a lot of aspects to it

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## Appendix 2d: Financial Inclusion Strategy – Response to Consultation Findings

### Overview

Overall, the vast majority of respondents were supportive of the proposed vision, priorities, action plan and working group for the strategy.

Table of key percentages:

To what extent do you agree or disagree with...?	% of agreement
The overall vision	82.4%
The four proposed priorities	91.4%
<b>P1:</b> 'Access to Financial Support, Products and Services' should be a priority	94.3%
The proposed actions for delivering priority 1	91.5%
<b>P2:</b> 'Communication, Collaboration and Coordination' should be a priority	82.9%
The proposed actions for delivering priority 2	85.7%
<b>P3:</b> 'Digital Skills and Inclusion' should be a priority	88.6%
The proposed actions for delivering priority 3	94.1%
<b>P4:</b> 'Financial Skills and Capabilities' should be a priority	100%
The proposed actions for delivering priority 4	88.2%
The proposed working group	79.4%

All comments made in the public consultation survey have been reviewed and considered. Recurring themes and key comments have been addressed where appropriate (please refer to the table below).

Key Comments	Frequency	Council Response
Would like to receive face to face/ in person support	8	<p>We will look into delivering in person financial skills training to residents as part of action 27.</p> <p>We will also continue to provide offline support for users who cannot or will not use online services (action 25).</p> <p>Residents are able to contact the council via phone, post, online and in-person.</p>
Would like to see young people taught financial education in schools.	8	<p>We will work with training centres and local schools to provide financial awareness training and build financial management skills for when they leave education and enter employment (action 26).</p> <p>We will commit to exploring ways in which local services and suppliers can promote financial inclusion in Blackpool as part of their social value offer (action 33).</p>
Need to advertise and make information more accessible to help raise awareness and understanding of what support is available	6	<p>We will develop a marketing campaign on current service provisions to increase the awareness of current service providers to residents (action 13).</p>

Key Comments	Frequency	Council Response
Would like to see residents/people with lived experience of financial difficulties included and involved.	6	We will invite residents with lived experience of financial exclusion to join the working group.  Ways to further involve residents with lived experience of financial exclusion will be discussed as part of ongoing discussion with the working group.
Mental health support	6	Services offering mental health support for people experiencing financial difficulties will be included in the 'directory of current service providers' (action 11).  The aim of the actions to support residents in improving their financial and digital skills is to enable individuals to better understand and manage their money and as a result reduce financial stress and anxiety.
Would like to see priorities and support for older people e.g. digital skills	6	The Working Group will continue to ensure the action plan is inclusive and reflective of the needs of our diverse community. For example, we will continue to provide offline support for users who cannot or will not use online services (action 25)  We will deliver and promote digital skills training to residents (action 19) and will map digital skills provision across the town to identify gaps (action 20).
Educate residents on long term financial management e.g. how budget, save, and handle money.	6	We will develop an awareness campaign to build awareness about the importance of financial management (action 29) and deliver financial skills training to residents (action 27 and 31).
Suggestions on who should be invited to the working group were made	5	The suggested groups/organisations will be considered and invited to join the working group.
Financial literacy and support should be simplified	5	We are committed to ensuring equality of access and opportunity for the population of Blackpool. We will use plain language to ensure that information is easy to understand. Our Financial Inclusion Strategy contains a glossary to help readers better understand key terms.
Would like to receive printed copies of information	5	We will develop an online and offline marketing campaign on current service provisions to increase the awareness of current service providers to residents (action 13).  We will consider producing public facing posters, leaflets and flyers about services to be distributed across the town as part of the offline campaign.
Would like to see support provided at community centres.	5	We will explore potential for utilising currently underused community centres to encourage community-led initiatives to increasing financial

Key Comments	Frequency	Council Response
		resilience and promote community cohesion (action 16).
Maximising income is an issue because some residents do not have enough money to live on and so cannot afford to budget, save or purchase insurance.	5	To maximise resident's incomes, we will encourage customers to claim the benefits they are entitled to by improving access to information on eligibility criteria (action 6).
Practical concerns over producing and maintaining a service directory e.g. easily outdated or potential to increase service demand	4	These concerns will be considered and taken forward as part of the ongoing discussions with working group.
Concerns over poor uptake/lack of buy in from residents	4	Ways to involve residents to encourage buy-in will be considered and taken forward as part of the ongoing discussions with working group

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## Appendix 2e: Financial Inclusion Strategy

Response to key comments raised on the draft Financial Inclusion Strategy (2022-2027) by the Scrutiny Leadership Board.

Key Comments	Response
That it did not include reference to low paid single workers who were unlikely to qualify for any additional help or benefits and what could be done to support this cohort.	<p>Low paid workers have been added to the ‘Who is Financially Excluded?’ section of the strategy.</p> <p>In order to support low paid workers to take steps to improve their pay, we will coordinate with local employers to determine ongoing skills requirements and upskill users of the service accordingly (action 32).</p> <p>We will also develop an awareness campaign to signpost individuals to current support, training and development opportunities on offer for those working in low paid and informal work who wish to make the transition into higher paid, formal work (action 17).</p>
The importance of digital inclusion for all residents and ensuring a wide range of publicity was utilised.	<p>We will deliver and promote digital skills training to residents (action 19).</p> <p>We will promote the Council’s Digital Equipment Recycling Scheme (Digital Blackpool) to encourage the borrowing of repurposed council laptops and portable routers (action 21).</p> <p>We will promote online services to customers by increasing their awareness of the benefits of online services e.g. online services are more time and cost effective than offline services (action 23).</p>
The extra pressure placed on private tenants required to purchase electric cards off landlords or from local shops and those with coin-operated meters which could often have a mark-up making prices even higher.	<p>These concerns will be considered and taken forward as part of the ongoing discussions with working group.</p> <p>We will lobby MP’s to bring about changes in the regulation of the use of meters by landlords in the private rented sector (action 10).</p>
The importance of education and ensuring that Blackpool residents could upskill themselves. It was considered that the value of education should be promoted through the Strategy. This should also include financial education.	<p>We will work with training centres and local schools to provide financial awareness training and build financial management skills for when they leave education and enter employment (action 26).</p>

	<p>We will work closely with all stakeholders to support the Multiply programme in order to deliver interventions to support residents to improve their maths and to develop budgeting skills to support work, home and life (action 30).</p> <p>We will coordinate with local employers to determine ongoing skills requirements and upskill users of the service accordingly (action 32).</p>
<p>Concern was also expressed regarding the risks attached to the informal economy, for example, pyramid schemes and sales on ebay and it was considered that the Strategy should include reference to this in addition to information on lower risk generation of wealth and the opportunities available.</p>	<p>Informal Economy Workers have been added to the 'Who is Financially Excluded?' section of the strategy.</p> <p>We will develop an awareness campaign on the risks associated with work in the informal economy (action 18).</p> <p>We will also develop an awareness campaign to signpost individuals to current support, training and development opportunities on offer for people working in low paid and informal work who wish to make the transition into higher paid, formal work (action 17).</p>



**February 2022**

Department: Benefits and Customer Services

Team or Service Area Leading Assessment: Corporate Delivery Team

Title of Policy/ Service or Function: Financial Inclusion Strategy

Lead Officer: Louise Jones, Head of Revenues, Benefits and Customer Services

**STEP 1 - IDENTIFYING THE PURPOSE OR AIMS**

1. What type of policy, service or function is this?

Changing/ updated ✓

2. What is the aim and purpose of the policy, service or function?

Blackpool Council will develop a five-year Financial Inclusion Strategy for Blackpool.

The current strategy expired in 2015, and the COVID-19 pandemic has highlighted the importance of financial resilience in helping to mitigate against some of its effects.

The Financial Inclusion Strategy describes our priorities and vision for financial inclusion which aims to help residents and businesses deal with both pre-existing and emerging financial pressures and challenges, such as the cost of living.

3. Please outline any proposals being considered.

The Financial Inclusion Strategy will set out a vision for the next five years to assist the residents of Blackpool, and future generations, to maximise the opportunities available to them to become financially resilient and to ensure they can deal with emerging financial pressures and challenges, both now and in the future.

To achieve our vision, there are four key priorities which we will aim to deliver:

1. Access to Financial Support, Products and Services
2. Communication, Collaboration and Coordination
3. Digital Skills and Inclusion
4. Financial Skills and Capabilities

4. What outcomes do we want to achieve?

The primary focus of the Financial Inclusion Strategy is Priority 2 'Resilient Communities', but there is also a contribution to Priority 1 'The Economy'.

The Financial Inclusion Strategy will aim to help build resilient communities by ensuring that individuals and businesses have the financial support they need during times of hardship.

While financial inclusion can help mitigate against the effects of poverty by ensuring people have access to services which reduce the call on their resources, it is not a solution to their issues and will not contribute meaningfully to economic growth.

Overall, the strategy will aim to support the residents and businesses of Blackpool to become financially resilient by ensuring that suitable and affordable financial products and services are accessible so their basic financial needs are met.

5. Who is the policy, service or function intended to help/ benefit?

The strategy is intended to help residents and businesses build financial resilience so that they are able to better withstand financial pressures.

6. Who are the main stakeholders/ customers/ communities of interest?

- The Council
- External partners
- Voluntary community and faith sector
- Residents

7. Does the policy, service or function have any existing aims in relation to Equality/ Diversity or community cohesion?

No

**STEP 2 - CONSIDERING EXISTING INFORMATION AND WHAT THIS TELLS YOU**

8. Please summarise the main data/ research and performance management information in the box below.

**Data/ information**

**General Population Data**  
 Blackpool has a resident population of 138,381, some 37,372 (27%) of which are aged 60 and over. There are 70,522 dwellings in Blackpool. It is a dense urban area with high levels of deprivation, workless households, and poor health in the resident population.

**Deprivation**  
 Blackpool ranks as the most deprived local authority in England in terms of average deprivation scores. 39 (41.5%) of the 94 LSOAs in the local authority rank in the most deprived nationally. 21.2% of the adult population in Blackpool find meeting

monthly bills/commitments a heavy burden or are regularly in arrears with bills. Health deprivation is much higher than average and over half of areas are in the most deprived 10% for health nationally.

### **Race and Ethnicity**

Residents are mostly of White British ethnicity (93.6%), which is significantly higher than across England and Wales (80.5%). Black and minority ethnic groups, including Irish and European residents, are estimated to make up 6.4% of the population (approximately 9,000 people), compared with the estimated population for England and Wales of 19.5%. Black and minority ethnic groups face discrimination in the job market and when accessing financial services and products.

### **Health and Disability**

The health of people in Blackpool is generally worse than the national average. The town records one of the lowest life expectancy rates nationally and there are inequalities by deprivation and gender. The average life expectancy for males is 74.1 years, and for females it is 79.5 years. The average life expectancy across the town is one of the lowest nationally. Health priorities for Blackpool include alcohol and drug misuse, mental health, smoking and obesity.

25.6% of people in Blackpool reported a long-term health problem or disability at the last Census, which is eight percentage points higher than the national average. People with long-term health conditions or disabilities are more likely to be economically insecure because they can face significant barriers to getting and keeping jobs, and also face a higher likelihood of being employed on a zero-hours contract.

People with mental health conditions also often face specific difficulties in managing their money and barriers to accessing financial services and products.

As of February 2021, 7,393 (8.8%) of working age residents claim employment support allowance and a further 1,155 of working age residents claim disability living allowance (1.4%). The ESA proportion is over double that for England as a whole.

### **Gender and Transgender**

The population of Blackpool is approximately 138,381, 50.3% of the population are estimated to be female and 49.7% are male.

Women are at a higher risk of financial exclusion because working women on average earn less than working men, and the responsibility for childcare disproportionately falls on women.

Transgender people are at risk of financial exclusion because they experience higher levels of disadvantage and social/financial exclusion due to discrimination.

### **Age**

A larger proportion of residents are aged 65+ (20.5%) compared to the national age structure (18.5%). The working age population (16-64) in Blackpool is smaller than the national figure, additionally the 0-15 population in Blackpool is also slightly

smaller than the national age structure.

Older people are at risk of financial exclusion as they are more likely to be left behind due to the digital shift to online financial products and services, such as, the shift to online banking.

### **Sexual Orientation**

ONS estimates from Annual Population survey data that amongst adults in Blackpool, around 107,100 (94.9%) adults identify as heterosexual, 3,700 (3.2%) people identify as gay or lesbian, around 600 (0.6%) people identify as bisexual and 500 (0.4%) adults whose sexual orientation is classified as 'other'.

For around 1,000 adults in Blackpool sexual orientation is unknown due to answering 'don't know' or declining to answer the survey question. Other estimates have put Blackpool's LGBTQ+ population as higher than the combined estimates from the data above.

Although there is a lack of data on financial exclusion levels in LGBTQ+ communities, research that exists suggests that groups within LGBTQ+ communities are more likely experience financial exclusion because they often experience extreme social exclusion as a result of discrimination.

### **Housing**

There is a high percentage of private rented dwellings in Blackpool and a slightly lower owner-occupier rate than seen nationally:

- 63.8% - owner occupied (England: 65.7%)
- 25.9% - privately rented (England: 17.9%)
- 10.3% - social rented (England: 16.4%)

Due to the rising cost of private renting, many low-income private renting households are likely to be financially excluded.

### **Household Composition**

The households in Blackpool have a slightly higher proportion of lone parent families and lone adults (both over 65 and under 65) than England.

Lone parents are more at risk of financial exclusion because they are at greatest risk of unemployment due to the demands of balancing working and home life, especially with younger children.

### **Household types**

- 15% - lone adults over 65 years (England: 13.9%)
- 23% - lone adults under 65 years (England: 14.4%)
- 13% - lone parent families (England: 9.8%)
- 8% - single families with all adults over 65 (England: 8%)
- 35% - single families cohabiting/married with all adults under 65 (England: 43%)

### **Universal Credit**

As of August 2021, 21,917 (26.1%) of working age residents are on universal credit. With 13,186 not in employment (60.2% of the total number of people on universal credit) and 8,731 in employment (39.8% of the total number of people on universal credit). The number of people on universal credit is over 10 percentage points higher than England as a whole.

### **Child Poverty**

24.9% of all children aged under 16 in Blackpool live in relative low income families, around 6,522 children in total. 19.8% of all children aged under 16 in Blackpool live in absolute low income families, around 5,205 children in total.

Overall, 8,935 (34.1%) of children aged under 16 in Blackpool are living in households below 60% median income after housing costs.

### **Pension Credit**

Blackpool has 2,864 claimants in receipt of Pension Credit Guarantee Credit only, and 1,976 claimants in receipt of both Guarantee Credit and Savings Credit, equivalent to 84.7% of claimants (in line with the national rate).

Means-tested claimants in receipt of Pension Credit 'Savings Credit' Only is much lower at 876 claimants compared, equivalent to 15.3% of claimants (again in line with the national rate).

As a proportion of the population, 20.1% of the 65+ age group claim pension credit, much higher than England at 11.7%.

### **Blackpool Child Poverty Needs Assessment**

The child poverty framework set out a series of potential indicators on poverty and surrounding issues. Information below presents a summary of all available indicators and some additional context.

The local area child poverty measure is the Children in Low-Income Families Local Measure produced by HMRC and is "children living in families in receipt of out-of-work benefits or in receipt of tax credits with a reported income which is less than 60% national median income."

### ***Research or comparative information***

#### **Universal Credit**

The number of people on UC has tripled since March 2019, to almost 6 million in July 2021.

#### **Race and Ethnicity**

Black, Asian and minority ethnic communities have significantly lower levels of savings than White British communities. For example, for every £1 of White British wealth, Pakistani households have around 50p, Black Caribbean around 20p, and Black African and Bangladeshi around 10p. This is because ethnic minority groups experience discrimination when accessing financial services and products, and on average have lower education and employment levels.

### **Health and Disability**

33% of people with multiple long-term conditions are economically insecure because they face significant barriers to getting and keeping jobs, and also face a higher likelihood of being employed on a zero-hours contract. 62% of people with multiple long term conditions are unable to save regularly compared to 52% percent of the population

### **Age**

47% of young people (aged 18-30) have low financial resilience because they, on average, are spending approximately £1,300 more on basic essentials such as rent and bills, and only 43% are putting their savings into a savings account, compared to 68% of savers aged 51+ .

Older people are at risk of financial exclusion as they are more likely to be left behind due to the digital shift to online financial products and services. For example, only 54% of adults aged 75+ are recent internet users.

### **Gender**

Over the last decade the gender pay gap in the UK has fallen by approximately a quarter among full-time employees and by just over one-fifth among all employees. However, a lack of flexible and accessible job opportunities is still preventing many young women from entering the workforce.

46% of mothers across the UK struggle to find suitable childcare, resulting in a large percentage of women being prevented from taking on more hours at work, potential jobs and in some cases having to quit their jobs.

### **Sexual Orientation**

Although there is a lack of data on financial exclusion levels in LGBTQ+ communities, research that exists suggests that groups within LGBTQ+ communities are more likely experience financial exclusion because they often experience extreme social exclusion as a result of discrimination. For example, in 2018, approximately 1 in 5 LGBTQ+ people were discriminated against because of their sexual orientation and/or gender identity while trying to get a job.

### **Housing**

More than six in ten private renting households have no savings, and with the rising cost of private renting, many low-income private renting households on average only having £259 left after housing costs each week, resulting in trade-offs between heating and eating.

## ***Key findings of consultation and feedback***

### **Stakeholder Workshop Feedback**

- People with learning disabilities, special needs and individuals on the autistic spectrum often go under the radar, as they aren't connected to any support networks and are very vulnerable. This has a negative impact on their lives as they do not know where to ask for help and don't know to ask for help.
- The vast majority of individuals who are homeless, or threatened with homelessness, are either single people or childless couples. These individuals

experience barriers in accessing Bank Accounts and have multiple complex issues e.g. mental health, criminality, drug and alcohol issues which means they are more likely to borrow and spend irresponsibly.

- Ethnic Minority communities concentrated in inner ward areas are extremely socially excluded as they often face discrimination and language barriers.
- Women and single parents disproportionately suffer the burden of child caring responsibilities which can leave them financially excluded.
- Many individuals, as soon as they turn 18 make their claim to benefits. However, there is a lack of financial education for young people on how to manage their money and the dangers of online scams.

**Feedback from individuals with lived experiences of poverty and financial exclusion:**

- Individuals with a lack of skills, capacity and/or resources struggle to act on the financial advice that they receive from services, and need more support to carry out said financial advice.
- While prepayment meters can help individuals manage their energy bills and prevent any unexpected bills leading to debt, they are usually more expensive and not accessible to everyone. For example, there has been an instance whereby an individual could not reach their prepayment meter and see its display clearly as a result of a disability.

9. What are the impacts or effects for Key Protected Characteristics?

<b>Age</b>
No overall negative impacts of the Financial Inclusion Strategy have been identified associated with age. The strategy does have the potential to have a positive impact on young people by ensuring that financial skills training is available, so that young people are taught good money management skills from an early age. It is recognised that older people may experience issues accessing online financial information, products and services.
<b>Disability</b>
No overall negative impacts of the Financial Inclusion Strategy have been identified on the grounds of disability.  The definition of disability used is based on entitlement to certain state benefits or to entitlement to a Council Tax disabled band reduction. This can reflect the circumstances of any member of the claimant’s household. The relevant benefits/additions to benefit include:
<ul style="list-style-type: none"> <li>▪ Disability Living Allowance</li> <li>▪ Employment Support Allowance</li> <li>▪ Personal Independence Payments</li> <li>▪ Universal Credit</li> <li>▪ Disability Premium</li> <li>▪ Severe Disability Premium</li> <li>▪ Enhanced Disability Premium</li> <li>▪ Disabled Child Premium</li> </ul>

- Disabled Earnings Disregard
- Carers Allowance
- War Disablement Pension
- War Widows Pension
- Council Tax Disability Reduction

It is possible that some people in this group will be negatively impacted because of the greater difficulties they may face in coping with the changes, for example by finding paid employment. This may result from their reduced capacity to work due to the nature of their disability and/or discrimination based on the perceptions of employers or the fact that the place of work has not been adapted to meet the needs of disabled people.

Other welfare reforms may further impact on some members of this group and also some of the services that members of this group receive, which are being reduced under austerity measures. It should also be noted that in some cases (depending on the nature of the disability) there may be potential communication issues where information available in standard formats is not the best method of communicating with benefit recipients. This may cause greater difficulty in their understanding of how to improve financial inclusion. This may lead some to fall into arrears more easily with all the associated problems this can cause.

It is recognised that the level of a customer's disability could mean they are more disadvantaged over another disabled customer in achieving financial inclusion. There may be the opportunity for a less disabled person to increase their income whereas this may not be an option for a more severely disabled person.

***Gender Reassignment***

No overall negative impact of the Financial Inclusion Strategy have been identified associated with gender reassignment. However, it is acknowledged that transgender people experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties accessing basic financial products and services, and responding to the changes to improve financial inclusion, for example by finding work.

It is not thought that the proposed changes will have a negative impact on working age single people and couples regardless of their gender identity.

***Marriage and Civil partnership***

No overall negative impacts of the Financial Inclusion Strategy have been identified associated with marriage and civil partnership. Married couple and civil partnerships are recognised equally as are people living together as if they are in such legal partnerships.

***Pregnancy and Maternity***

No overall negative impact of the Financial Inclusion Strategy have been identified associated with Pregnancy and Maternity. It must be acknowledged that in households where a member is pregnant or has recently given birth may face greater difficulties in accumulating savings and responding to the changes which will assist with financial inclusion, for example by finding work.

In addition, women on maternity leave may find that they have increased



<p>expenditure whilst in receipt of a reduced income with little prospect of increasing their income and savings in the short term.</p>
<p><b>Race</b></p> <p>No overall negative impacts of the Financial Inclusion Strategy have been identified associated with race. It is recognised that people from ethnic minority backgrounds face direct and indirect discrimination in the job market and when accessing financial products and services.</p> <p>People from ethnic minority backgrounds are more likely to be on low incomes, and have lower levels of education and employment which means they are less likely to be able to accumulate savings and more likely to be denied a loan.</p> <p>There may also be potential communication issues where English is not the residents first language and where documents printed in Standard English is not the optimum method of communicating. Residents whose first language is not English may have greater difficulty in understanding their financial responsibilities and accessing basic financial products, services and information which may lead to some to fall into arrears more easily, leading to the associated problems this can cause.</p>
<p><b>Religion and Belief</b></p> <p>No overall negative impact of the Financial Inclusion Strategy have been identified associated with religion or belief.</p>
<p><b>Sex</b></p> <p>No overall negative impact of the Financial Inclusion Strategy have been identified associated with sex. It is recognised that the burden of child caring responsibilities disproportionately falls on women. The majority of female claimants will be lone parents and may be treated less favourably indirectly because lone parents are at risk of debt and unemployment due to the demands of balancing working and home life, especially with younger children.</p>
<p><b>Sexual Orientation</b></p> <p>No overall negative impacts of the Financial Inclusion Strategy have been identified associated with sexual orientation. It is recognised that LGBTQ+ people experience higher levels of disadvantage and social/financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work.</p>

10. What do you know about how the proposals could affect community cohesion?

It is anticipated that the Financial Inclusion Strategy will strengthen community cohesion, leading to more financial resilience.

11. What do you know about how the proposals could impact on levels of socio –economic inequality, in particular Poverty?

The Financial Inclusion Strategy aims to improve the information and resources available to residents to ensure they have maximised their income and are aware of what assistance is available in Blackpool to become financially resilient in order to deal with the current challenges around increased living costs. It also aims to promote financial resilience amongst young people so that they are prepared for the future and know how to manage their money therefore the proposals should have a positive impact on socio-economic inequality not just in the short term but also over time.

### STEP 3 - ANALYSING THE IMPACT

12. Is there any evidence of higher or lower take-up by any group or community, and if so, how is this explained?

- Digitally excluded residents will find it harder to take advantage of better deals available online, leading to increased costs for day to day services which others take for granted.
- There has traditionally been a lower take up of benefits amongst pensioners and some community groups where they choose not to claim benefits or additional support.
- To mitigate both these issues, there will be continued marketing and communication, which will include liaison to target hard to reach groups.

13. Do any rules or requirements prevent any groups or communities from using or accessing the service?

No

14. Does the way a service is delivered/ or the policy create any additional barriers for any groups of disabled people?

No

15. Are any of these limitations or differences “substantial” and likely to amount to unlawful discrimination?

N/A

### STEP 4 - DEALING WITH ADVERSE OR UNLAWFUL IMPACT

16. What can be done to improve the policy, service, function or any proposals in order to reduce or remove any adverse impact or effects identified?

No adverse impact has been identified for the proposed strategy. However, in order to deliver the aims of the strategy there will need to be assistance from

stakeholders and potentially funding bids for associated activities.

17. What would be needed to be able to do this? Are the resources likely to be available?

Unknown at the current time what additional resources requirements may be needed.

18. What other support or changes would be necessary to carry out these actions?

Not applicable

**STEP 5 - CONSULTING THOSE AFFECTED FOR THEIR VIEWS**

19. What feedback or responses have you received to the findings and possible courses of action?  
Please give details below.

Not applicable

20. If you have not been able to carry out any consultation, please indicate below how you intend to test out your findings and recommended actions.

Not applicable

## **STEP 6- ACTION PLANNING**

As the strategy relies on the customer service arrangements of individual partners and services, no additional actions have been identified on top of existing approaches to address equalities issues.

## **STEP 7 - ARRANGEMENTS FOR MONITORING AND REVIEW**

To be reviewed in line with the governance arrangements detailed in the strategy action plan

Date completed: 31<sup>st</sup> March 2022

Signed: Scott Butterfield

Name: Scott Butterfield

Position: Strategy, Policy and Research Manager

<b>Report to:</b>	<b>EXECUTIVE</b>
<b>Relevant Officer:</b>	Alan Cavill, Director of Communications and Regeneration
<b>Relevant Cabinet Member:</b>	Councillor Neal Brookes, Cabinet Member for Enforcement, Public Safety, Highways and Transport
<b>Date of Meeting:</b>	7 November 2022

## ENHANCED BUS PARTNERSHIP AND REVISED BUS SERVICE IMPROVEMENT PLAN

### 1.0 Purpose of the report:

1.1 To establish the Enhanced Bus Partnership and approve the revised Bus Service Improvement Plan, as required under the Government's National Bus Strategy (2021).

### 2.0 Recommendations:

2.1 To establish the Enhanced Partnership (EP) in accordance with Government guidance and the Bus Services Act 2017 as set out in the Enhanced Partnership Plan at Appendix 3a together with the Enhanced Partnership Scheme at Appendix 3b.

2.2 To approve the revised Bus Service Improvement Plan (BSIP). (Appendix 3c).

2.3 To grant authority to the Director of Communications and Regeneration to consider any representations made during the statutory consultation period after the service of notice pursuant to section 138 F(1)(d) and to consider whether any modifications to the draft Enhanced Partnership Plan or draft Enhanced Partnership Scheme are required as a result of the representations, and to make any necessary minor amendments to the Bus Service Improvement Plan before notifying the Department for Transport the Bus Service Improvement Plan is final by the end of November 2022.

2.4 To grant authority to the Director of Communications and Regeneration to serve notice of making the Enhanced Partnership Scheme pursuant to section 138 G (5) and publish on the Council's website as required.

### 3.0 Reasons for recommendation(s):

3.1 The Government's National Bus Strategy (2021) required the Council to publish a Bus Service Improvement Plan and 'make' an Enhanced Partnership. Blackpool's original Bus Service

Improvement Plan was published in October 2021 following Executive approval (EX49/2021). The Enhanced Partnership was originally to have been established by April 2022, but Government changed this requirement to an indeterminate time.

Following the required objection and consultation periods, a final Enhanced Partnership needs to be established and the documents attached (both Plan and Scheme) published on the Council's website, as specified under Government guidance and the requirements of the Bus Services Act 2017.

The Council is required to update the Bus Service Improvement Plan on an annual basis. Following the initial plan's first anniversary, this exercise has now been completed and the revised Bus Service Improvement Plan is attached for approval.

3.2 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.3 Is the recommendation in accordance with the Council's approved budget? Yes

#### **4.0 Other alternative options to be considered:**

4.1 None as the Council is required to establish an Enhanced Partnership and a Bus Service Improvement Plan under the terms of the Bus Services Act 2017

#### **5.0 Council priority:**

- 5.1 The relevant Council priorities are both:
- "The economy: Maximising growth and opportunity across Blackpool"
  - "Communities: Creating stronger communities and increasing resilience"

#### **6.0 Background information**

6.1 Government published its National Bus Strategy in early 2021, titled 'Bus Back Better', addressing the potential of buses to provide affordable and sustainable transport and so reduce traffic congestion and pollution. The document makes a strong case to support bus travel and encourage its uptake.

6.2 It required each Local Transport Authority (LTA) prepare a Bus Service Improvement Plan (BSIP) setting out how bus use can be encouraged to grow in the local area. The document has to be revised annually. The first revision (draft attached) has been prepared as an update to the original October 2021 publication and has the aim of improving local bus services for passengers and increasing bus patronage.

- 6.3 Initially, Central Government made £3bn available to fund Bus Service Improvement Plan proposals, but a portion of this was deployed to fund electric buses and other priorities, reducing the available sum considerably. Blackpool's Bus Service Improvement Plan was unsuccessful in gaining funding. The revised document will likely be appraised by Government if it makes any additional funding available.
- 6.4 The Enhanced Partnership (EP) takes the Bus Service Improvement Plan forward to an implementation phase. Government has made a Relationship Manager available to support the development and implementation of the Enhanced Partnership. It has also provided revenue funding for bus policy support and it is proposed to use this to employ a public transport specialist officer, this post is currently out for recruitment.
- 6.5 Following its drafting process, the Enhanced Partnership has been submitted to affected local operators for a statutory objection period of 28 days, following which no objections were received. The Council's Bus Operators' Forum has enabled operators to follow the document's progress. Subsequent to this, the document has been submitted to organisations defined within the Government's guidance, including the Transport Commissioner and Transport Focus, for a consultation period of a further 28 days. Comments have been received from Transport Focus, which have been considered for the revised Bus Service Improvement Plan and will be taken further account of in any future revisions to the Bus Service Improvement Plan and Enhanced Partnership documents.
- 6.6 Although there is no additional investment money available, a strong Bus Service Improvement Plan and Enhanced Partnership place the Council in a good position should additional funding become available. In a place that has very little potential to create road space to address traffic congestion, achieving modal shift from car to bus travel would be extremely beneficial and together with the deployment of electric buses, would also achieve considerable environmental benefits.
- 6.7 Does the information submitted include any exempt information? No

## **7.0 List of Appendices:**

- 7.1 The following are attached as appendices:  
Appendix 3a: Blackpool Borough Council Enhanced Bus Partnership Plan  
Appendix 3b: Part 2 - Enhanced Partnership Scheme  
Appendix 3c: Bus Service Improvement Plan

## **8.0 Financial considerations:**

- 8.1 From April 2022, the discretionary forms of bus funding from Government based on the quality of the original Bus Service Improvement Plan will only be available to services operated, or measures taken, under an Enhanced Partnership.

8.2 As the Council did not receive Government funding based on its original Bus Service Improvement Plan, there are no immediate financial consequences. Any future discretionary funding decisions by Government are likely to be based on the quality of the Council's revised Bus Service Improvement Plan.

**9.0 Legal considerations:**

9.1 The process has been conducted under the terms and requirements of the Bus Services Act 2017. This amended the Transport Act 2000 to provide local transport authorities with powers to reform the bus market and these provisions provide for new types of partnership schemes and the option to franchise bus services. Statutory requirements for Enhanced Partnerships are laid out in sections 138A-138S of the 2000 Act (and regulations made under those sections).

**10.0 Risk management considerations:**

10.1 None.

**11.0 Equalities considerations:**

11.1 Local buses are a vital resource for less able people in Blackpool's community. Improving bus services to complement the excellent vehicles now operating in Blackpool, would be overwhelmingly beneficial to equalities. This is a high quality and affordable transport option that is available to all.

**12.0 Sustainability, climate change and environmental considerations:**

12.1 In comparison with other road transport, bus travel is extremely energy efficient and generates less particles. A substantial modal shift to bus travel would assist the council in achieving its net zero targets.

12.2 Greater bus patronage in Blackpool would contribute to improved local air quality and to climate change mitigation. The National Bus Strategy (2021) identifies clean air and climate change combating objectives. These objectives are in line with the Council's own environmental commitments, particularly the climate emergency. It also supports/assists in implementing the Blackpool Local Plan Part 1: Core Strategy's goals, objectives and policies:

- Goal 1 - Sustainable regeneration, diversification and growth.
- Objective 4 - Enable easier and sustainable journeys within Blackpool and the Fylde Coast by integrating transport systems and promoting sustainable modes of travel.
- Policy CS5: Connectivity point 1 (c) states: "Working with bus operators and developers to provide enhanced bus services with efficient, comprehensive routing served by high quality infrastructure, providing bus priority measures where appropriate to enable services to operate efficiently."



**13.0 Internal/external consultation undertaken:**

13.1 The Enhanced Partnership has been through a 28 day objection period and a 28 day consultation period. The documents were previously presented to the Blackpool Bus Operators' Forum.

**14.0 Background papers:**

14.1 None.

**15.0 Key decision information:**

15.1 Is this a key decision? Yes

15.2 If so, Forward Plan reference number: 29/2022

15.3 If a key decision, is the decision required in less than five days? No

15.4 If **yes**, please describe the reason for urgency:

**16.0 Call-in information:**

16.1 Are there any grounds for urgency, which would cause this decision to be exempt from the call-in process? No

16.2 If **yes**, please give reason:

**17.0 Scrutiny Committee Chairman (where appropriate):**

Date informed: 28 October 2022      Date approved:

**18.0 Declarations of interest (if applicable):**

18.1

**19.0 Executive decision:**

19.1

**20.0 Date of Decision:**

20.1

**21.0 Reason(s) for decision:**

21.1

**22.0 Date Decision published:**

22.1

**23.0 Executive Members in attendance:**

23.1

**24.0 Call-in:**

24.1

**25.0 Notes:**

25.1

## Appendix 3a Blackpool Borough Council Enhanced Bus Partnership Plan

### i. Introduction

This Plan seeks to provide a framework to enact the necessary actions and measures identified within Blackpool's Bus Service Improvement Plan ("BSIP"), together with its Enhanced Partnership ("EP") Scheme partner document, following the National Bus Strategy's publication.

An EP is a formal agreement between a local transport authority (LTA) to improve local bus services and thereby encourage ridership of them within the LTA area, based on shared objectives, agreed schemes and targets.

Blackpool Borough Council's ("the Council's") commitment to bus and aspirations to achieve modal shift to it are strong and provided resources are available, these proposals will be carried through.

### ii. Competition Test

Blackpool Borough Council ("the Council") has undertaken an assessment of the impacts on competition of the draft EP Plan and Scheme [made on XXXX 2022] for the purposes of Part 1 of Schedule 10 of the Transport Act 2000. The Council believes it will or is likely to have only a limited adverse effect on bus to bus competition, if any, bearing in mind the true competition from the motor car. Subject to adequate funding, these effects will be:

- The introduction of a multi-operator ticket or tickets jointly with Lancashire County Council ("LCC") and other partner authorities, at a price to be set jointly by the councils. All operators will be invited to participate in the scheme on the same basis.
- Agreements to achieve coordinated frequencies on certain corridors. Each corridor involved will be subject to an appropriate Qualifying Agreement(s) in cooperation with the Council and, where appropriate, LCC, the neighbouring Local Transport Authority.
- Agreed standards for services operated within the area and for the vehicles used thereon.

However, The Council believes the EP Plan and Scheme is justified because it is with a view to achieving one or more of:

- improvements in the quality of vehicles or facilities used for or in connection with the provision of local services;
- other improvements in local services of benefit to users of local services; and
- reduction or limiting of traffic congestion, noise or air pollution.

Its effect on competition is, or is likely to be, proportionate to achieving any of these purposes.

At an appropriate time, the Competition and Markets Authority will be consulted on the EP proposals as required by section 138F(6)(g) of the Transport Act 2000.

### iii. EP Plan contents

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## Part 1 – EP Plan

The DRAFT Blackpool Borough Council Enhanced Partnership Plan for buses is made in accordance with Section 138G(i) of the Transport Act 2000 by:

The Council

### 1. Area and timescale to be covered by EP Plan

1.1. The EP Plan (“the Plan”) is valid from XXXX 2022 in draft form for a period of Five Years. The Plan will be reviewed annually and during the partnership duration when:

- New sources of funding are made available;
- Circumstances within Blackpool change;
- LCC proposes changes to its EP which will affect Blackpool;
- Or other circumstances the EP Board feel relevant.

1.2. The Plan focuses on the immediate Blackpool area and requires joint working with LCC on the wider Fylde Coast area.

1.3. The map below shows the services serving Blackpool within that boundary and is based on the Blackpool Transport Services (BTS) map. Several services extend beyond that boundary and into the Fylde Coast and on into Preston, but this Plan focuses on the services as they operate within the Blackpool boundary. There is regular liaison between the Council and LCC, ongoing and through membership of the Lancashire Area Public Transport Association (LAPTA) and ongoing, which enables any cross-boundary issues to be addressed.



## **2. EP Plan review cycle and process**

- 2.1. As stated, the Plan will be reviewed on an annual basis starting from January 2023 or before if Government issues new guidance, so that any revisions can be in place for the financial year start. The EP Board will conduct and coordinate this, drawing in the maximum amount of performance information available plus stakeholder input. The Plan will be honed continually to maintain its effectiveness and focus on improving service quality and affordability for passengers.
- 2.2. The Council retains the right to undertake the procedures for introducing a franchise (set out in section 123 of the Transport Act 2000 as amended by the Bus Services Act 2017) for all or part of the Blackpool area where:
- The EP is deemed no longer able to deliver the Plan's desired outcomes within the specified area
  - Operator(s) in the area are acting in a manner which is counter-productive to the EP's aims
  - A network of services is deemed to be no longer commercially viable
  - Elected members instruct council officers to do so.
- 2.3. If at any point in the future, any area covered by this EP Plan is included in a bus franchising scheme, the relevant requirements set out in the partner EP Scheme document will cease to apply to areas the franchising scheme covers.



### 3. The Blackpool Bus Market:

3.1. The table below shows the services currently operating within the Blackpool boundary and their operators and frequencies. Factors such as Covid and driver availability affect these frequencies and there may be ongoing variations.

3.2. This is recognised as a good quality network that has good frequency and coverage, providing the majority of the trips needed for the Blackpool economy. However, gaps and issues are identified and discussed elsewhere in this document, as job creating areas including the Blackpool Airport Enterprise Zone are under provided.

3.3. Higher frequencies improving the network's convenience would be likely to achieve modal shift, but in the first instance would be loss making therefore financial support for a considerable period to allow ridership to build would be required.

*Table 1: Bus Services in Blackpool, early September 2021*

Service	Description	Operator	Tendered	Cross-boundary	Daytime	Evening	Sunday
1	Fleetwood to Starr Gate via the Promenade	Blackpool Transport Services	No	Yes	2bph	NA	2bph
2	Poulton to Blackpool Town Centre via Victoria Hospital	Blackpool Transport Services	No	Yes	2bph	1bph	1bph
2C	Knott End to Blackpool via Poulton	Blackpool Transport Services	No	Yes	2bph	1bph	Every 1.5hrs
3	Mereside Tesco to Cleveleys Park via Blackpool	Blackpool Transport Services	Part	Yes	3bph	1bph	1bph
4	Cleveleys to Mereside Tesco via Blackpool	Blackpool Transport Services	Part	Yes	3bph	1bph	1bph
5	Victoria Hospital to Halfway House via Town Centre	Blackpool Transport Services	No	No	4bph	2bph	2bph
6	Mereside to Grange Park via Blackpool Town Centre & Layton	Blackpool Transport Services	No	No	3bph	2bph	2bph
7	Cleveleys to St Anne's via Blackpool	Blackpool Transport Services	No	Yes	3bph	1bph	2bph
9	Cleveleys to Blackpool via Bispham	Blackpool Transport Services	No	Yes	4bph	2bph	2bph
11	Lytham to Blackpool Town Centre via St Anne's	Blackpool Transport Services	No	Yes	3bph	2bph	2bph
14	Fleetwood to Blackpool via Layton	Blackpool Transport Services	No	Yes	5bph	2bph	3bph

Service	Description	Operator	Tendered	Cross-boundary	Daytime	Evening	Sunday
17	Blackpool Town Centre to Lytham (Saltcotes Road)	Blackpool Transport Services	No	Yes	2bph	1bph	1bph
18	Blackpool Town Centre to Mereside Tesco via South Shore	Blackpool Transport Services	No	No	1bph	NA	1bph
20	Staining to Blackpool via Victoria Hospital	Blackpool Transport Services	No	No	Bus every 1.5 hrs, day only	NA	Every 1.5 hrs
21	St Anne's – Pleasure Beach – Tower – Gynn Square – Cabin – Norbreck - Cleveleys	Coastliner	No	Yes	2bph	NA	2bph
22	Marton Mere Holiday Village - Tower - Stanley Park – Blackpool Zoo	Coastliner	No	No	1bph	NA	1bph
24	Fleetwood – Cleveleys – Poulton – Victoria Hospital	Coastliner	No	Yes	2bph	Vic Hosp.	1bph
26	Marton Mere Holiday Village - Tower - Promenade - Pleasure Beach	Coastliner	No	No	1bph	NA	1bph
42	Lancaster – Garstang - Blackpool	Stagecoach	No	Yes	1bph	NA	1bph
61	Preston – Blackpool via Clifton, Kirkham, Wrea Green	Stagecoach	No	Yes	2bph	1bph	1bph
68	Preston – Blackpool via Freckleton, Warton, Lytham, St Anne's	Stagecoach	No	Yes	4bph	2bph	2bph
76	Blackpool (Abingdon St) – Poulton – Singleton – Weeton – Kirkham – Wrea Green – Warton – Lytham – St Anne's	Coastal Coaches	LCC tendered service	Yes	1bph	NA	NA
Rideability	Community Transport	Blackpool Council	NA	Yes	NA	NA	NA

### 3.4. Services

- 3.4.1. The municipally owned BTS provides most local services, penetrating into Wyre and Fylde boroughs, one service (BTS 7) crossing both boundaries. Blackpool's network has been run on mainly commercial lines, although some services have been loss making, particularly in the winter, and have been maintained to keep network integrity. Smaller operators Coastliner and Coastal Coaches also offer very useful, network complementary services, the latter as part of LCC's tendered bus network.
- 3.4.2. The Council would favour Saturday frequencies being maintained. The Sunday market needs to be researched to identify passenger growth opportunities. An incremental approach to frequencies needs to be adopted as demand emerges.

3.4.3. It is believed that improved frequencies together with competitive fares and effective promotion, can achieve modal shift.

*Patronage and Supply Trends*

3.4.4. Table 2 outlines the change over the past three years in patronage, proportion of concessions and km covered in Blackpool. This is an approximation due to the data not including all operators.

*Table 2: Patronage and km operated, by financial year*

Financial year	Est. patronage ('000,000)	Patronage Change	Est. Proportion Concessions	Est. KM Operated ('000,000)	KM Change
2018/19	8.40	-	33.4%	7.26	-
2019/20	8.24	-1.9%	32.8%	7.20	-0.8%
2020/21	3.27	-60.3%	25.8%	5.06	-29.7%

*Bus passengers*

3.4.5. Using a snapshot of October 2019 and May 2021 gives a reasonable before Covid and post lockdown picture of bus use. Concessionary pass holders are travelling less, with single fares increasing in sales – Figure 2 shows ticket type by sales, whilst Figure 3 translates this into likely use.

Figure 2: Proportion of sales by ticket type

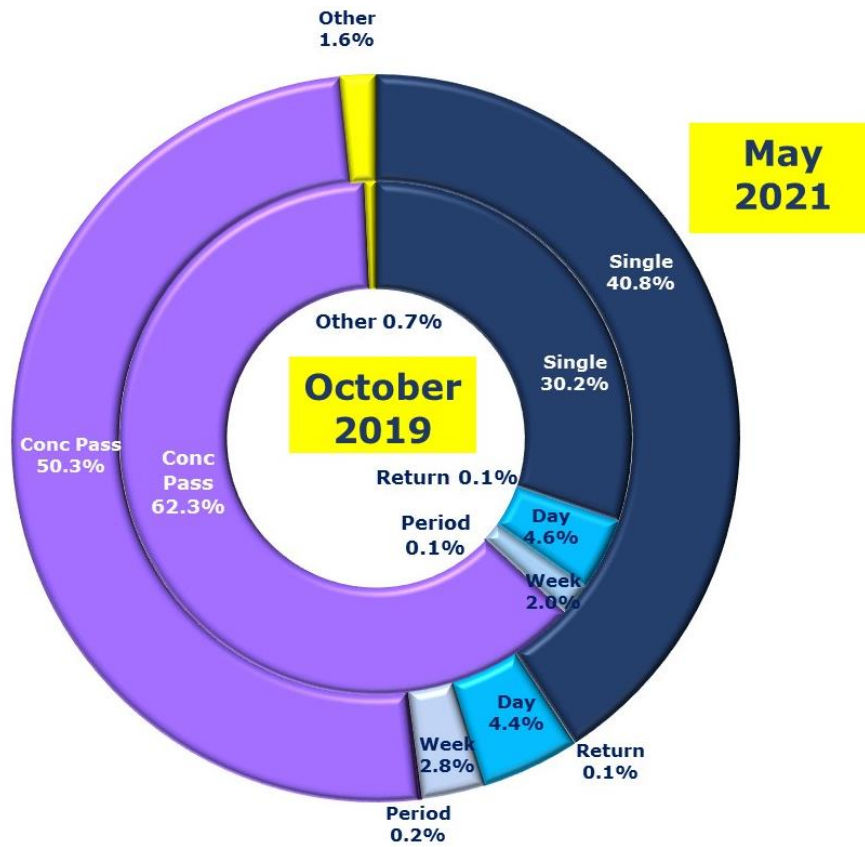
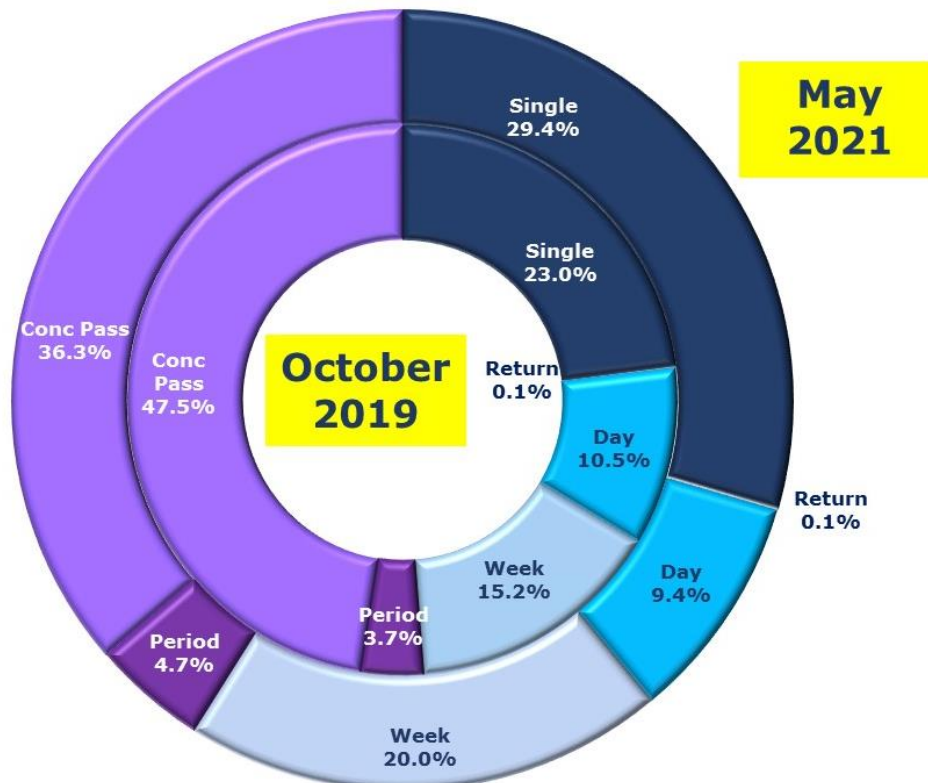
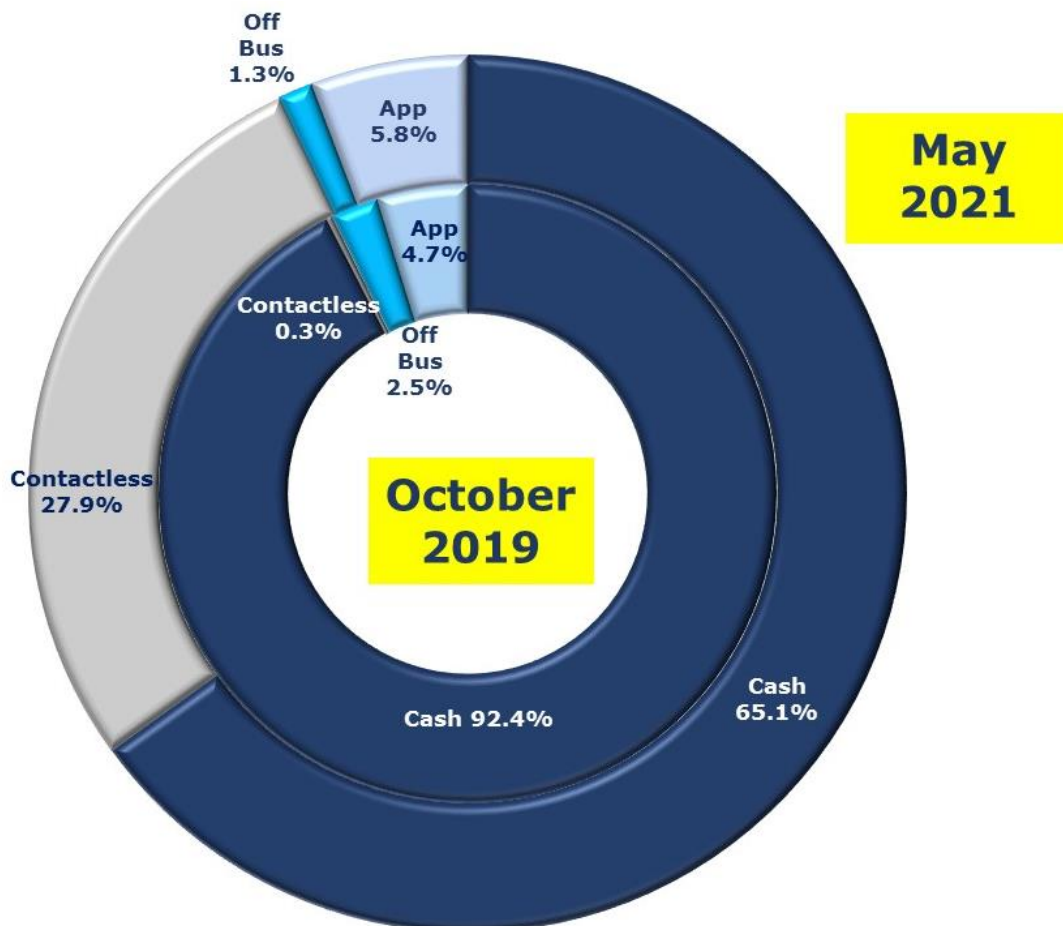


Figure 3: Proportion of likely journeys by ticket type



3.4.6. Covid had an impact on sales channels, with fewer sales via off bus sales channels and an increase in sales via Apps. A rough estimate is that around 30% of on bus sales are done via contactless bank card as Figure 4 below shows. A move to app and contactless sales may reduce stop dwell time and improve service efficiency and thereby reliability.

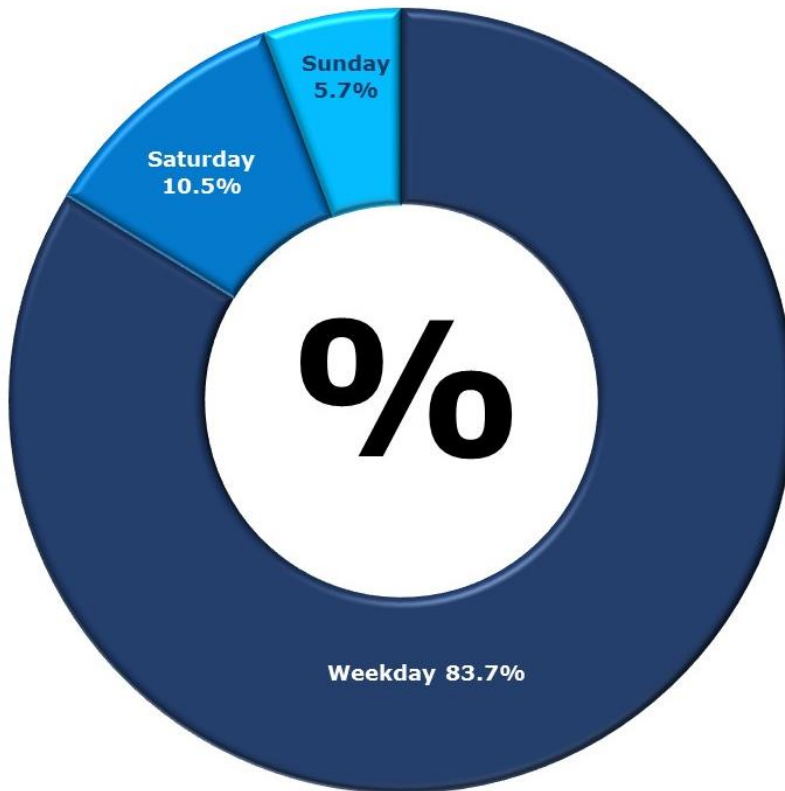
Figure 4: Sales by channel



*Travel profile – pre-Covid*

3.4.7. Well over three quarters of journeys by bus in Blackpool take place on a weekday as outlined in Figure 5 below.

Figure 5: Passengers by day



3.4.8. Figure 6 to Figure 8 show the profile of journeys by hour for weekdays, Saturdays and Sundays respectively. The peak on a weekday occurs around school finishing time followed by a rather rapid drop off into the evening. Saturdays see a rather rapid rise to the lunchtime peak followed by a gradual decline into the evening. Sundays see a much more even spread across the late morning and early afternoon before the decline into the evening.

Figure 6: Journeys per hour profile – weekdays

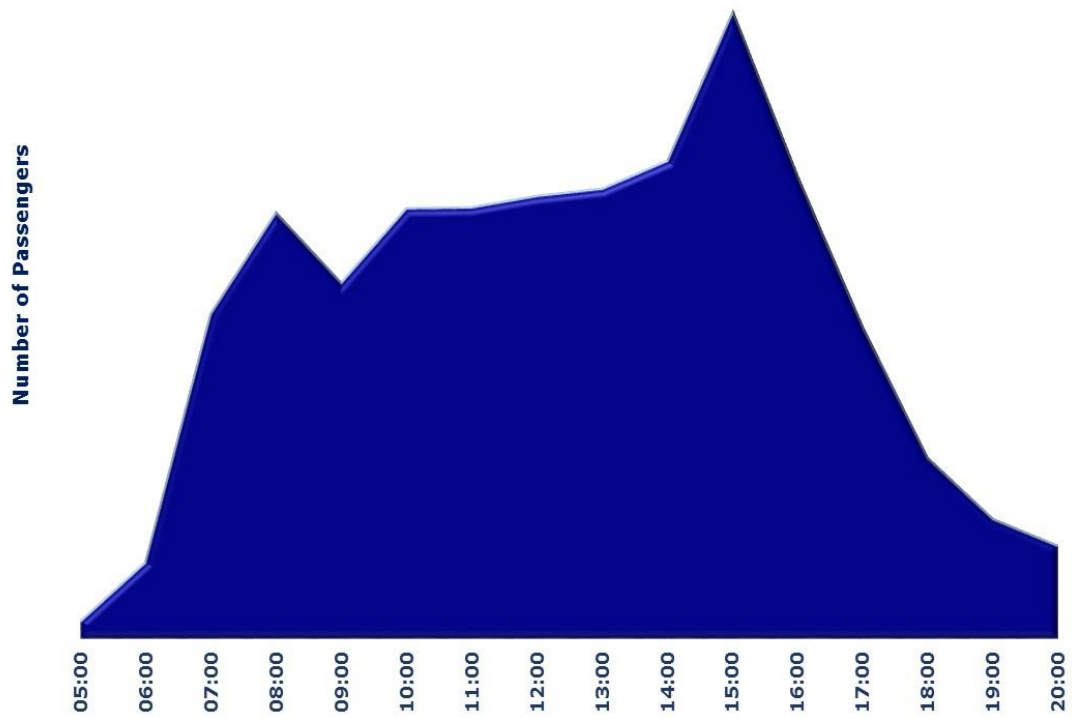


Figure 7: Journeys per hour profile – Saturday

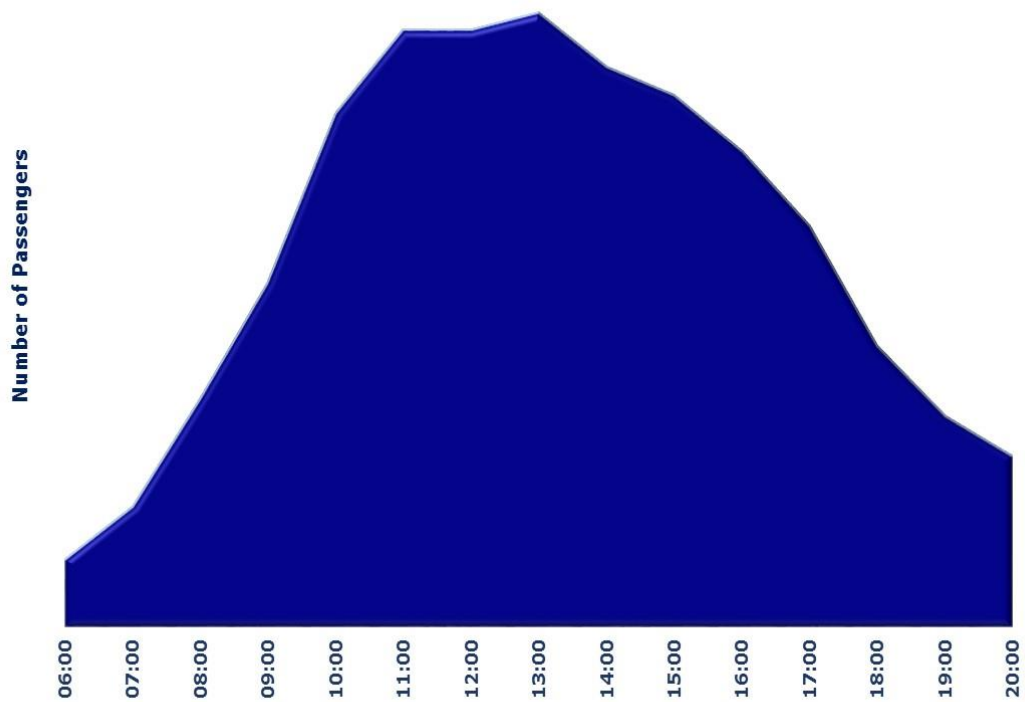
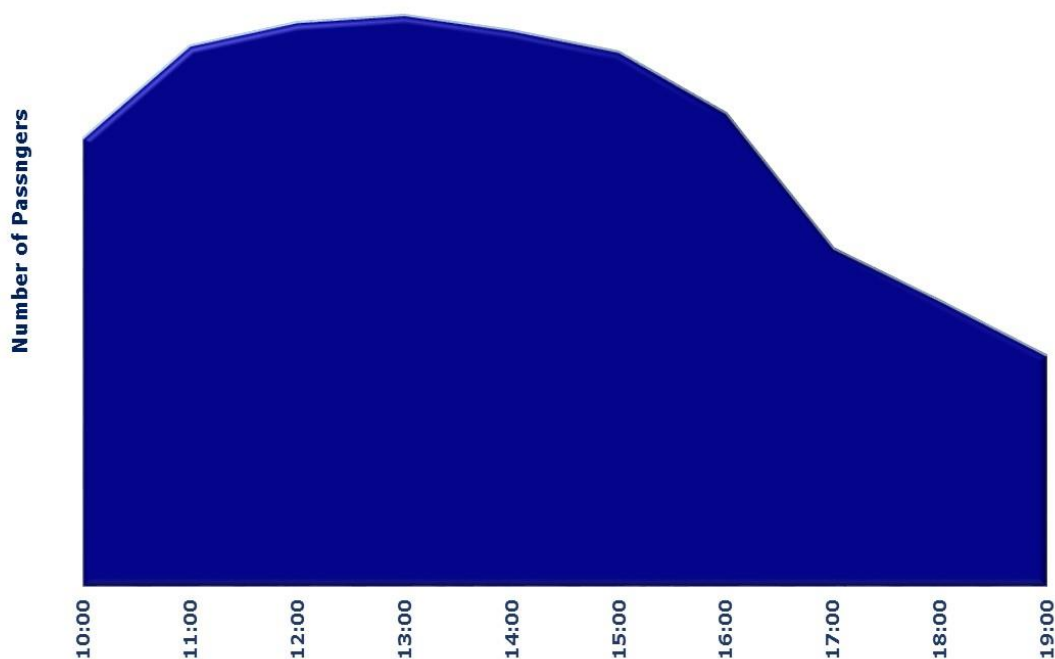


Figure 8: Journeys per hour profile – Sunday



### Bus Fleet

3.4.9. The Blackpool fleet size is 199, comprising 123 double decks, 39 full size single decks and 37 midi-buses (generally 21 – 36 seats). Figure 9 shows the fleet by Euro engine rating and Figure 10 by age. Nearly 90% of the fleet are Euro 5 or better, whilst just under half are less than five years old, as of September 2021.

3.4.10. Table 3 outlines the proportion of vehicles with various on board features, as of September 2021.

Table 3: Proportion of fleet with features

Feature	Charging Points	AV Next Stop	On Bus CCTV	Wi-Fi
Proportion	57.8%	57.8%	69.4%	67.3%



Figure 9: Fleet by Euro engine rating

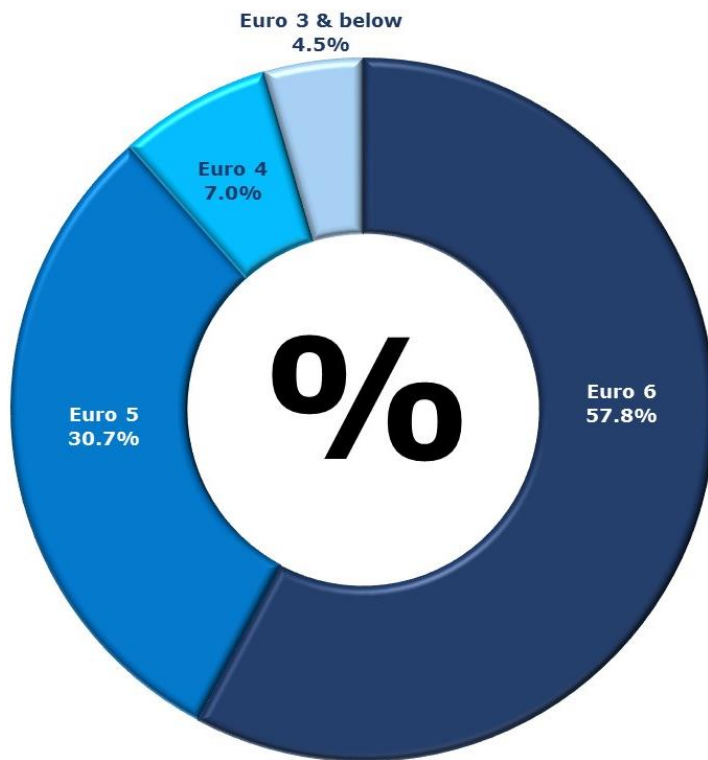
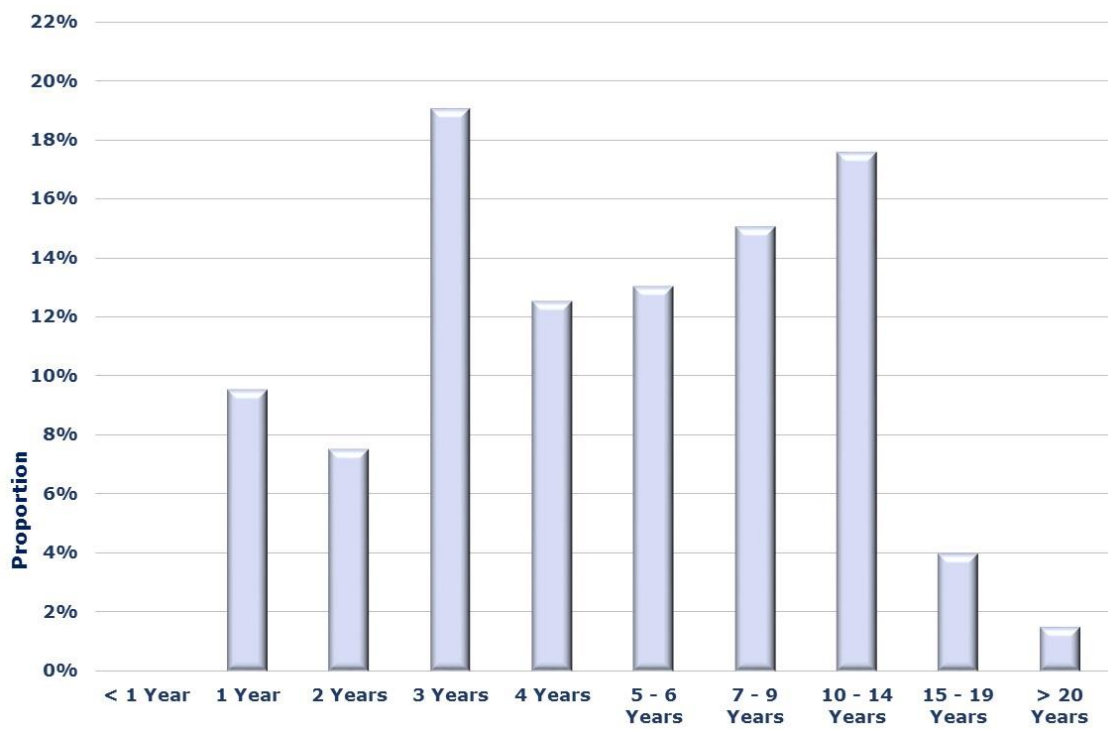


Figure 10: Fleet by age



### **3.5. Current infrastructure**

#### *Bus stop infrastructure*

3.5.1. The bus shelter estate requires refurbishment and action to remedy this situation has commenced using Local Transport Plan (LTP) resources and a management contract approach for a portion of the advertising shelters. Care is being taken to ensure installation of fully accessible bus stops equipped to standards following the principles and subsequent Statutory Instruments laid down by the Equality Act 2010.

### **3.6. Market influences**

3.6.1. The Council's LTP identifies bus as a primary Fylde Coast transport mode, proposing a long term strategy to achieve modal shift to it. Principal objectives are to:

- Manage congestion levels, especially where it reduces local economic performance.
- Improve transport to and within the resort, to enhance the visitor experience and support the local economy.
- Improve access to healthcare, education, employment, shops, social/leisure opportunities and resort attractions.

3.6.2. In this context, public transport needs to be frequent, good quality and convenient to be preferred over the car and needs to be more extensively promoted.

3.6.3. Pre-Covid, buses carried up to 10 million passengers annually in Blackpool, an alternative to the car for important journeys to work, education and healthcare. The Council will support socially-necessary services, if resources are available. Developer contributions to provide bus infrastructure will continue to be sought.

3.6.4. The Council's Core Strategy recognises bus transport's role, particularly within the following policies:

#### [Blackpool Local Plan Part 1: Core Strategy \(2012 – 2027\): Policy CS5: Connectivity 1.c](#)

“Working with bus operators and developers to provide enhanced bus services with efficient, comprehensive routing served by high quality infrastructure, providing bus priority measures where appropriate to enable services to operate efficiently.”

#### [Policy CS27: South Blackpool Transport and Connectivity](#)

“1.Development proposals in South Blackpool will be required to prioritise sustainable modes of transport between homes, jobs and supporting community facilities.

2. Convenient access to public transport and improved pedestrian and cycle infrastructure are required to support major housing and employment growth in this area. This includes:

- linking to and extending the existing network of routes within and to/from the area;
- creating direct rapid transport connections with the town centre and employment areas; and
- preparing, implementing and monitoring Travel Plans.

Several bus routes already serve the south Blackpool area, but services to the main employment areas on the Blackpool / Fylde boundary need improving. The issue is primarily one of accessibility between deprived areas and employment opportunities. However, as across the network, more frequent, reliable and extended services are needed to maximise bus patronage.”

### **3.7. Factors affecting bus patronage**

- 3.7.1. Blackpool’s narrow north-south orientation and the town centre’s location against the sea makes it difficult to amend routes, resulting in some residential areas having low or no coverage. North-south running services must divert west to access the town centre. Filling network gaps would require long-term subsidy, which has not been available.
- 3.7.2. The presence of high unemployment and marginalised communities inevitably depresses the number of trips taken by any mode, including bus. Despite the town’s low car ownership level, car usage is high. People may not be aware of season or group travel products that could make bus competitive.
- 3.7.3. The need for network profitability has made minor route amendments and service losses inevitable with service frequencies decreasing. As noted, the network has been mainly commercial and the funding to support its expansion has not been available.
- 3.7.4. Covid has had a dire ridership effect that will take time to recover from. For the year ending March 2021, the number of local bus passenger journeys in England outside London decreased by 64%. General traffic levels are now back to pre-pandemic levels, so that buses can once more be stuck in congestion. It is not possible to further increase Blackpool’s road space, although improved traffic control might provide some relief.
- 3.7.5. Introducing very high quality vehicles and adopting new technology as it becomes available is likely to boost ridership, particularly electric vehicles.

### **3.8. Network design considerations**

- 3.8.1. There is a clear balance between network density and fleet efficiency, together with service frequency. As recognised above, reducing frequencies will lose existing ridership and discourage modal shift. Operators have undertaken to increase frequencies if supporting finance is made available.
- 3.8.2. The bus network has built up incrementally over years, managed by people who know the area and its economy well. As noted, without subsidy, there are network gaps.
- 3.8.3. The network needs to be amended as the requirement for certain trips changes. New industrial estates, including the Airport Enterprise Zone have been sited on the borough's margins where land has been available. Under-provided with bus services, inevitably car-based commuting patterns become established. Well-designed routes can counter this. An initial network review was established under the BSIP process.

### **3.9. Decarbonisation - local response**

- 3.9.1. The Enhanced Partnership (EP) Management Board will address this matter as a standing agenda item. The Council and operators recognise the contribution that modal shift to bus can make in combating the global warming threat. Promotion campaigns will stress transport sustainability. The Council has committed itself to a climate emergency response.
- 3.9.2. The EP Partnership recognises that simply transferring to electric cars is unlikely to be the climate change answer. It leaves congestion, particulate generation due to the recognised Oslo effect, effect on the public realm, road safety and public health issues still to be addressed.
- 3.9.3. Operators and the Council have worked on a bid to the DfT's Zero Emission Bus Area Fund (ZEBRA), a successful outcome of which would enable the entire Euro 6 fleet to be replaced with electric buses.

### **3.10. Likely effect of the Enhanced Partnership on neighbouring authorities:**

- 3.10.1. Given the cross-boundary nature of most Blackpool services, The Plan's effect thereon will be overwhelmingly positive. Good links between the four authorities involved are in place (LCC and The Council as Local Transport Authorities (LTAs) together with the district councils of Fylde and Wyre). The two LTAs attend each other's working groups and forums. The following Table 4 shows areas of relevance.

Table 4: Areas of joint interest between Fylde Coast authorities

Area	Issue	Mitigation
Service Change Dates	Service change dates might not align	Agree alignment of service change dates
Young Person Ticketing	Discount level and age range may not be the same as in Lancashire	Given all operators provide cross-boundary services agreement of age range will be needed. This might be phased in.
Multi-Operator Ticketing	County-wide is the logical multi-operator ticketing area	Set up a joint Scheme with LCC
Service Enhancements	Desired frequency of cross-boundary service might not be in line with LCC	Discuss with LCC and operator to agree new frequency and split of any funding needed
Vehicle Standards	Desired standard of vehicles (emission levels, age and interior features) may differ from LCC	Agree with LCC that cross boundary services comply with standards where highest mileage is.

3.10.2. There is consensus between the authorities concerning service frequency and punctuality targets. A similar approach will be taken to other matters that will arise.

3.10.3. The LTAs that are currently party to the NoWcard concessionary fares arrangement – LCC, Blackburn with Darwen, Blackpool and Cumbria LTAs - will work together to address the need and requirement for multi-operator ticketing.

### **3.11. Potential growth opportunities**

3.11.1. The relatively young and high quality BTS bus fleet (Palladium branded), together with those of other partner operators, has the potential to attract new ridership, if promoted effectively. Enhanced cross-organisation promotion is proposed.

3.11.2. Contactless card payment is now available on all Blackpool operators' services, with BTS offering tap on-tap off, removing the need for cash change, an oft-cited obstacle to bus use. The partnership will pursue further such opportunities to simplify bus use, including increased emphasis on journey planning apps.

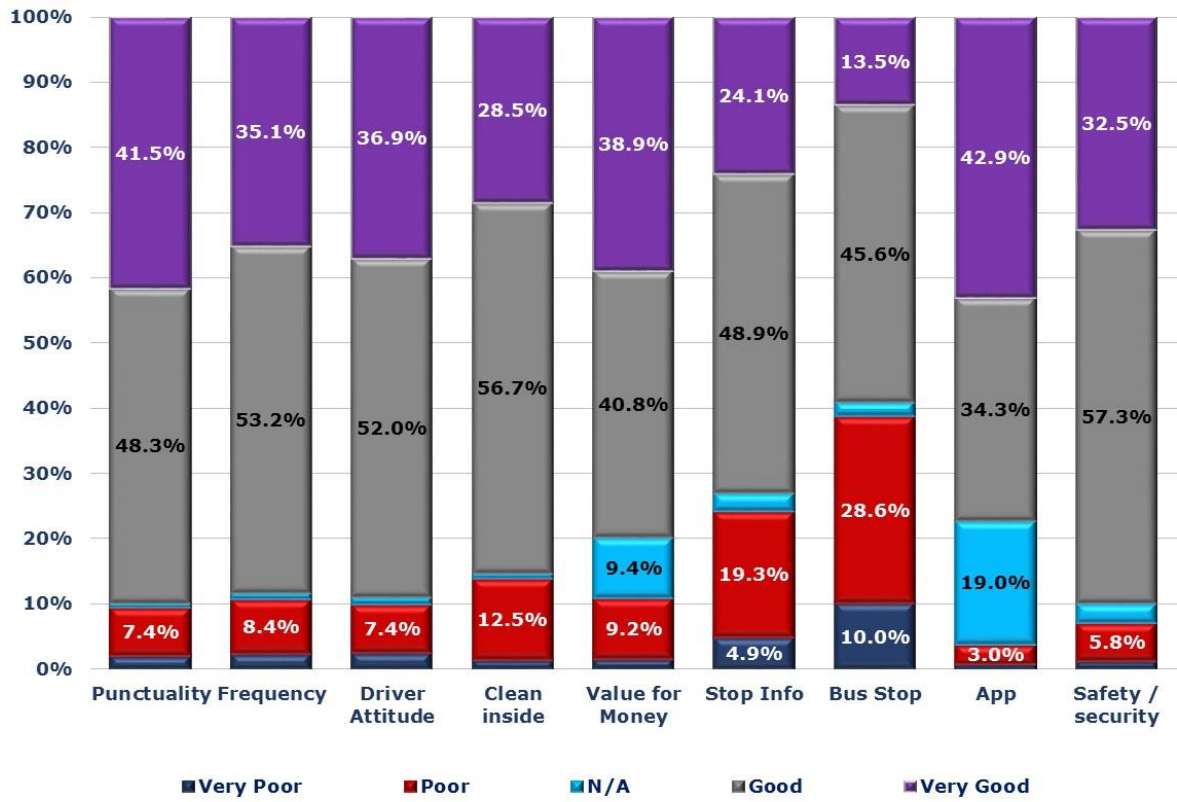
3.11.3. A possible new national motoring taxation system to replace fuel duty as the transition to zero emission vehicles proceeds might be a principal opportunity to promote bus use. However, if this is introduced, it is likely to be some years away. Reviewing local car parking arrangements would also assist, but this must consider economic pressures on the town centre.

- 3.11.4. Further urban densification would assist public transport, particularly if private car parking was restricted. This would form part of future town centre and urban development strategies.
- 3.11.5. New Blackpool town centre developments and the creation of the Talbot Gateway Central Business District (offices, superstore, retail, hotel, restaurant), creates a new public transport commuter market. On the visitor economy side, bus connections between the town centre, Stanley Park and Blackpool Zoo can be improved.
- 3.11.6. Blackpool's famous Illuminations extend its tourist season beyond most other coastal resorts. Of late that event has been extended into January with additional Christmas events and there is the possibility of this being repeated in future years. While tourism flows are mainly associated with the tramway (and the heritage trams still offer trips), tourists also use the buses. With increased staycation numbers, more seasonal services might be viable. BTS offers a range of day and season bus and tram products.
- 3.11.7. A national bus travel campaign would assist local efforts. In the Blackpool context, people need public transport information before they arrive by car, train or coach, an obvious challenge. Northern Trains is considering group travel products. Blackpool's buses and trams are on the PlusBus system. People can pre-load apps, if they are aware of them and this can be incorporated into promotion campaigns.
- 3.11.8. Operators could liaise with visitor attractions providing incentives to travel by bus. Heavy rail previously offered a voucher system. Operators could retail the Blackpool pass through their sites and such possibilities will be taken forward through the Partnership.

### **3.12. Satisfaction and user consultation**

- 3.12.1. The South Fylde Line Community Rail Partnership has a nominated bus liaison officer concerned with interchange between heavy rail and bus services. This officer has liaised successfully with BTS, an arrangement that will be built into the partnership.
- 3.12.2. BTS has administered a bus user group specific to its own services and this can be built into the partnership monitoring structure. As other operators have a small mileage in Blackpool, dedicated user groups are unlikely.
- 3.12.3. The TAS Partnership undertook a bus passenger survey on behalf of BTS in 2019. Figure 11 below shows its results. 93.3% of respondents rated the service provided Good or Very Good, whilst 84.6% of respondents were likely to recommend the operator. The Partnership will expand the passenger survey programme.

Figure 11: 2019 survey - satisfaction results



## **4. Action to be taken:**

### **4.1. Infrastructure improvements**

4.1.1. The Council has identified concepts for four initial bus lanes to be installed:

- The Promenade, Lytham Road – Chapel Street (northbound)
- Bispham Road, Salmesbury Avenue – Warbreck Hill Road (southbound)
- Talbot Road, Cecil Street – Devonshire Road (eastbound)
- Talbot Road, Mather Street – Devonshire Road (westbound)

4.1.2. An upgraded traffic control focused bus priority system to help improve journey times will be considered.

4.1.3. Operators have identified the following pinch points to be improved:

- The Promenade, Lytham Road to Talbot Square (A584)
- Approaches to Plymouth Road and Plymouth Road Roundabout (A586/A587)
- Approaches to Devonshire Square (A583/B5124/B5266)
- Approaches to Talbot Road/Devonshire Road junction (A586/B5124)
- Approaches to Starr Gate junction (A584/A5230)
- Warbeck Hill approach to Devonshire Road (B5265/B5124)
- Caunce Street/Grosvenor Street (linking A586 with A583/B5390)

4.1.4. The proposals will be the core of the Partnership's efforts to encourage modal shift, contributing to improved reliability and journey time reductions in the future.

### **4.2. Targets and aspirations**

4.2.1. Table 5 tabulates the targets and aspirations that the Council and partner operators propose to achieve modal shift to bus in Blackpool, and the wider Fylde Coast.



Table 5: Summary table of targets and aspirations

Targets	2018/19	2019/20	Target for 2024/25	Description of how each will be measured
Journey time	N/A	18 minutes	17 minutes	DfT's average length of journey at BTS' average speed.
Reliability	87.6%	86.7%	90%	Operators' data
Passenger numbers	8.4 million	8.2 million	9 million	Operators' data
Average passenger satisfaction	90.3%	93.3%	96.0%	Satisfaction surveys

<b>Aspirations to make improvements to bus services and planning:</b>		
<i>More frequent and reliable services:</i>		
Review service frequency	Yes	Review of all services undertaken; low evening frequencies on all services, including intra-urban; also low frequencies on weekends, particularly Sundays.
Increase bus priority measures	Yes	Proposals for bus lanes and vehicle detection/traffic control systems at key junctions to improve punctuality and reliability.
Increase demand responsive services	Yes	Review the Rideability service and examine health and employment links, particularly to the Airport Enterprise Zone.
Consideration of bus rapid transport networks	Yes	Blackpool's coastal tramway complements the local bus network and is being extended to Blackpool North railway station. Any need for bus rapid transit on key corridors will be kept under review.
<i>Improvements to planning / integration with other modes:</i>		
Integrate services with other transport modes	Yes	Ensure bus - tram and bus - rail links are publicised.
Simplify services	Yes	Co-ordinating frequencies on multi-operator corridors.

Review socially necessary services	Yes	Create a new orbital service linking to Victoria Hospital and the Airport Enterprise Zone.
Invest in Superbus networks	Yes	Support LCC's development of a Superbus network for the inter-urban services that connect Blackpool to Lancaster and Blackpool to Preston.
<i>Improvements to fares and ticketing:</i>		
Lower fares	Yes	Co-ordinating young person fares, making group and corporate travel attractive. Focus on locking people in with easy to purchase and renew season products. Also do more in terms of advertising the good value bulk ticketing (weekly/monthly tickets).
Simplify fares	Yes	Multi-operator tickets, including co-ordinating fares for all, particularly young people.
Integrate ticketing between operators and transport	Yes	Develop multi-operator ticketing offer for the Fylde Coast in association with LCC.
<b>Make improvements to bus passenger experience:</b>		
<i>Higher spec buses:</i>		
Invest in improved bus specifications	Yes	To standardise the quality of vehicle offered and match what is already provided by Blackpool Transport.
Invest in accessible and inclusive bus services	Yes	To provide more links to health and employment sites. Ensure information is easily accessible.
Protect personal safety of bus passengers	Yes	CCTV on vehicles and covering town centre bus stops. Ensure stops are well lit at night.
Improve buses for tourists	Yes	Bus routes connect to visitor attractions, but need to be more extensively promoted.
Invest in decarbonisation	Yes	Introduce ZE vehicles through ZEBRA fund. Support other operators upgrading to Euro 6 engine rating.
<i>Improvements to passenger engagement:</i>		
Passenger charter	Yes	To work with local operators and LCC to create an easy to understand Passengers' Charter.

Strengthen network identity	Yes	Upgrading Blackpool Transport's map to include other operators; create an information hub. New Real Time Information facilities will also be multi operator.
Improve bus information	Yes	Ensure all bus timetables and fares information (paper, online, on App and at stop, including RTI) are of a high and consistent standard.
<b>Other:</b>		
Other	Yes	Co-ordinate bus service change dates with LCC.

### **4.3. Journey times**

- 4.3.1. At peak times the general traffic flow speed in effect controls bus journey times. The Promenade in the summer costs considerable bus time, primarily due to tourism traffic; variable message signage to encourage early parking has been deployed. A bus lane proposed for part of this space subject to available funding and stakeholder engagement would allow journey time reductions to be considered.
- 4.3.2. Operators have included significant congestion time in their timetables, which has made identifying issues where action might be taken difficult. The timetables can be systematically reviewed to identify where this has happened and it might be possible to recover that time.
- 4.3.3. The four bus lanes proposed would be the start of a bus priority programme, in tandem with digital priority schemes. Cyclists also need to be accommodated to meet active travel commitments. It will be a challenge to meet all space re allocation aspirations. Road pricing or tight parking restrictions would accelerate the modal shift process but have economic consequences.
- 4.3.4. The network review has considered whether routes can be made more direct, reducing point to point journey times; however, this would result in bus stops being further from some peoples' homes. The main BTS core network offers high frequency direct routes in most cases so the scope for action is limited.
- 4.3.5. Reducing journey times would improve the chances of encouraging bus commuting, but options beyond the bus lanes and priority systems envisaged are limited. If modal shift becomes established and peak time congestion eases, there would be more options.

### **4.4. Reliability**

4.4.1. Measures implemented to allow reduced journey times would also improve service reliability. The network has been amended previously when the former BTS 14 route was separated into the 14 and 17 and the BTS 11 was separated into the 9 and 11 to improve service reliability.

4.4.2. Bus service reliability will be prioritised within traffic flows and bus priority facilities provided where possible.

#### **4.5. Supporting projects**

##### *Real time information (RTI)*

4.5.1. Quick Response (QR) codes are part of a suite of RTI measures that are to be implemented, funded with LTP resources. Operators' smartphone apps provide RTI for their own services. QR codes will offer this multi-operator.

4.5.2. A trial timetable display screen mounted in a Market Street shop window, is providing real time information for the defined town centre bus hub area. A multi-modal RTI information totem will be provided at the new tram terminus (and is in situ). It is intended to roll out a programme of RTI screen installation throughout the town centre for which BSIP funding would be required.

##### *Network management*

4.5.3. The initial network review undertaken identified the following matters, which will be taken forward with operators:

- BTS 4 and Stagecoach 61 could coordinate on the Whitegate Drive/town centre corridor, although potential knock on effects for the route as it passes through the Lancashire area would need to be avoided
- BTS 1 and Coastliner 21 could coordinate between Squires Gate and Cleveleys
- Three operators run four services offering six buses per hour between Blackpool and Poulton le Fylde on four different routes, which could be reviewed.

4.5.4. The low-frequency services 18 and 20 offered by BTS might be considered for further support to increase their frequency.

4.5.5. There has been sufficient competition in the Blackpool bus market to ensure that any viable commercial opportunity will have been taken up therefore new, amended and increased service frequencies must be subsidised over at least a seven-year period, or innovation will not be possible.

4.5.6. A primary concern is the lack of a service connecting dense areas of housing, including deprived estates, with job opportunities, both current and emerging,

including at the Airport Enterprise Zone. Either a dedicated service or a DRT service will be considered to fill this gap.

4.5.7. Consideration will be given to introducing a further seasonal park and ride using the former Jet2 car park at Blackpool Airport off Squires Gate Lane (A5230).

4.5.8. Service frequencies need to be increased to stand any chance of competing with car's convenience. Ideally no service would operate to a frequency below two buses per hour ("bph") and this is a long-term aspiration. Suggested aspirational frequencies, subject to available funding, are proposed in Table 6.

*Table 6: Proposed service frequencies (based on early September 2021)*

Service number	Route	Frequency (day)	Target frequency (day)	Frequency (evening)	Target frequency (evening)
BTS					
1	Fleetwood to Starr Gate via Promenade	2bph	2bph	NA	NA
2	Poulton to Blackpool Town Centre via Victoria Hospital	2bph	3bph	1bph	1bph
2c	Knott End to Blackpool via Poulton	2bph	2bph	1bph	1bph
3	Mereside Tesco to Cleveleys Park via Blackpool	3bph	3bph	1bph	1bph
4	Cleveleys to Mereside Tesco via Blackpool	3bph	3bph	1bph	1bph
5	Victoria Hospital to Halfway House via Town Centre	4bph	5bph	2bph	3bph
6	Mereside to Grange Park via Blackpool Town Centre & Layton	3bph	4bph	2bph	2bph
7	Cleveleys to St Anne's via Blackpool	3bph	4bph	1bph	2bph
9	Cleveleys to Blackpool via Bispham	4bph	5bph	2bph	3bph
11	Lytham to Blackpool Town Centre via St Anne's	3bph	4bph	2bph	3bph
14	Fleetwood to Blackpool via Layton	5bph	6bph	2bph	3bph
17	Blackpool Town Centre to Lytham (Saltcotes Road)	2bph	2bph	1bph	1bph
18	Blackpool Town Centre to Mereside Tesco via South Shore	1bph	1bph	NA	1bph
20	Staining to Blackpool via Victoria Hospital	Bus every 1.5 hrs, day only	1bph	NA	NA
Stagecoach					
42	Lancaster – Garstang - Blackpool	1bph	2bph	NA	1bph
61	Preston – Blackpool via Clifton, Kirkham, Wrea Green	2bph	3bph	1bph	1bph
68	Preston – Blackpool via Freckleton, Warton, Lytham, St Anne's	4bph	4bph	2bph	2bph
Coastliner					
21	St Anne's – Pleasure Beach – Tower – Gynn Square – Cabin – Norbreck - Cleveleys	2bph	2bph	NA	NA

22	Marton Mere Holiday Village - Tower - Stanley Park – Blackpool Zoo	2bph (not standard pattern, late starting service)	2bph	NA	NA
24	Fleetwood – Cleveleys – Poulton – Victoria Hospital	2bph	2bph	NA	1bph Vic Hosp.
26	Marton Mere Holiday Village - Tower - Promenade - Pleasure Beach	1bph	1bph	NA	NA
Coastal Coaches (for LCC)					
76	Blackpool (Abingdon St) – Poulton – Singleton – Weeton – Kirkham – Wrea Green – Warton – Lytham – St Anne’s	1bph	1bph	NA	NA

### *Accessibility*

4.5.9. The BSIP envisages a full estate review of bus stops and shelters and a rolling upgrade programme to improve the passenger waiting environment. This will ensure that stops are all fully DDA compliant.

### *Corridor improvements*

4.5.10. Key corridors should preferably have 6bph daytime frequencies, with 3bph evening frequencies. Key corridors have been defined as the A584, A586, A5099 and B5262 to be prioritised for bus priority measures.

### *Bus shelters*

4.5.11. A procurement framework has been established to provide shelters on a value for money basis, enabling a seventy unit a year shelter replacement and installation programme, subject to funding.

4.5.12. The shelters will be to a high specification and designed to fit the site available, ensuring that each stop and shelter is fully accessible (see above).

4.5.13. Stops also need to be reviewed. Stops with low service frequencies would benefit from basic shelters, which will be provided as resources allow.

4.5.14. Quick response (QR) codes will be applied to stops and shelters, giving people access to real time information (RTI).

### *Bus priority (including measures in neighbouring authorities)*

4.5.15. Measures in neighbouring authorities are not under the Council’s control. Agreement on prevailing cross-border frequencies will be necessary.

4.5.16. The four new bus lanes proposed would achieve great benefit for bus passengers in improving reliability. They would be first steps in transforming the Blackpool network to one that is bus performance focused. Cameras will provide enforcement capacity. Bus lane enforcement cameras have been deployed, excluding private vehicles from the Market Street/Corporation Street bus hub area.

4.5.17. Ticketer ticket machines now in use in Blackpool will assist in delivering a bus priority system based on using the machines' GPS tracking to interact with traffic light control devices.

#### *Rural cross-boundary network improvements*

4.5.18. Blackpool is a largely urban area, although there are lower densities towards the eastern boundary. BTS and Stagecoach vehicles serve the Fylde Coast hinterland, much of which is rural. Of most relevance are the Stagecoach services which serve rural areas accessed off the A586, A6, A583 and A584 corridors. For these key corridors, the Council supports LCC's Superbus enhanced network proposals.

4.5.19. A DRT pilot project to connect communities to the maturing Airport Enterprise Zone has been discussed and the Airport Enterprise Zone team is considering how this might be taken forward subject to available funding.

#### **4.6. Ticketing - multi-operator /fares initiatives/E-vouchers**

4.6.1. A good ticket product range is available, purchasable through the operator apps, which can cut bus travel costs dramatically. There is a need to market these effectively. Multi-operator tickets will be introduced following further discussion and agreement with LCC and operators. Key corridors or areas would need to be identified for a pilot.

4.6.2. Young persons, post-16, fares are required. Currently, operators have different age limits and discounts for young people and the aim is to develop a minimum standard compatible with Lancashire's, subject to available funding. A scholars' pass will also be maintained.

4.6.3. Blackpool has a digital strategy to promote greater social inclusion that complements operators' ability to issue discount e-vouchers. In this way people can be assisted to access work and education opportunities. E-voucher schemes will also enable first time users to encourage the car to be left at home as part of promotion programmes.

#### **4.7. Promotion**



- 4.7.1. There have been few resources for council bus promotion work and this has been left to operators to pursue. A long-term council promotional programme will now be established.
- 4.7.2. The Council website and VisitBlackpool, together with the Council's social media presence offers outlets for bus promotion information. The EP Board will decide whether joint campaigns with operators are delivered or the Council campaigns for public transport generally.
- 4.7.3. Bus stops and shelters have received council branding using the corporate colour palette. This will be reviewed and a new design approach taken if deemed necessary, using the Council's in house design team. Real time information screens and information totem for the new railway station tram terminus are new promotional opportunities.
- 4.7.4. The need to promote public transport travel urgently, particularly following the pandemic's ridership impacts, means that the Council needs to pursue this as part of its transport and its climate change policy plans, subject to available funding.
- 4.7.5. The climate change emergency has increased the need to promote sustainable transport directly. The Council will now support and integrate with operator partners' promotional efforts.

#### ***4.8. Passengers' Charter – commitment and key provisions***

- 4.8.1. The consultation process will focus on the operators and an identified list of local stakeholders, principally business and civic groups. There has been no council bus user group and no activist push for such.
- 4.8.2. The Council will work with its operator partners and LCC to ensure consistency across boundaries, through the EP, to commit to a Passengers' Charter with clear definitions of:
  - Responsibility
  - Channels for comments and complaints
  - Standards for information supply and
  - Targets for responding honestly and individually.

It will outline aims in relation to:

- Quality of service, infrastructure, information and vehicles
- Safety at bus stops and on vehicles
- Reliability
- Cleanliness and presentation of vehicles and bus stops
- Environmental targets; and
- Accessibility of the service and of information.

It will also include a refund promise or mechanism following failure to deliver and a 'get you home' promise if journeys fail to run.

## **5. Covid impacts – commercial viability/supported bus needs**

- 5.1. Covid-19 restrictions have reduced public transport use. The network has been supported by dedicated funding since April 2020; from September 2021 this has moved to a Bus Recovery Grant funding regime until the end of March 2022. With new virus variants emerging, it seems possible that continuing financial support will be needed, otherwise the network will not be sustainable.
- 5.2. From data supplied by the operators, ridership was around 60% of pre-Covid in May 2021 but varying between 52% and 69% for individual routes.
- 5.3. Recovery from the pandemic might be extended and eventual ridership cannot be predicted. Some home-working is likely to continue, the concessionary market is suppressed and travel habits have changed radically. Decisions as to what network can be maintained and how this can be supported are likely to be required.
- 5.4. The Partnership's aim is to increase bus ridership, albeit from a Covid compromised position. A core network that continues to be commercially viable and a non-commercial network that will require ongoing financial support will need to be established and agreed with operators. From this point the degree of financial support necessary can be determined. However, at this point The Council has no further resources to support the network.
- 5.5. Concessionary travel posits another issue to address. Payment arrangements during the Covid period have broken the link with actual usage and therefore the 'no better off / no worse off' principle, at the DfT's request. A joint approach to this matter is being taken within the NoWcard arrangement.

## 6. Conclusion:

- 6.1. The Plan builds on the BSIP document working towards the binding commitment that is necessary to move forward. It further focuses on the actions that are necessary to achieve modal shift from private motoring to bus. This will now be taken forward into the EP Scheme partner document.
- 6.2. Progress must be made against a Covid backdrop, which has depressed bus ridership. People have become intimidated by sharing public transport space and some have bought cars, although in Blackpool this cannot be quantified. Traffic levels have returned to those pre-pandemic. The bus offer must be that much better to recover this lost ridership and must be price competitive.
- 6.3. The matter of concessionary fare levels remains to be resolved and the Partnership and NoWcard arrangement will consider this. The NoWcard arrangement will continue to administer concessionary fares.
- 6.4. Bus reliability must be enhanced and there is commitment to re allocate road space and deploy digital traffic light control technology to achieve this. Increased service frequency will increase the need for bus priority. It is hoped that journey time improvements can also be achieved.
- 6.5. Vehicle quality is already high and more environmentally friendly, but adopting zero emission buses and the design opportunity that would represent could be a step change towards attracting more people to bus, in the absence of new trolleybus or bus rapid transit systems.
- 6.6. Blackpool has a tourism economy and this must be borne in mind while delivering a bus promotion plan. The resort attracts large traffic flows that must be accommodated. Despite low car ownership, peak time car use is high and that must be managed, particularly as new town centre developments are brought forward.
- 6.7. Bus promotion needs to be enhanced and the Partnership will concentrate on this. Campaigns need to be tightly focused on bringing people to bus use, maybe for the first time as adults. Competition with the car for perceived convenience and cost will be fierce.
- 6.8. The Council has sound relations with its operator partners and neighbouring local authorities; there is strong commitment to bus as a transport mode. It can be anticipated that a well-resourced Partnership will work hard and effectively to achieve its goals.

THE Blackpool Borough Council ENHANCED PARTNERSHIP SCHEME FOR BUSES IS MADE IN ACCORDANCE WITH SECTION 138G(1) OF THE TRANSPORT ACT 2000 BY:

Blackpool Borough Council

## 1. EP Scheme content

1.1. This document fulfils the statutory requirements for an EP Scheme (“the Scheme”). In accordance with statutory requirements in section 138 of the Transport Act 2000, the Scheme document sets out:

- Section 2 - Scope of the Scheme and commencement date
- Section 3 - Obligations on the Local Transport Authority
- Section 4 - Obligations on bus operators
- Section 5 - Governance arrangements

1.2. The Scheme can only be put in place if an associated EP Plan has been made. Therefore, this document should be considered alongside the associated EP Plan. The Scheme has been jointly developed by Blackpool Borough Council (“the Council”) and bus operators that provide local bus services in the EP Scheme area, consulting with Lancashire County Council (LCC) the surrounding Local Transport Authority (LTA). It sets out obligations and requirements on both the Council and operators of local services in order to achieve improvements and the modal shift to bus desired, with the aim of delivering the associated EP Plan’s actions.

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## 2. Scope of the Scheme and commencement date

### 2.1. Description of geographical coverage

2.1.1. The Scheme covers local bus services operating in the borough of Blackpool also addressing cross-border service issues into Lancashire, the Council working closely with LCC. The Scheme focuses on improving services operating within Blackpool.

2.1.2. Blackpool is predominantly urban in nature. There is some rural running between settlements outside Blackpool.

2.1.3. The Scheme will not:

- Impair the ability of any operator to make changes to its commercial services other than to the dates on which these occur, except where the service change would conflict with any agreement within this Scheme;
- Influence the setting of commercial fare levels other than with regard to the date on which fares change;
- Affect the ability of the Council to award or withdraw contracts for tendered services other than:
  - by agreements on frequencies, or
  - the dates on which these occur.
- Prevent the Council undertaking any policy that has a democratic mandate.

2.1.4. The Scheme focuses on Blackpool, but recognises the stand alone Fylde Coast bus economy. In this context there is little chance of over-bussing, the only possibility being the BTS 11 and Stagecoach 68 route between Blackpool, St. Anne's and Lytham. Here a target would be eight buses per hour coordinated on a 7/8 minute frequency offering the public a better service.

2.1.5. All actions taken under this partnership will be taken in the context of the Blackpool bus passenger charter that is discussed further in the Plan document.

### 2.2. Map of EP plan and Scheme areas

2.2.1. The Scheme applies within the Blackpool boundary as shown on the map below. A separate scheme is likely to be established jointly with LCC specifically to address multi-operator ticketing.

Figure 1: The Blackpool bus network



Based on Blackpool Transport Services Network Map July 2021 © BTS

### *2.3. Commencement date*

2.3.1. The Scheme will be valid from **XXXX** 2022.

2.3.2. The Scheme will have no specific end date but will be reviewed by the Council and the Partnership Board at least annually.

### *2.4. Exempted services*

2.4.1. All registered local bus services running within the Council's area are included in the Scheme and regarded as qualifying services with the following exclusions:

- The directly run council Rideability community transport service.
- LCC wholly tendered services which operate into Blackpool town centre.
- National Express and any other registered coach services primarily for tourist use and are generally one service per day rather than providing a regular service pattern with Central coach station as the only pick up and drop off point.
- Dedicated school and college services not for general public use.
- Services operated for special events, park and ride services and tourist-focused services such as open-top tours.



### **3. Obligations on the Local Transport Authority**

- 3.1. In order to support bus services, particularly their reliability, the Council will continue to maintain and improve roads and traffic control systems within available resources. Likewise the passenger waiting environment, crucial to achieving the modal shift required. It will continue to work with operators to review and revise this plan at least annually, identifying further opportunities to achieve modal shift, including ongoing and joint promotion of public transport services, including the Blackpool Tramway.
- 3.2. A shared objective to secure the highest quality bus travel for the resort and to achieve modal shift within a system that remains commercially driven, is fundamental to this scheme and its signatories.

#### ***Summary of obligations***

##### ***3.3. Facilities***

- 3.3.1. The Council will maintain existing facilities and renew them where necessary, existing bus lanes and the bus shelter estate in particular.
- 3.3.2. It will continue to seek opportunities to prioritise bus services within the general traffic flow and to promote bus use.
- 3.3.3. Bus lanes provided and planned are listed below, subject to available funding and stakeholder engagement.
- 3.3.4. A procurement framework to accelerate bus shelter refurbishment and replacement has been established and a list of target locations has been drawn up, subject to funding.
- 3.3.5. A Real Time Information (RTI) screen is now established in the Market Street bus hub area, which is the start of an RTI roll out, beginning with town centre bus shelters. The Council estimates that it will install an initial nine screens over 2022, with maintenance arrangements in place for the screen's anticipated life. These nine will be fitted in the Market Street/Corporation Street complex and the reinstated Central Business District shelters. An information 'totem' will also be activated when the tramway extension comes into operation, also carrying real time bus information.
- 3.3.6. It is intended that town centre bus lane enforcement cameras be fitted, starting with the public transport hub area in Market Street and Corporation Street. Further cameras to deter vehicles from encroaching into the newly tram only Talbot Road alignment are likely to be necessary and this project has been appraised.

3.3.7. GPS-based bus priority systems will be appraised as the Scheme moves forward, in partnership with the Council’s Community Lighting Partnership arrangement and subject to funding.

### 3.4. Bus lanes

3.4.1. The current bus lanes will be preserved and enforced, subject to funding. The current bus lanes are tabulated as:

*Figure 2: Bus lanes in Blackpool*

Location	Length
Central Drive	320m
Talbot Road	108m
Victoria Hospital	80m
Town centre bus hub	314m
Total	0.51 miles

3.4.2. The following new bus lanes will be provided (subject to consultation and the additional resources required):

- The Promenade, Lytham Road – Chapel Street (northbound)
- Bispham Road, Salmesbury Avenue – Warbreck Hill Road (southbound)
- Talbot Road, Cecil Street – Devonshire Road (eastbound)
- Talbot Road, Mather Street – Devonshire Road (westbound)

3.4.3. These new bus lanes depend upon new capital funding being made available, as these projects cannot be funded from Local Transport Plan or general council capital programmes.

### 3.5. Bus stops and shelters

3.5.1. The Council’s stop and shelter estate consists of 239 shelters within a total count of 679 stops within Blackpool.

3.5.2. The Council is committed to rolling shelter improvements using the procurement framework work mentioned above. This will establish a ‘gold or silver’ standard depending on the shelter’s location and service frequency.

3.5.3. Shelters will be improved and will feature a range of facilities as follows:

- RTI – generally town and district centres
- Lighting – solar and wind options are being appraised to enable sustainable lighting upgrades
- Bench seating – all new shelters
- Information display cases.

3.5.4. Subject to available funding, stops will be inspected on a rolling basis and upgraded to 'gold' standard where necessary, including information display. It is intended to provide all non-RTI stops with QR code service information in due course.

3.5.5. Shelters will be cleaned on a regular basis with necessary deep clean to a schedule, covered within the shelter procurement framework.

### **Measures**

3.6. In addition to the ongoing commitments above, and subject to resources and consultation, the following will be pursued:

- Appraise the following key corridors for improvements, including bus priority measures: A584, A586, A5099, B5262
- Bus rapid transit opportunities will be kept under review;
- Support LCC's Superbus proposal
- Deliver multi-operator ticketing in partnership with LCC and other NoWcard concessionary payments scheme participating LTAs
- Work with operators and LCC to identify and promote ticket products aimed to secure long-term modal shift, particularly aimed at young people
- Conducting an ongoing public transport promotion campaign, in addition to and complementary to operators' own activities.

3.7. Furthermore, the Council shall be obliged to consider the following, subject to additional funding:

- A Demand Responsive Transport (DRT) pilot scheme, focused on but not exclusive to connecting the Blackpool Airport Enterprise Zone to deprived estates and dense residential areas
- Supporting and increasing service frequencies together with late night running services and including Sundays
- Supporting increasing network density
- Pursuing modal integration opportunities, including within the Talbot Gateway Central Business District
- Conducting baseline passenger surveys, firstly in 2022/23, to be repeated annually.

3.8. Implementing this list depends on additional revenue resource being provided as identified within the Council's BSIP financial submission.

## **4. Obligations on bus operators**

4.1. The Scheme commits the Council's partner operators to meet the following obligations.

### *4.2. Vehicle standards*

4.2.1. To commence the move to a minimum Euro VI emissions standard within five years of the Scheme's commencement (subject to resources) and to commence transition to a zero emission bus fleet (ZEBs) following this, subject to range considerations.

4.2.2. Vehicles should be Wi-Fi equipped over a five year period from the Scheme's commencement.

### *4.3. Timetable changes*

4.3.1. Permanent timetable changes can only occur on four dates per year, to be agreed by the EP Board and co-ordinated with LCC. Further changes with the agreement of the EP Board can occur where:

- It is an emergency change to address unforeseen circumstances
- It is a temporary change caused by ongoing resourcing issues, short-term highway changes or roadworks
- It is in response to permanent highway changes such as road closure or access to a new development
- The change is to a service or journey at the request of a third party such as a neighbouring authority, educational establishment or employment facility
- The change is to implement a seasonal timetable; or
- Other such reasons that the EP Board feels appropriate.

4.3.2. Changes should be advertised in the local press and social media outlets.

### *4.4. Service changes*

4.4.1. Operators and the Council are required to notify passengers of forthcoming services changes at least four weeks before commencement via their websites, social media channels and on vehicles in the appropriate area. Where this cannot be done, such as an emergency or short notice road closure, the operator and / or the Council should endeavour to notify passengers as soon as possible.

### *4.5. Ticketing*

4.5.1. Operators must promote, sell and accept the multi-operator ticket products that are agreed by the EP Board.

4.5.2. The Partnership must establish a long-term ticket strategy intended to establish sustained modal shift, with a particular stress on young people with appropriate promotion. Ticket products must reflect emerging working patterns, including intermittent office working.

#### *4.6. Enhancing frequency*

4.6.1. Where it is projected that the bus modal share might be increased, particularly in the medium term, the operator should bring forward proposals to achieve this, including a financial appraisal indicating the proposal's subsidy requirements, which would then be discussed. Where it is agreed that a service will receive an enhanced frequency, this will be added to the Scheme via the Bespoke Variation Mechanism.

## 5. Governance arrangements

5.1. This section describes the body and mechanisms that will be established to coordinate the Partnership and its projects and measures.

### 5.2. EP Board

5.2.1. The existing Bus Operators' Forum will be amended to form an EP Board to manage the process.

5.2.2. A chairperson will be chosen by consensus on an annual basis. A person from the same organisation will not enjoy the chairpersonship for consecutive years.

5.2.3. Decision taking will be by consensus until in the case of an impasse that the chairperson shall declare, the following voting mechanism will be employed:

- Blackpool Council = 3 votes
- Blackpool Transport Services = 2 votes
- Representatives for other operators = 1 vote

5.2.4. A right of veto for the Council and a unanimous vote of operators will also be included in the terms.

### 5.3. Review of EP Scheme

5.3.1. Once the EP Scheme is made, it will be reviewed by the EP Board every twelve months following publication of data on progress towards targets. Baseline data will be collated and reviewed, the Council assuming this responsibility. A report will be produced, to be posted on the Council's website. The Council's audit department will be asked to conduct a review at three years and again at five years.

5.3.2. To support this process an annual EP Forum event will be convened. While open, a direct invitee list of organisations and individuals will be drawn up.

5.3.3. The EP Board can also decide to review specific scheme elements on an ad-hoc basis. EP Board members should contact the Transport Policy Manager, Blackpool Council using the following email address [transport.policy@blackpool.gov.uk](mailto:transport.policy@blackpool.gov.uk) explaining the issue and its urgency. The LTA and EP Chair will then decide whether to table at the next scheduled meeting or make arrangements for all or the necessary EP Board members to gather more quickly.

#### *5.4. Bespoke arrangements for varying or revoking the EP Scheme*

- 5.4.1. Under powers at s.138E of the Transport Act 2000, EP Scheme variations where this section is quoted will be subject to the voting mechanism as set out above.
- 5.4.2. Changes to or new flexibility provisions added to the Scheme under s.138E of the Transport Act 2000 shall only be included in the Scheme if they satisfy the statutory objection mechanism of The Enhanced Partnership Plans and Schemes (Objections) Regulations 2018.

#### *5.5. Proposer of a variation*

- 5.5.1. Consideration to potential Scheme variations highlighted either by a stakeholder LTA, one of the organisations represented on the EP Forum, or by an operator of local bus services, will be given. A variation's proposer should demonstrate how this might contribute to achieving the BSIP, EP Plan and other current local transport policies' objectives. Such requests should be in writing and submitted to [transport.policy@blackpool.gov.uk](mailto:transport.policy@blackpool.gov.uk)

The Council will forward all requests onto all EP Board members within five working days.

#### *5.6. Decision-making process and bespoke objection mechanism*

##### *General Variation*

- 5.6.1. A variation to the Scheme should be submitted for discussion at the EP Board using the rules above.

##### *Extraordinary Meeting Request*

- 5.6.2. Where a variation cannot wait for the next EP Board, the operator should submit a request for an extraordinary meeting of the EP Board to the Council, stating the reason for the need (where the request is from the Council an internal request should be produced). The Council will reconvene the EP Board, giving at least fourteen days' notice for the meeting, to consider the proposed variation. The notice should include the outline of the proposed variation and the reason for it being classed as an urgent matter.

##### *Variation for Infrastructure Changes*

- 5.6.3. If the Council, operators of local bus services or relevant third parties wish to put forward specific proposals for introducing infrastructure improvements (such as bus priority measures on an individual section of highway or a bus corridor; new or upgraded bus hub; or bus stop upgrades) not already in the

Scheme, they should first request that the EP Board set up a working group to discuss the matter.

5.6.4. The working group should include representatives from:

- The Council's Transport Policy Team and other relevant departments such as Highways and Traffic;
- All bus operators affected by the proposal;
- Other relevant third parties where appropriate.

5.6.5. The working group shall:

- Review the proposed infrastructure upgrade(s) put forward;
- Discuss and approve amendments where necessary;
- Agree any measures to be undertaken by operators in return for the infrastructure improvement(s); and
- Produce an agreed Scheme variation for submission to the EP Board.

#### *Revocation of an EP Scheme*

5.6.6. While it is impossible to imagine all circumstances that might arise, the Council adopts the position that the Scheme will not be revoked unless on the grounds of force majeure, including natural disaster or war.

5.6.7. Another scenario is that an operator will cease trading making the Scheme inoperable. Clearly in this scenario the Scheme may need to be remade.

5.6.8. If any member of the EP Board believes it is necessary to revoke the Scheme, the EP Board will be reconvened for an extraordinary meeting unless the request falls within the cycle of meetings. The Council will provide notice to the EP Board of the request for revocation of an Scheme at least 28 days prior to the meeting to allow for:

- EP Board members to understand the impact of the revocation and consult stakeholders more widely and seek legal advice as necessary;
- The Council to discuss the issue internally to understand the required member involvement;
- Alternative options to be drawn up where necessary.

5.6.9. Depending on the outcome of the internal discussions, if the EP Board agree to revoke a Scheme it may still require approval by the Council elected members.

#### *Postponement*

5.6.10. Should it be necessary to postpone the implementation of any Facility, Measure or Requirement, the Council will follow the procedure at Section 138I



of the Transport Act 2000. It must first use reasonable endeavours to seek the approval of the EP Board.

### *Data sharing*

- 5.6.11. It is not envisaged that personal data will be handled routinely as part of the Scheme administration. Any personal data collected on a one-off basis will be handled in line with The Council's data protection policy outlined here: [blackpool.gov.uk/Your-Council/Transparency-and-open-data/Data-protection/Privacy-notices/Privacy-notices.aspx](http://blackpool.gov.uk/Your-Council/Transparency-and-open-data/Data-protection/Privacy-notices/Privacy-notices.aspx)
- 5.6.12. Established procedures already cover personal data including names and addresses for those booking DRT services and any expansion of such services will be covered in the same way. From time-to-time analysis of trip patterns may be carried out by reference to postcode or settlement but will not refer to individuals.
- 5.6.13. From time-to-time personal data may be collected derived from online surveys or public consultation. The analysis of this will never contain personal data at a level finer than postcode analysis where this might inform the EP going forward. The core data will be held securely by the Council in line with the above policy.
- 5.6.14. The EP's operation will require patronage data provision by operators for monitoring and measuring purposes, stipulated in s.143 and s.143b of the Transport Act 2000. Such data will never be reported publicly other than in an aggregated form. The nature of this data and its publication will be agreed by the EP Board in line with the DfT guidance for EPs.
- 5.6.15. In line with the recommendations of the Competition and Markets Authority, revenue data will only be collected where necessary. Primarily this will be in relation to subsidised fares and for sales of multi-operator tickets where a 'pot' of revenue is to be distributed between operators on principles agreed by the EP Board.
- 5.6.16. Passenger and revenue data from services or journeys financially supported by the Council will be regarded as being in the public domain and is likely to be published at the time of retendering and at other times as the Council sees fit. A similar approach will be taken with data relating to any commercial service or journeys which the operator has given notice of its intention to deregister, in line with the provisions of s.143 of the Transport Act 2000.

## Annex A – schedule of LTA facilities

Facility planned	Time horizon (years from Partnership commencement)
Real Time Information at town centre shelters – roll out to further high ridership locations	Town centre – 1 year; network – 2-4 years
Town centre bus lane enforcement cameras	1 – 3 years
GPS-based bus priority - appraisal	2 – 4 years
New bus lanes: <ul style="list-style-type: none"> <li>• The Promenade, Lytham Road – Chapel Street (northbound)</li> <li>• Bispham Road, Salmesbury Avenue – Warbreck Hill Road (southbound)</li> <li>• Talbot Road, Cecil Street – Devonshire Road (eastbound)</li> <li>• Talbot Road, Mather Street – Devonshire Road (westbound)</li> </ul>	2 – 5 years (subject to additional funding and consultation)

These facilities depend on additional funding being provided.

Amendments to this Annex can be made via the Bespoke Variation Mechanism.

## Annex B – schedule of LTA measures

Measure planned	Time horizon (years from Partnership commencement)
Refurbish and renew bus stops and shelters	1 – 5 years
Appraise key corridors for bus priority measures: <ul style="list-style-type: none"> <li>• A584</li> <li>• A586</li> <li>• A5099</li> <li>• B5262</li> </ul>	2 - 4 years
Support LCC’s Superbus project	Ongoing
Introduce multi-operator ticketing	1 – 5 years
Deliver bus ridership promotion campaign	1 year - ongoing
Maintain roads	Ongoing
Maintain existing bus lanes	Ongoing
<b><i>Subject to additional funding:</i></b>	
Demand Responsive Travel service pilot, focused on the Blackpool Airport Enterprise Zone	Year 2
Support increased service frequencies	Year 2 - ongoing
Support increased network density	Year 3 - ongoing
Modal integration measures – e.g. Talbot Gateway Central Business District interchange	Year 2 - ongoing
Baseline passenger surveys	Year 1 - ongoing

Amendments to this Annex can be made via the Bespoke Variation Mechanism.

## Annex C – definitions

In this Enhanced Partnership Scheme, the following terms shall have the meanings ascribed to them below:

1985 Act	Transport Act 1985
2000 Act	Transport Act 2000
2017 Act	Bus Services Act 2017
Bus Operators (or Operators)	All Operators running Qualifying Bus Services taken collectively.
Enhanced Partnership Scheme Variation	This comprises either: A variation of the Enhanced Partnership Scheme as a result of the voting mechanism set out in section 5 with respect to Facilities, Measures or Requirements or A variation of the EP Plan or Scheme agreed as a result of the mechanism set out in Section 5.4. Each of which will then constitute a formal variation of the EP Scheme for the purposes of s.138E(1) of the 2000 Act.
EP Board	The committee of selected Blackpool Bus Operator representatives, Blackpool Council representatives and chairperson, responsible for considering recommendations put forward and making decisions including specific Enhanced Partnership Scheme Variations.
Enhanced Partnership (EP)	The Enhanced Partnership covering the geographic extent of the administrative boundary of the unitary borough of Blackpool.
Facilities	Those facilities referred to in Annex A which shall be deemed such for the purposes of s.138D(1) of the 2000 Act.
Measures	Those measures referred to in Annex B which shall be deemed as such for the purposes of s.138D(2) of the 2000 Act.
Non-qualifying Bus Service	Services excluded from classification as Qualifying Bus Services as defined in section 2 and also any service operated under a s.22 permit. In addition, any tendered service on which the tendering authority takes the revenue risk will not be subject to the Operator Objection mechanism, consistent with The Enhanced Partnership Plans and Schemes (Objections) Regulations 2018.
Operator Objection Mechanism	As defined at The Enhanced Partnership Plans and Schemes (Objections) Regulations 2018.
Qualifying Bus Service	A registered local bus service with one or more stopping place within the geographical area of the Enhanced Partnership, with the exception of those defined in section 2.4 as specifically excluded from all measures in the EP: For the avoidance of doubt, Blackpool Council will publish a list of Qualifying Bus Services at the start of each Council financial year.
Requirements	Those obligations placed upon Bus Operators, which shall be deemed as such for the purposes of s.138C of the 2000 Act.



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**Appendix 3c**

**Blackpool Council**

## **Bus Service Improvement Plan**

**November 2022**

**Foreword:** Cllr Neal Brookes, Cabinet Member for Enforcement, Public Safety, Highways and Transport



I welcome this opportunity to lay out Blackpool Council's bus transport priorities. Buses should be seen as reliable and cost effective transport for all, helping to support the local economy and address climate change, the latter clearly becoming more urgent.

Blackpool already benefits from a modern bus fleet and network that is the envy of many. Soon we will also have electric buses operating in our town thanks to a successful application for financial support from the Government's ZEBRA scheme. This can only enhance accessibility and highlight the environmental and decongesting benefits of increased bus use for us all.

Having secured the network through the Covid pandemic with the help of Government support, the Council will now work with operators in the Enhanced Partnership to increase passenger numbers and encourage more people onto buses and out of their cars. Electric buses will improve air quality and reduce greenhouse gas emissions significantly.

The Council will continue to focus on the long-term social, economic and environmental well-being of residents and aims to deliver frequent, reliable bus services to key destinations for all in partnership with our operators.



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## Summary

Blackpool's revised Bus Service Improvement Plan (BSIP) sets out how bus use can be encouraged to grow in Blackpool and the Fylde Coast over the first half of this decade. This plan is an essential first stage prior to Blackpool Council establishing an Enhanced Partnership (EP) in association with all local bus operators and Lancashire County Council, the neighbouring Local Transport Authority. This EP will be in place in early 2023 with all elements having the aim of improving local bus services for passengers and increasing bus patronage.

In accordance with the National Bus Strategy (2021) and local policies, Blackpool Council will lead initiatives to promote bus use for both local residents and visitors, the latter whom arrive in the resort by car, rail or coach. There is a clear need to widely publicise the offer now and also to improve what is available to make bus an even more attractive choice. The Blackpool Tramway will be extended to Blackpool North railway station in 2023, with the railway and tramway termini adjacent to many of the town's key bus routes, services and facilities, enabling seamless travel. There is now a through ticketing arrangement in place between Blackpool Transport Service (BTS) and Northern Railway in addition to the PlusBus ticket.

Blackpool's BSIP has identified a pressing need for new funding; firstly to enhance the existing bus network and secondly to make network improvements. A requirement for a new service has been identified connecting residential areas with employment opportunities, Victoria Hospital and the Airport Enterprise Zone. If the bus network is to compete with car effectively, the network needs to be denser and services more frequent. Fares need to be affordable to all. Bus stops and shelters need improvement and service frequencies need increasing, addressing provision into the evenings and on weekends, particularly Sundays.

A clear requirement for better marketing and promotion has been identified. Coordinated and simplified ticket offers are key, and affordable fares have to be attractive for both existing and new bus users, residents and visitors alike. Bus priority has been identified, featuring new bus lanes, as a means to improve punctuality and reliability. Dedicated staffing is needed to implement, promote and monitor initiatives as the Enhanced Partnership is established.

## Objectives

By means of the measures identified in this plan and with appropriate funding, the Council aims to:

- Deliver frequent and reliable bus services in partnership with bus operators;
- Establish consistent bus ridership growth and identifiable modal shift from car travel to public transport;
- Establish bus as the dominant commuting mode for those living and working in Blackpool and the Fylde Coast;
- Promote bus travel to current non-user groups effectively;

- Ameliorate congestion obstacles to bus passage across the road network;
- Maximise bus service reliability;
- Reduce journey times and enable timetable review;
- Support frequency increases to existing timetables, including evening and weekend services;
- Establish new supported services to fill network gaps where resources allow;
- Improve the bus infrastructure estate, particularly shelters;
- Improve bus information availability and quality;
- Place bus at the centre of the net zero transport emissions reduction strategy;
- Consider the need for future mass transit needs, building on the tramway extension project;
- Support young people in using the bus, with regard to long-term ridership growth;
- Develop a bus stakeholder consultation framework; and
- Establish a rolling bus satisfaction/perception survey programme for current users and non-users.

## **1. Introduction**

1.1 Blackpool is a coastal town and resort with a mixed economy, but one that has a strong tourism sector. This has suffered from people holidaying abroad and Covid lockdowns, but innovation to maintain the resort's unique offer achieved visitor numbers of 18m per annum pre-pandemic. The resident population comprises around 140,000 persons but this population is increased significantly by visitors – the STEAM report shows that the town attracted 19 million visitors in 2021. It offers around 91,000 beds for overnight stays.

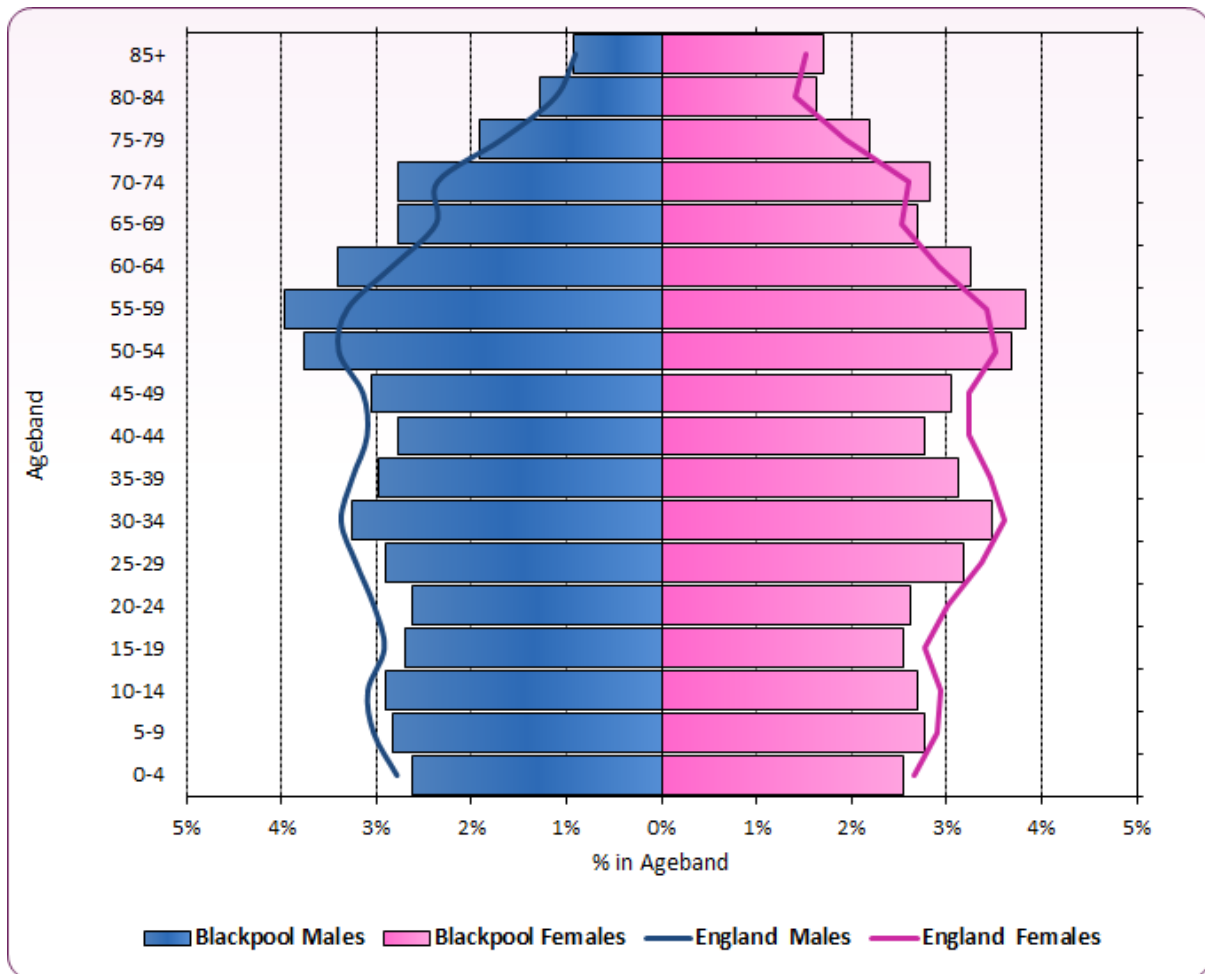
1.2 As Figure 1 shows, the age range of Blackpool's population is similar to England as a whole, it does not have the bias to older age groups seen in other seaside areas and it diverges only in having a lower proportion in the 15-24 age range and a peak in the 50-60 age range.

1.3 In Blackpool in 2021, 448 residents were classed as having a learning disability, while a further 3,391 had a moderate personal care disability and 743 required serious personal care. In addition, reflecting the number of visitors attracted to Blackpool, a joint two-year campaign ran with Fylde and Wyre councils called 'Access Fylde Coast' aimed at making the area more attractive and easy to navigate for disabled visitors, including those with hidden disabilities.

1.4 The Council is a unitary borough being wholly surrounded by the sea to the west and by the Lancashire County Council (LCC) area to the east. It borders the district councils of Wyre and Fylde. The 2019 Index of Deprivation identified Blackpool as England's most deprived place, as did its 2015 iteration.

1.5 Car ownership in Blackpool is low with 37% having no access to a car or van (Census 2011) but high usage, major cross-boundary flows and a constrained network means that there is congestion and despite its small size, urban layout and the quality of public transport on offer, there is car dependency.

**Figure 1: Age Distribution of Blackpool Population**

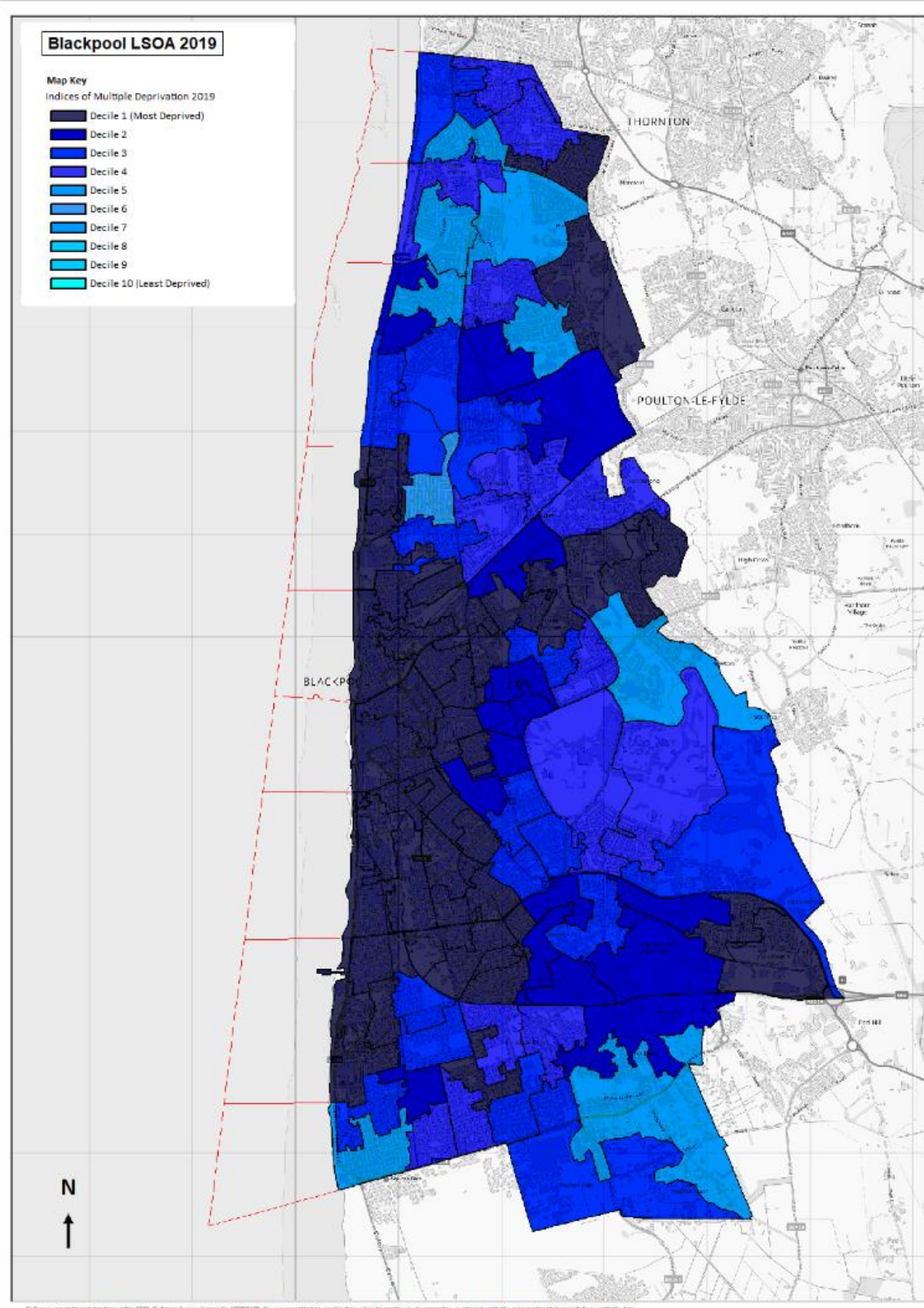


1.6 Marginalised communities and high unemployment inevitably depresses the number of trips taken by any mode, including bus. Blackpool has the highest deprivation index of any English local authority and as Figure 2 shows the concentration of most deprived areas along the south coastal strip, around the town centre and across to Grange Park in the east. These same areas contain the most significant part of Blackpool’s resident population, which the Joint Strategic Needs Assessment (JSNA) refers to as ‘transient renters’ – being characterised by:

- Singles and homesharers;
- Short term private renters;
- Low rent accommodation;
- Often Victorian terraces;
- Most likely to get a lift to work; and
- Low wage occupations.

This group ought to form a key market for public transport, but the proximity of such residences to the town centre reduces such reliance.

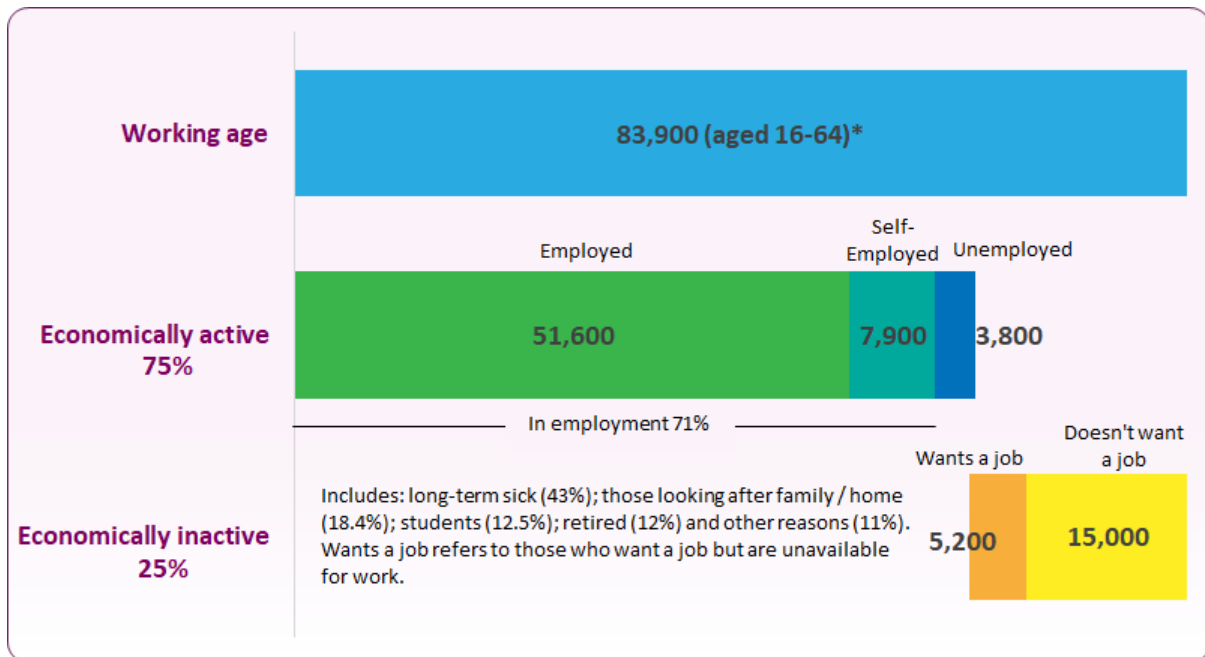
Figure 2: Indices of Deprivation 2019 – Blackpool



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1.7 Blackpool’s population of 140,000 includes just under 84,000 people of working age of whom 25% are economically inactive (see Figure 3).

**Figure 3: Employment Status in Blackpool**



1.8 Funding is a critical issue for Blackpool Council, after significant austerity cuts and escalating social care commitments the Council has no surplus revenue, therefore without additional capital and revenue resources, further bus network development and improved bus infrastructure will not happen. Additional funding is required to deliver this Bus Service Improvement Plan (BSIP). Currently, there is no Section 106 developer funding supporting the bus network.

1.9 The Blackpool Tramway system complements the bus network and although it has high season ridership volumes, its disadvantage is that its north to south coastal alignment means that it can provide comparatively few trips to people living significantly inland and penetration of the town centre is currently poor. However, a new tramway extension to North railway station and entering the developing Talbot Gateway Central Business District will start to address this difficulty upon opening in 2023. Ticketing products allow seamless bus/tram journeys.

1.10 The municipally owned Blackpool Transport Services (BTS) provides most local services, penetrating into Wyre and Fylde boroughs, one service (BTS 7) crossing both boundaries. It also operates the tramway and its ticket range is fully multi-modal. Blackpool’s bus network (see Figure 4) has been run on commercial lines and although some services have been loss making, particularly in the winter, these have been maintained to keep network integrity. This company has recently adopted a particularly high vehicle specification.

1.11 Following a successful bid to the Government’s Zero Emission Bus Regional Areas (ZEBRA) fund, BTS will move to electric operation over the next few years. It has recently invested in new ticket machines to provide tap on - tap off and contactless card payment



alongside App-based tickets and has simplified its fare structures, reducing fares for many trips. App based purchasing offers a range of discounted season products aimed to satisfy the maximum range of travel needs. The Council, however, would like to see cash payments retained on all public transport vehicles.

1.12 Stagecoach provides three vital inter-urban services using high quality vehicles, which connect Blackpool to regional centres, Preston and Lancaster. Coastliner and Preston Bus also offer very useful, network complementary services, the latter's service 76 as part of Lancashire County Council's tendered bus network.

1.13 Blackpool is the Fylde Coast sub-region's economic hub and maintaining its connectivity to other centres is vital. The sub-region also includes the key settlements of Lytham St Anne's, Thornton-Cleveleys, Fleetwood and Poulton-le-Fylde. The Fylde Coast is predominately urban.

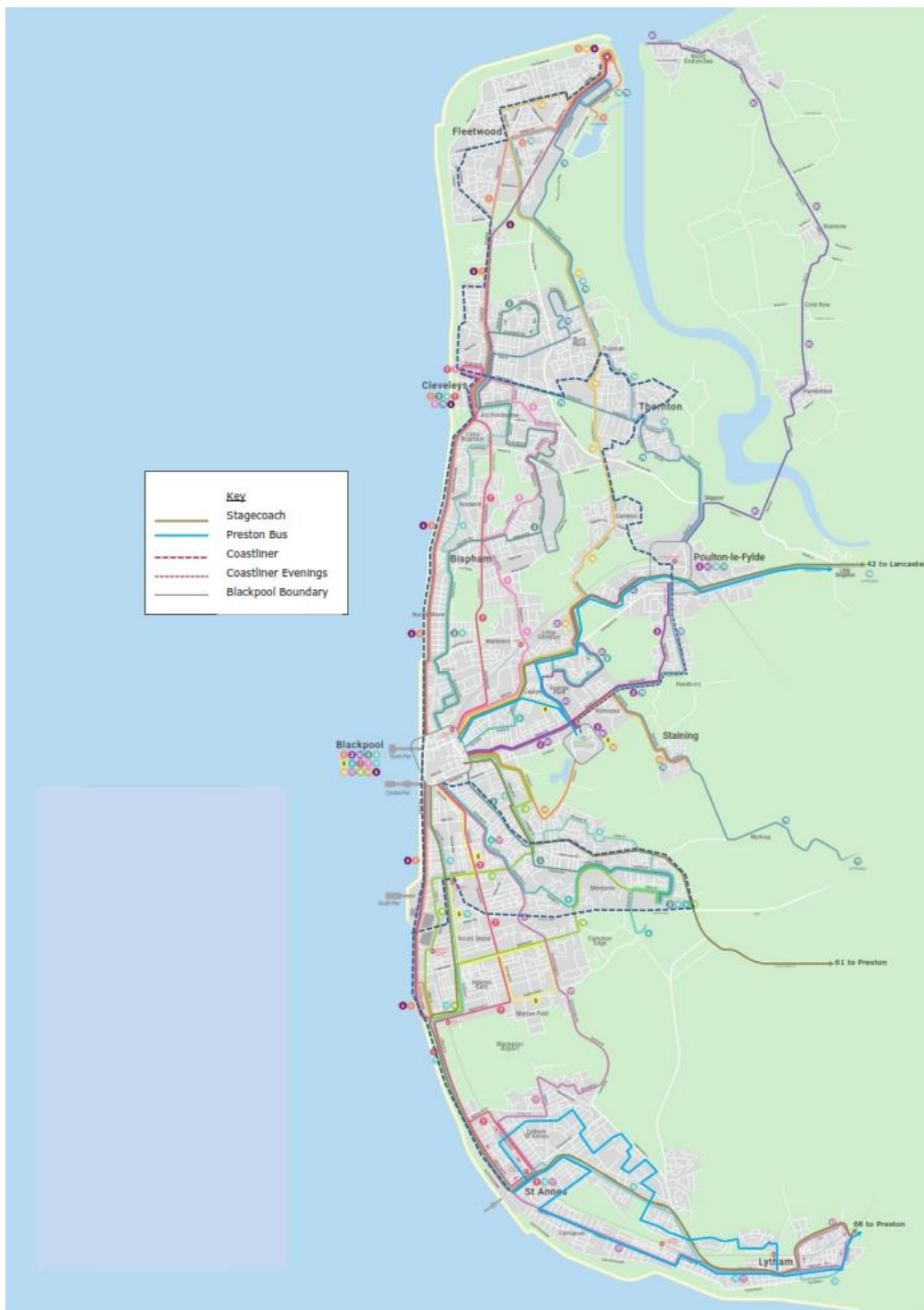
1.14 Blackpool's bus station on Talbot Road became obsolete and has been redeveloped as part of the Central Business District. A public transport hub centred on Market Street and Corporation Street has been established.

1.15 In 2023 a better public transport interchange will be established within the Central Business District, linking bus, tram and rail, the line to Blackpool North electrified during 2017/18. The new tramway extension platform features a 'totem' display that will provide real time public transport information.

1.16 Blackpool has four local railway stations on two separate lines. Blackpool North is the town's main station and offers regular services to Preston then on to a range of destinations including West Yorkshire, Merseyside, Greater Manchester and London. North Station is within walking distance of most bus services serving central Blackpool and has a full range of passenger facilities. Broadly one train per hour serves the station at Layton, with services to Blackpool, Preston and beyond.

1.17 There is an hourly train service all day from Blackpool South, stopping at Pleasure Beach and Squires Gate then via Lytham St Anne's to Preston, with some services running to Colne or Ormskirk. Although Squires Gate station actually lies across the Lancashire boundary it does serve significant areas of housing within Blackpool. South station is not well-sited for access to the town centre but is served by buses on frequent services BTS 5, BTS 11 and Stagecoach 68.

Figure 4: The Fylde Coast Bus Network



Based on Blackpool Transport Services Network Map Sept 2022 © BTS

## Enhanced Partnership

1.18 With an agreed BSIP in place, attention has shifted to establishing the Enhanced Partnership (EP) based upon it. The statutory consultation has been carried out and the next stage of the process is underway. An EP Management Board will be formed with representatives from key stakeholders, based on the established Bus Operators' Forum and likely to be confirmed for a first meeting early in 2023. This will take various plan aspects forward.

1.19 During 2021 Blackpool Council considered the option to produce a joint BSIP, discussing this with Lancashire County Council (LCC), with whom it works closely, but concluded that the Fylde Coast's self-contained geography means that a more local BSIP would meet its circumstances better than would a plan encompassing the whole of Lancashire. This does not negate the need for close working on matters such as service frequencies, cross-border and multi-operator ticketing.

1.20 The Council works with LCC within the No106Wcard concessionary pass partnership, which is a multi-operator system. The Fylde Coast bus network comprises significant parts of both Wyre and Fylde boroughs of Lancashire and the bus network is economically vital to these areas. The Lancashire BSIP will address the Fylde and Wyre areas as a whole, linking strongly with the Blackpool BSIP.

## 2. Local Policy

2.1 The Council's Local Transport Plan (LTP) identifies bus as a primary transport mode for the Fylde Coast that is particularly important for Blackpool and proposes a long term strategy to promote modal shift to bus, supported by the associated local transport programme which includes elements for bus shelter replacement. The LTP's main objectives are:

- Manage congestion levels on Blackpool's roads, especially where it impacts on local economic performance.
- Improve transport to and within the resort, particularly by more sustainable modes, to enhance the visitor experience and support the local economy.
- Improve access to healthcare, education, employment, shops, social and leisure opportunities and resort attractions, particularly by sustainable modes.

2.2 In this context, public transport needs to be affordable, frequent, reliable, good quality and convenient to be a realistic and preferred option over the car for both residents and visitors. It needs to be more extensively promoted, particularly for the latter. The VisitBlackpool website carries information on public transport to the resort, including for group travel and links to operators' sites. The Transport Policy website page carries public transport information and links. The Council supports operators in promotion initiatives where this is possible to do so.

2.3 Pre-Covid, buses carried up to 10 million passengers annually in Blackpool, but this fell to 8.5 million in 2019/20 and only 3.0 million during the pandemic in 2020/21. The Department for Transport (DfT) figures for 2021/22 are awaited.

2.4 Bus services provide a viable alternative to the car for many for important journeys to work, education and healthcare. Developer contributions to finance bus infrastructure will continue to be sought, e.g. through Section 278 agreements.

2.5 The Council's Core Strategy recognises bus transport's role and seeks to encourage it, particularly through the following two policies:

#### **Blackpool Local Plan Part 1: Core Strategy (2012 – 2027):**

##### **Policy CS5: Connectivity 1.c**

"Working with bus operators and developers to provide enhanced bus services with efficient, comprehensive routing served by high quality infrastructure, providing bus priority measures where appropriate to enable services to operate efficiently."

##### **Policy CS27: South Blackpool Transport and Connectivity**

"1. Development proposals in South Blackpool will be required to prioritise sustainable modes of transport between homes, jobs and supporting community facilities.

2. Convenient access to public transport and improved pedestrian and cycle infrastructure are required to support major housing and employment growth in this area. This includes:

- a. linking to and extending the existing network of routes within and to/from the area;
- b. creating direct rapid transport connections with the town centre and employment areas; and
- c. preparing, implementing and monitoring Travel Plans."

2.6 Several bus routes already serve the south Blackpool area, but services to the main employment areas on the Blackpool and Fylde boundary need improving. The issue is primarily one of accessibility between residential areas, many deprived, and employment opportunities. However, as across the network, more frequent and reliable services are needed to maximise bus patronage.

### **3. Challenges and Opportunities**

#### **Challenges**

3.1 Blackpool's narrow north-south orientation and the town centre's location against the sea presents bus network issues and makes it difficult to amend routes. This results in some residential areas having low or no network coverage, partly because north-south running services must effectively divert west to access the town centre. For example, the more easterly A587 corridor has only a low frequency service (BTS 20). This passes Stanley Park, a major hotel and Blackpool Zoo. A more frequent service to attract current car commuters using this corridor is needed, linking trip generators, but would need to be supported over at least a five year period allowing ridership to mature and the service to achieve its maximum commercial viability. Previous low-frequency services have not proved sufficiently attractive or viable.

3.2 The 2011 census showed only 9.1% travelled to work by bus. However people may not count their full motoring costs when comparing outlay to bus, while apparently not fully aware of season or group travel products that could cut these bus costs dramatically, although recently high fuel costs and continuing cost of living issues mean this situation might change, although as yet there is little evidence of modal shift.

3.3 In the search to increase efficiency and maintain network profitability, route amendments and losses have been inevitable, although these have not been as severe as might have occurred in other areas where a municipal owner operator is not in place. Service frequencies have decreased making it more necessary to consult timetables.

3.4 Driver shortages have been a more recent issue, which is being addressed through enhanced recruitment. At the same time information has come online and now onto mobile phones, including real time and a 'bus tracker' facility. The network has been mainly commercial and the funding to support its expansion is not available locally.

3.5 Covid had a dire ridership effect, although at the time of writing non-concessionary travel is estimated to be at 104% of pre-pandemic levels; however, concessionary travel lags behind. For the year ending March 2021, the number of local bus passenger journeys in Blackpool decreased by 65%; however this has bounced back with a plus 96% figure to the end of March 2022, buoyed by significant increases in visitor numbers. Government support for essential bus services has been much appreciated.

3.6 Generally, traffic levels are now back to pre-pandemic levels or above, so that buses can once more be stuck in congestion. Congestion is now far less predictable in terms of day of week or time of day. The pinch points identified by operators where congestion occurs are listed below (Section 6). Increasing Blackpool's road capacity is not possible without removing verges in a town that is short of green space and biodiversity, or demolishing homes; rarely popular options. Superior traffic control including variable message signage (VMS) has been adopted, but this only goes so far when faced by peak time traffic pressures.

3.7 Introducing very high quality vehicles and adopting new technology as it becomes available and is proven to be reliable, can boost ridership particularly with marketing and promotion. During pandemic lockdowns, many people got into the habit of travelling less or not travelling at all. Pre-Covid bus patronage levels are returning and this can be built on. Modal shift can be pursued to achieve an increase in bus ridership above pre-Covid levels, primarily by effective bus travel promotion to current non-users. This does not only apply to Blackpool and its environs but to the surrounding areas and Stagecoach inter-urban services play their role in this.

3.8 A policy of increasing frequencies and incrementally introducing new routes, together with strong and persistent promotion, all supported by a long term subsidy model to support increased frequencies and reduce fares, will be needed before consistent modal shift from car to bus will be achieved.

## Opportunities

3.9 The relatively young Palladium-branded BTS bus fleet remains a revelation to many and a realisation of their quality and the very large number of trips that the network offers, together with those of partner operators including Coastliner and Stagecoach for the inter-urban services to regional centres, does have the potential to achieve modal shift, provided the conditions described above are in place. Awareness raising of what's on offer is key to encourage bus use amongst new and existing users, e.g. tap on - tap off and discounted season products through smartphone Apps.

3.10 New vehicles and new technology need exploiting for their promotion potential as much as possible. Adopting contactless cards, tap on - tap off and smartphone Apps removes the need for cash change, one of the most oft cited obstacles to bus use alongside not knowing precisely how much change is needed, although cash payment needs to be maintained. Following ZEBRA success, new electric vehicles offering a smoother ride and leading to a cleaner environment will facilitate a valuable promotional campaign.

3.11 In the light of the challenges section above, the need for a new national motoring taxation system to replace fuel duty will be a primary opportunity if introduced, perhaps relating taxation to the distance travelled and sensitive enough to counter congestion with a higher peak time tariff. Reviewing local car parking arrangements would also assist. As reliance on personal transport decreases, it will be incumbent on the Local Transport Authority to devise innovative parking policy solutions to further encourage bus usage. Improved bus services would help support the local economy by enabling people to access employment and education by a more environmentally-friendly transport mode.

3.12 New town centre developments and the creation of the Talbot Gateway Central Business District (offices, superstore, retail, hotel, restaurant), creates a new bus and heavy rail commuter market. The move of 3000 staff in two DWP office complexes from out-of-town sites to the Talbot Gateway and proposals to create a central 'Multiversity' site for further education will also boost public transport market share.

3.13 Further town centre developments include the recently opened Conference Centre, Blackpool Central leisure development, IMAX cinema, Sands Hotel and Blackpool Museum. Redevelopment and regeneration in the central area present opportunities to grow the bus market, for Fylde Coast residents and the many visitors to the resort. Bus connections between the town centre and Stanley Park and Blackpool Zoo have much scope to grow as does the direct tramway link between North Station and the Pleasure Beach.

3.14 Blackpool's famous Illuminations extend its tourist season beyond most other coastal resorts and following a successful extension in 2022, will shine nightly until January 2<sup>nd</sup> in 2023. While tourism public transport flows are principally associated with the tramway (and the heritage trams still offer tours), tourists also use the buses. With increased staycation numbers, more seasonal services might be viable.

3.15 Part of the support for an Enhanced Partnership must include promotion and marketing resources, preferably as part of a national bus travel campaign. Thanks to smartphones, owners now have much easier access to public transport information and discounted ticket purchase options, but people need to be notified of this and encouraged

to use it. Promotion needs to get public transport information to visitors *before* they arrive by car, train or coach, an obvious challenge. There should be incentives to download bus apps before arrival. Northern Trains is looking at group travel products. An agreement between BTS and Northern Trains means that through ticketing between rail and bus/tram services is now available.

3.16 Fylde Coast residents and visitors from further afield frequent Blackpool's many attractions and opportunities should be taken to promote bus travel to them wherever possible. This could be by operators liaising with attractions, to give incentives to travel by bus.

## **4. Overview**

### **Clarification of Blackpool Council's Intent to Establish an Enhanced Partnership**

4.1 The Council will establish an authority-wide Enhanced Partnership (EP). At the time of writing, the EP has undergone its statutory objection and consultation periods and is now scheduled for consideration by the Council's Executive. The process has built on existing good relations with operator partners and is appropriate for Blackpool's geographic area and links to other settlements. Franchising would overly disrupt these good relations and result in the Council largely re-specifying what is in place already. A funded EP, working in partnership with operators, is the best way forward for Blackpool and the Fylde Coast.

### **Details of Enhanced Partnership Proposed Structure and Membership**

4.2 The Council aims to establish the EP by early 2023 on the basis of agreed Terms of Reference and a chair agreed by consensus. The four current operators will be invited to join as will any new operators that emerge. The Council will provide secretariat, with meetings being convened on a two monthly basis. This group's focus will be delivering the EP Plan that derives from the 2021 Bus Service Improvement Plan (BSIP).

4.3 Each operator will nominate both a representative and a second to the EP Management Board. The Council's transport portfolio holder will be invited to attend and will receive papers. Senior officers will also attend, linking the programme to the Council's transport and wider social and environmental policies.

4.4 Climate emergency working groups will also receive reports. Clearly in the light of the Council's climate emergency commitments the EP needs to embrace this agenda and act as a spur for modal shift to more sustainable transport, an increasingly urgent imperative.

### **Explanation of Reasons for Adopting a Single Geographical Area**

4.5 Blackpool is a small unitary authority covering just 35 km<sup>2</sup> with a geography arranged in a relatively narrow strip running north - south. The BSIP/EP are concerned with services within the Blackpool boundary primarily, but where routes cross boundaries there will be joint discussions and agreements, primarily with Lancashire County Council (LCC) as the neighbouring transport authority, but also the district councils of Fylde and Wyre.

4.6 Agreement on the pattern and frequencies of cross-border services and multi-operator ticketing will be required and can be secured through Enhanced Partnership schemes agreed jointly.

#### **Arrangements for Annual Review**

4.7 The EP Management Board will engage in an annual review of success against targets and produce a short report, including recommendations for new actions, initiatives and changes in BSIP emphasis, if deemed necessary. A particularly tight focus on achieving reliability and passenger satisfaction is needed. Overall modal shift from car travel is the goal, in the interests of all.

#### **Details of Consultation with Operators**

4.8 Ongoing discussions have been held with the four bus operators in Blackpool: BTS, Stagecoach, Preston Bus and Coastliner. All are members of the current Blackpool Bus Operators' Forum, which has discussed the BSIP at its regular quarterly meetings. The statutory objection and consultation exercises yielded no objections to the EP. Letters of support from the operators are appended to this revised BSIP.

### **5. Current Offer**

#### **Blackpool's Road Network in Context**

5.1 The M55 is the strategic road serving Blackpool, ending just on the edge of the borough boundary. Preston New Road (A583) connects Blackpool with Preston. Poulton Road (A586) feeds in from the north east.

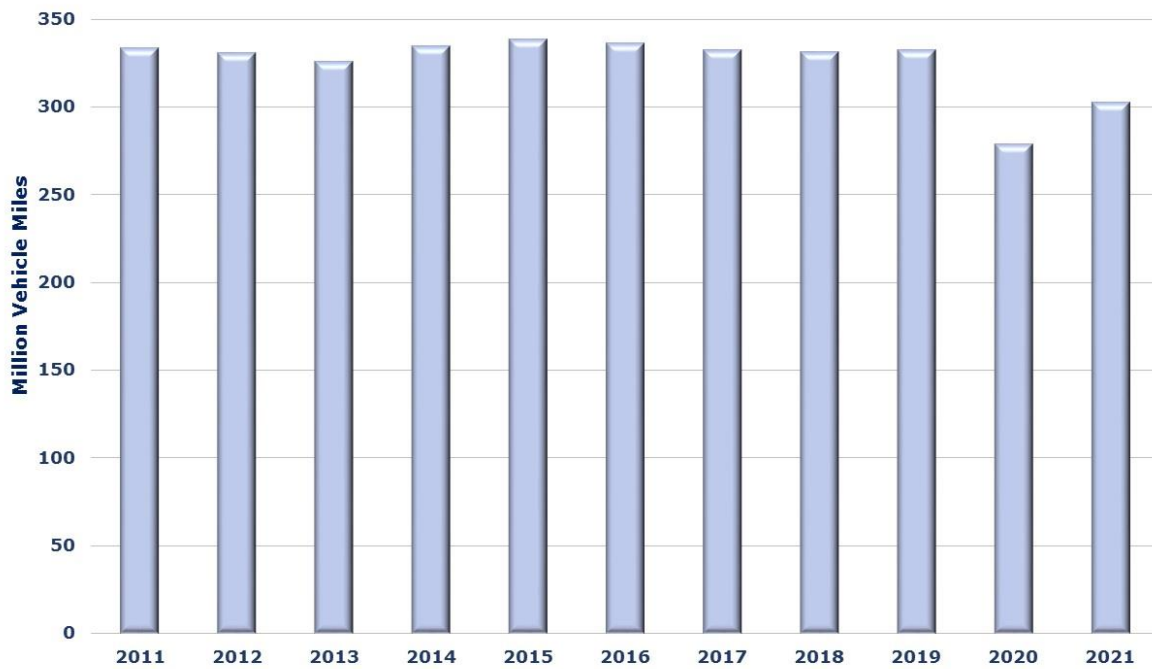
5.2 There are three principal north to south roads – from west to east the Promenade (A584), Whitegate Drive (A583) / Devonshire Road (B5124) and the A587 corridor. These three roads are interconnected by several east to west roads of varying standards.

5.3 Average traffic speed in Blackpool stood at 17.7mph in 2019 but this increased to 18.4mph in 2020. The slowest section of road is the A5073 linking Preston New Road to the sea front at an average 13.0mph.

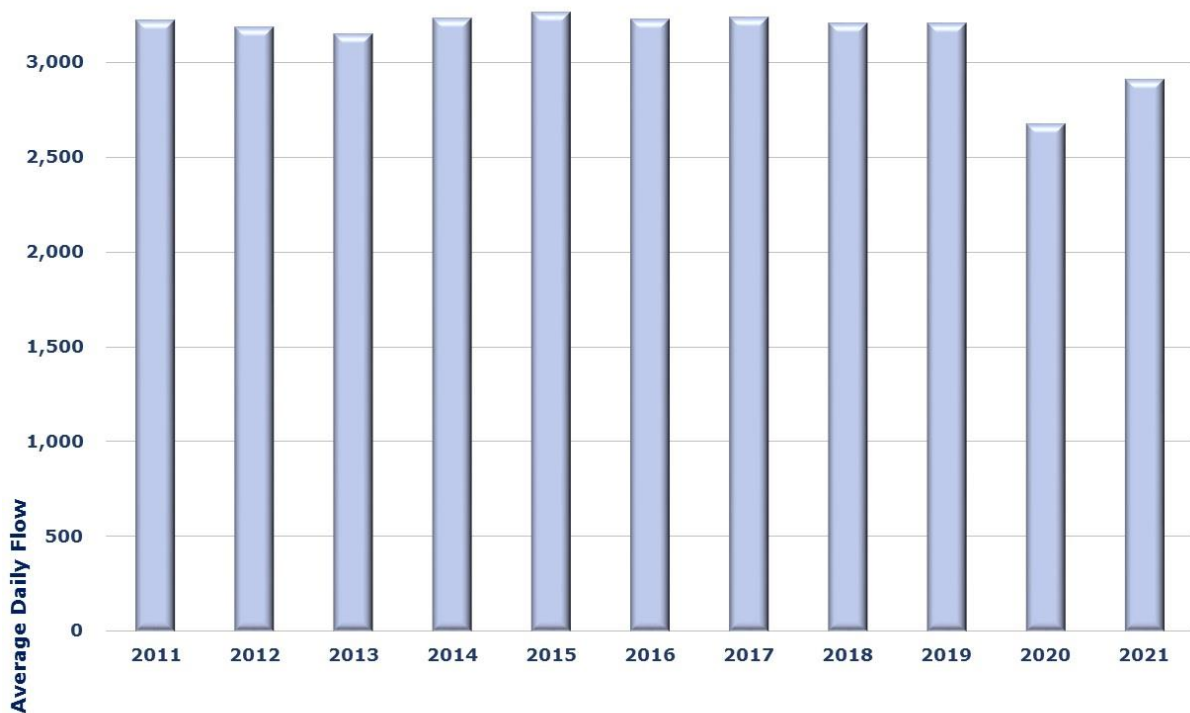
5.4 From published DfT data, Figure 5 shows vehicles miles travelled in Blackpool from 2011 while Figure 6 shows average daily flow since 2011. It is of note that the trend in both was broadly flat pre-Covid, with a significant fall in both measures of 16-17% in 2020. This stands in stark contrast to the 65% fall in bus passengers in 2020/21.



**Figure 5: Vehicle Miles Travelled in Blackpool by Year**



**Figure 6: Average Daily Traffic Flow in Blackpool**



5.5 In the town centre there has been a progressive pedestrianisation programme which has closed former through routes and amended some bus routes. In addition, the section of the

Promenade near Blackpool Tower and Talbot Square has had significant public realm improvement work. This has giving greater priority to pedestrians moving east - west (town centre to/from sea front) across the Promenade (A584) north to south.

5.6 Bus services to the south of the town centre are concentrated on the Promenade which has high demands from traffic and pedestrians, limiting road capacity which can result in significant delays, particularly during the Illuminations period, when bus services after dark are diverted.

### **Modal Share**

5.7 Blackpool Council commissions multi-modal surveys to be carried out three times a year across its road network during a single day in March, June and September. Each survey lasts for a 12 hours (07:00-19:00) and is typically carried out at the following nine junctions:

1. Queens Promenade (A584) / Warbreck Hill Road (B5265) / Dickson Road / Promenade (A584), 4 arm roundabout;
2. Plymouth Road (A587) / Poulton Road (A586) / St Walburgas Road (A587) / Carleton Avenue, 5 arm roundabout (4 arms signalised);
3. St Walburga's Road (A587) / North Park Drive / Newton Drive (B5266) / Whinney Heys Road (one way), 5 arm roundabout;
4. Talbot Road (A586) / Dickson Road / Topping Street, 4 arm signalised junction;
5. Talbot Road (A586) / Promenade (A584), 3 arm signalised junction;
6. Church Street (A583) / Cookson Street / Regent Road, 4 arm junction (2 arms signalised);
7. Cherry Tree Road North / Cherry Tree Road / Clifton Road, 3 arm signalised junction;
8. Talbot Road (A586) / Buchanan Street, 3 arm signalised junction and
9. Watson Road / St Anne's Road / Marton Drive, 5 arm junction (4 arms signalised)

5.8 Over the three surveys carried out in 2022, buses made up an average of 1.99% of vehicle movements. However, if this figure is adjusted for typical passenger loadings (assuming 18 for bus and 1.7 for car) bus passengers account for a modal share just over 15%.

5.9 At local authority boundary points, traffic flows give a good guide to travel demand not confined within the local authority area. Adjusting the survey figures to 2019 levels using TEMPRO suggests just in excess of 282,000 daily cross-boundary traffic movements.

### **Blackpool's Bus Network**

5.10 Blackpool has a strong local bus network, but with scope for improvement. BTS, the principal operator, has over a number of years simplified the network into one made up mainly of high frequency core routes radiating from Blackpool Town Centre. This has been matched by major fleet investment.

5.11 Several core services run on twelve minute frequencies under normal circumstances, although some had reduced frequencies during the pandemic restrictions and since due to driver shortages, which have compromised the potential pace of recovery. Notable

reductions have applied to the main service 5 to Victoria Hospital and service 9 to Cleveleys which is currently at half its normal frequency. However, unlike in most other areas, evening frequencies have been maintained. The core services are complemented by lower-frequency services providing key links that would otherwise be unserved.

5.12 The current Blackpool bus network has been run commercially largely without tendered services, but includes loss making services intended to maintain network integrity. Council revenue support is limited to around £24k per annum. The Council's resource situation means that if the BSIP's stated aspirations are to be achieved, all network and infrastructure improvements will have to be paid for from external resources. Significant improvements proposed in the EP can only proceed on this basis.

5.13 Stagecoach previously had a depot in Fleetwood but now its presence is limited to three inter-urban services provided by its depots in Morecambe and Preston:

- 42 Blackpool - Garstang - Lancaster;
- 61 Blackpool - Kirkham - Preston; and
- 68 Blackpool - Lytham St Anne's - Preston.

5.14 Service 42 is broadly hourly, but with a long morning gap and there is no evening service. LCC is considering the introduction of an evening service using its BSIP funding.

5.15 The main daytime frequency on service 68 which usually increases from every 20 minutes to every 15 minutes during the summer and the Illuminations period has remained at every 20 minutes throughout this year. LCC previously supported evening journeys on service 68 but they were then taken on commercially by Stagecoach.

5.16 Stagecoach 68 overlaps with BTS 11 over most of its route but coordinating the two is difficult as, service 68 is affected by traffic congestion in Preston which makes reliable coordination with a local service difficult. However, potential for coordination on this corridor could still be explored. The role of the parallel rail corridor from Blackpool South is relevant as it is considered complementary in public transport terms.

5.17 On Whitegate Drive the Stagecoach 61, the more direct service to Preston via Kirkham, accompanies the BTS 4 and these two could be coordinated on this section. There is a limited late evening service on service 61.

5.18 Coastliner is a local independent company running three local services into Blackpool, one seasonal (26) serving Marton Mere Caravan Park and Blackpool Zoo. Service 24 provides some unique links across the northern edge of Blackpool. The 21 provides a Fylde Coast sea front service.

5.19 A full list of bus services operating in Blackpool is shown in Table 1; daytime, evening and Sunday frequencies are indicated in buses per hour (bph).

**Table 1: Bus Services in Blackpool, September 2022**

Service	Description	Operator	Tendered	Cross-boundary	Daytime	Evening	Sunday
1	Fleetwood to Starr Gate via the Promenade	Blackpool Transport Services	No	Yes	1bph	N/A	1bph
2	Poulton to Blackpool Town Centre via Victoria Hospital	Blackpool Transport Services	No	Yes	1bph	1bph	1bph
2C	Knott End to Blackpool via Poulton	Blackpool Transport Services	No	Yes	2bph	2bph	Every 1.5hrs
3	Mereside Tesco to Cleveleys Park via Blackpool	Blackpool Transport Services	Part	Yes	2bph	1bph	1bph
4	Cleveleys to Mereside Tesco via Blackpool	Blackpool Transport Services	Part	Yes	2bph	1bph	1bph
5	Victoria Hospital to Halfway House via Town Centre	Blackpool Transport Services	No	No	3bph	2bph	2bph
6	Mereside to Grange Park via Blackpool Town Centre & Layton	Blackpool Transport Services	No	No	2bph	2bph	2bph
7	Cleveleys to St Anne's via Blackpool	Blackpool Transport Services	No	Yes	2bph	1bph	2bph
9	Cleveleys to Blackpool via Bispham	Blackpool Transport Services	No	Yes	2bph	2bph	2bph
11	Lytham to Blackpool Town Centre via St Anne's	Blackpool Transport Services	No	Yes	3bph	2bph	2bph
14	Fleetwood to Blackpool via Layton	Blackpool Transport Services	No	Yes	4bph	2bph	3bph
17	Blackpool Town Centre to Lytham (Saltcotes Road)	Blackpool Transport Services	No	Yes	2bph	1bph	1bph
18	Blackpool Town Centre to Mereside Tesco via South Shore	Blackpool Transport Services	No	No	1bph	N/A	1bph
20	Staining to Blackpool via Victoria Hospital	Blackpool Transport Services	No	No	Bus every 1.5 hrs, day only	N/A	Every 1.5 hrs
21	St Anne's – Pleasure Beach – Tower – Gynn Square – Cabin – Norbreck - Cleveleys	Coastliner	No	Yes	2bph	N/A	N/A
24	Fleetwood – Cleveleys – Poulton	Coastliner	No	Yes	2bph	N/A	N/A
26	Marton Mere Holiday Village - Tower - Promenade - Pleasure Beach	Coastliner	No	No	1bph	N/A	1bph
42	Lancaster – Garstang - Blackpool	Stagecoach	No	Yes	1bph	N/A	Every 2 hrs
61	Preston – Blackpool via Clifton, Kirkham, Wrea Green	Stagecoach	No	Yes	2bph	1bph	1bph
68	Preston – Blackpool via Freckleton, Warton, Lytham, St Anne's	Stagecoach	No	Yes	3bph	1bph	2bph
76	Blackpool (Abingdon St) – Poulton – Singleton – Weeton – Kirkham – Wrea Green – Warton – Lytham – St Anne's	Preston Bus	LCC tendered service	Yes	1bph	1bph	N/A
Rideability	Community Transport	Blackpool Council	N/A	Yes	N/A	N/A	N/A

## Supported services

5.20 Bus service support is currently limited to around £24k per year to maintain evening and weekend services for two relatively marginal routes, the BTS 3 and the BTS 4. Without these routes, sections of their corridors would have no service at all at these times.

5.21 Without additional ring-fenced funding there will be no supported service expansion. Apart from the 3 and 4 arrangement, the Blackpool network runs commercially. The previously supported BTS 10 was lost, being heavily loss making, which did provide a connection between Blackpool town centre and St Anne's via south east Blackpool, which remains a clear network gap.

## Baseline data

### Bus service provision

5.22 Due to a variety of circumstances some data provided by operators was mixed in format and availability. Table 2 outlines the change over the past three years in patronage, proportion of concessions and km covered in Blackpool. This is an approximation due to not including all operators.

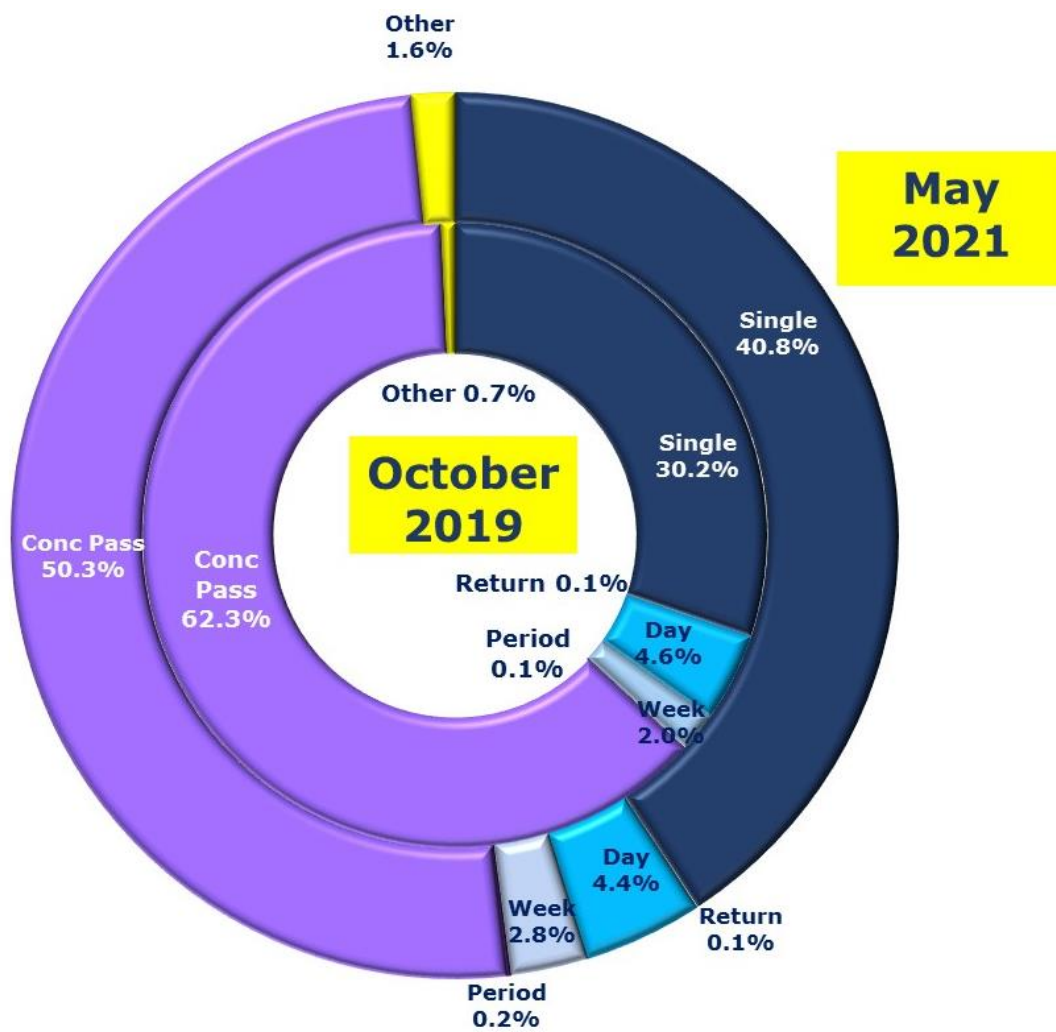
**Table 2: Patronage and km Operated, by Financial Year**

Financial year	Est. patronage ('000,000)	Patronage Change	Est. proportion concessions	Est. km operated ('000,000)	km change
2018/19	8.40	-	33.4%	7.26	-
2019/20	8.24	-1.9%	32.8%	7.20	-0.8%
2020/21	3.27	-60.3%	25.8%	5.06	-29.7%

### Bus passengers

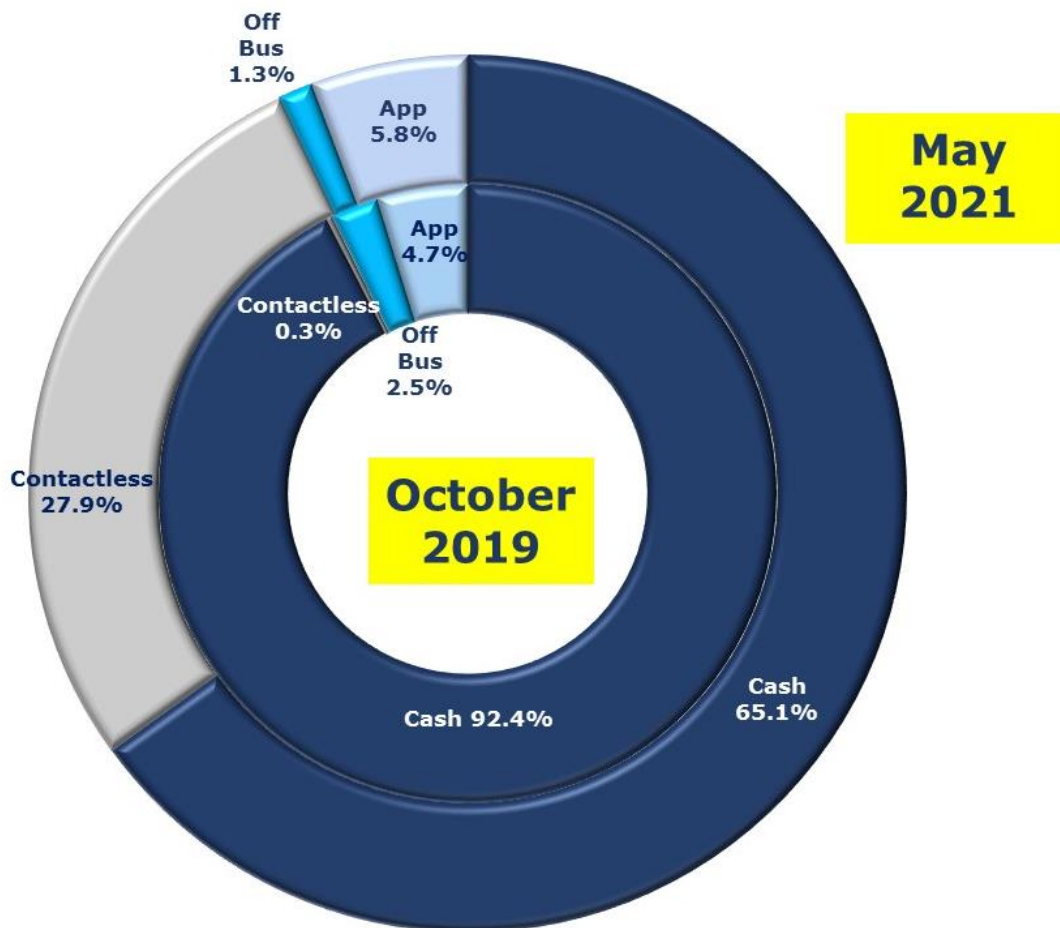
5.23 Using a snapshot of October 2019 and May 2021 gives a reasonable before Covid and post lockdown picture of bus use. Concessionary pass holders are travelling less, with single fares increasing in sales – Figure 7 shows ticket type by sales.

Figure 7: Proportion of Sales by Ticket Type



5.24 Covid had an impact on sales, with fewer sales via off bus channels and an increase in sales via Apps. However, the very high proportion of sales taking place on the bus is detrimental to boarding times; it was difficult to get an accurate picture of cash verses contactless sales but a rough estimate is around 30% of on bus sales now being carried out via contactless bank card as Figure 8 shows. Cashless travel is likely to increase as the technology ‘beds in’.

**Figure 8: Sales by Channel**



**Council Infrastructure**

5.25 The current total length of bus lane / bus only road within Blackpool is set out in Table 3, while Table 4 outlines the current status of bus stops within Blackpool.

**Table 3: Bus Lanes in Blackpool**

Location	Length
Central Drive	320m
Talbot Road	108m
Victoria Hospital	80m
Town centre bus hub	314m
<b>Total</b>	<b>0.51 miles</b>

**Table 4: Bus Stops in Blackpool**

Number of bus stops	Density of stops per km <sup>2</sup>	Stops with shelters	% shelters	Stops covered by CCTV	% CCTV
679	19.5	239	35.2%	32	4.7%

### **Blackpool Tramway**

5.26 Blackpool has the UK's longest continually operating tramway, commencing operations in 1885. Since the 1960s it has been concentrated on the 18 km coastal route between Starr Gate and Fleetwood. It is a cross-boundary route with the northern section to Fleetwood falling within the Wyre district of Lancashire. Patronage in recent years is shown in Figure 9.

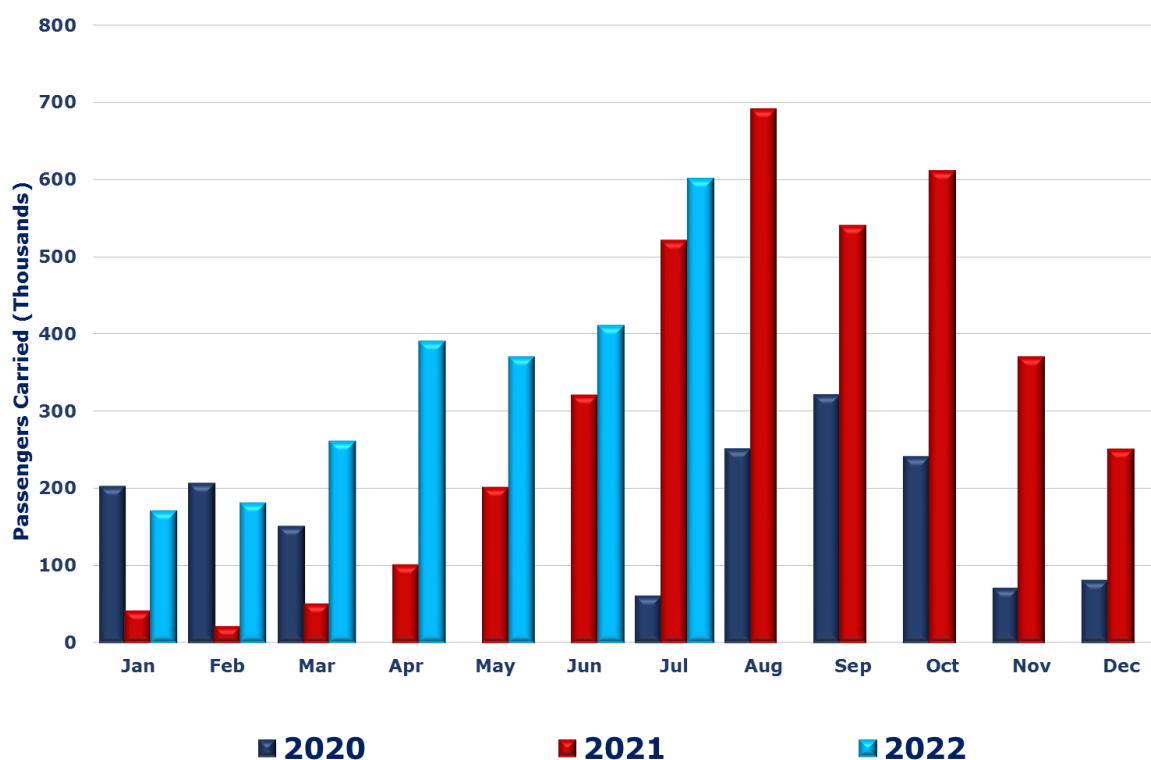
5.27 In 2012 the tramway reopened after being fully modernised with 16 new, low-floor trams providing the main all-year service. These are supplemented by heritage trams which offer tours and short-workings. The tramway is operated by BTS on behalf of the Council. The modern trams are kept at a purpose-built depot at Starr Gate while the heritage fleet is kept at the main BTS depot on Rigby Road.

5.28 The extension to Blackpool North Station, due to open in 2023, will restore a section of route closed in 1963 and reintroduce trams to the town centre. In anticipation of the new service, two further trams were added to the fleet in 2018.

5.29 The tramway is included within the BTS multi-journey ticket range by default at no extra cost. There is a flat single fare on the tramway (currently £2.90) and a tramway-only return fare at £5. In addition, free travel on trams for holders of concessionary passes is limited to residents of Blackpool and Wyre District only.



Figure 9: Tramway Patronage 2020-2022



### Parking Provision and Enforcement

5.30 Blackpool Council manages an extensive car park portfolio (see Table 5) complemented by privately operated car parks (see Table 6). Average parking costs for both are shown in Table 7. It will be seen that parking charges have increased significantly in both sectors since 2021 after charges were held down during the lockdown periods. It should be noted that affordable parking is essential to a visitor-oriented economy, particularly the town centre retail offer.

5.31 Many municipal car parks are along the former Central Station railway alignment occupying former railway sidings, primarily for visitors. Inevitably this means that demand for Central car park closest to the Promenade and town centre attractions tends to be the highest, although demand for the Pleasure Beach attraction’s private car parking is high and this can overflow into municipal car parks. As Central car park fills, facilities further south come into play, until finally the South car park fills. Out of peak holiday times and particularly in the winter this and other facilities are under used, but there is a need to provide for the peaks.

5.32 If significant modal shift from car to train, coach and inter-urban bus for tourist travel is to be achieved, then car parking land might be released for more productive uses. Naturally the availability of sufficient car parking space is an important development consideration, despite other modes often being available. A genuine parking under provision is likely to lead to illegal and possibly disruptive parking. Over 530 off-street car town centre parking spaces have recently been lost to make way for new developments, although replacement provision is being planned.

5.33 With the Blackpool retail economy in a parlous state and a local perception that parking for shoppers is expensive and in short supply, it is not feasible to reduce parking supply to attempt to increase bus ridership. This would be unlikely to be successful with shoppers merely transferring to more car friendly venues. Network improvements combined with service and fare subsidies are likely to be necessary to boost modal shift before parking supply can be reduced and the land recycled for development or use as green-space.

**Table 5: Summary of Council Car Parks and Costs in Blackpool**

Car Park	Spaces	2 Hrs	6 Hrs	12 Hrs	48 Hrs
Alfred Street	77	£3.50	£8.50	£14	£22.00
Banks St	246	£3.00	£5.50	£9.00	£17.00
Bethesda	51	£2.50	7.00	£9.00	£17.00
Bloomfield Rd	642	4.00	£7.00	£11.00	£20.00
Bolton St	20	4.00	£7.00	£11.00	£20.00
Bonny St	142	£3.50	£8.50	£14.00	£22.00
Central	611	£3.50	£8.50	£14.00	£22.00
Chapel St	217	£3.50	£8.50	£14.00	£22.00
Cocker Square	24	£3.00	£5.50	£9.00	£17.00
Cocker St	31	£3.00	£5.50	£9.00	£17.00
East Topping St	219	£3.50	£8.50	£14.00	£22.00
Filey Place	39	5.50	£11.00	£13.20	-
Foxhall Village	129	4.00	£7.00	£11.00	£20.00
Gynn Square	57	2.50	5.00	£7.00	£17.00
Lonsdale Rd	190	4.00	£7.00	£11.00	£20.00
Lytham Rd	32	4.00-	£7.00	£11.00	£18.00
Queen St	36	£3.50	£8.50	£14.00	£22.00
Seasiders Way	142	£4.00	£7.00	£11.00	£20.00
South Beach	206	£5.50	£9.00	£9.00	£18.00
South	938	£4.00	£7.00	£11.00	£20.00
S King St	77	£3.00	£5.50	£9.00	£17.00
Talbot Rd	596	£3.50	£8.50	£14.00	£22.00
West St	167	£3.50	£8.50	£14.00	£22.00

**Table 6: Summary of Private Car Parks and Costs in Blackpool**

Car Park	Owner	Spaces	2 Hrs	6 Hrs	12 Hrs	48 Hrs
Coop St	NE Parking	115	£3.00	£5.00	£9.00	£20.00
Jaggy Thistle	NW Car Parks	31	£2.50	£6.00	£11.00	£17.50
York St	NW Car Parks	26	£2.50	£6.00	£11.00	£17.50
Osborne Rd	Private	50	£5.00	£5.00	£10.00	-
St Cuthbert's	Bransby Wilson	40	£2.00	£7.00	£7.00	£12.00
Seymour Rd	Total Parking	190	£2.00	£6.00	£12.00	£24.00
Central Reads	NE Parking	35	£2.10	£4.70	£9.50	£15.00
Hornby Rd	NE Parking	50	£1.70	£3.50	£7.50	£13.00
Houndshell shop	Houndshell	770	£2.70	£7.00	£12.00	-
Counce St	NE Parking	165	£3.70	£5.50	£6.60	£20.00
General St	NE Parking	28	£2.30	£7.00	£12.00	£14.00
Pleasure Beach	Pleasure Beach	295	-	£15.00	£15.00	£25.00
Metropole	Parking Eye	78	£2.00	£9.00	£16.00	£32.00

**Table 7: Average Parking Costs per Hour – Council and Private**

	Spaces	2 Hrs	6 Hrs	12 Hrs	48 Hrs
Council	4,889	£3.75	£7.61	£11.98	£20.45
Change since 2021		16%	14%	13%	38%
Private	1,873	£2.70	£7.77	£11.62	£21.91
Change since 2021		-1%	24%	7%	25%

5.34 The Council has retained its in-house civil enforcement team, which manages the car parks and also provides an ambassadorial service to welcome and facilitate visitors. Effective on-street enforcement helps bus operations. Significant revenues from parking of around £5.5m per annum more than offset the cost of enforcement.

5.35 Car park revenues (rather than fines) are an important Council income source and that might be seen to militate against modal shift from car. However, at peak times there is a parking shortage and therefore parking income is maxed out. Other modes are available, in this context – bus, coach and rail.

5.36 Re allocating parking space would need careful consideration, particularly given Blackpool town centre’s parlous retail position. Management of workplace parking provision can be considered, but its restriction should not lead to undesirable or illegal parking. Some Blackpool workplaces are not that bus accessible, which the plan will seek to address.

### Information about Local Operators

5.37 Six companies or organisations provide local bus services within Blackpool:

1. Blackpool Transport Services – this is the arm’s length local authority owned operator which runs most local services and the Blackpool Tramway. It has two depots – buses and heritage trams are kept at Rigby Road, which is a traditional bus depot and the modern trams are kept at a purpose-built facility at Starr Gate on the southern periphery of the borough. BTS operations have never been confined within the Borough of Blackpool but its operations outside the borough into St. Anne’s and Lytham increased after it purchased Fylde Borough Transport in the 1990s and expanded into Wyre borough (to Fleetwood, Knott End and Poulton-le-Fylde).
2. Preston Bus – is the former municipally owned operator in Preston. It was initially owned by its management, then sold to Stagecoach, which was forced to divest it to Rotala. Through expansion of tendered services it has become a significant local player in the Preston and Fylde Coast area. Following a competitive tender, this Rotala owned company operates one service (76) into Blackpool under contract to LCC between Blackpool and St Anne’s via Blackpool Victoria Hospital, Wrea Green and Poulton-le-Fylde.
3. Coastliner – this is a small, local company with a depot in Brindley Road. Previously it competed more directly with BTS but has now established a niche market and only one service, 21, competes directly with BTS service 1 between Squires Gate and Cleveleys.
4. Rideability – is the Community Transport organisation for Blackpool and is directly operated by the Council using s19 permits. In 2021/22 it catered for nearly 13,500 trips of which 73% were made by disabled passholders.
5. Stagecoach in Cumbria and North Lancashire – A subsidiary of the national group based in Carlisle, operates service 42 between Lancaster and Blackpool from its depot in Morecambe;
6. Stagecoach in Merseyside and South Lancashire – Another subsidiary of the group based in Bootle, it operates services 61 (via Kirkham) and 68 (via Lytham St Anne’s) from Blackpool to Preston from its Preston depot.

5.38 The fleet size regularly working on local bus services in and around Blackpool is approximately 138, comprising 75 double decks, 60 single decks and 3 minibuses. Figure 10 shows the fleet by Euro engine rating and Figure 11 by age. Nearly 96% of the fleet are Euro 5 or better, whilst 40% are less than five years old. The pandemic, however, has curbed fleet renewal.

Figure 10: Fleet by Euro Engine Rating

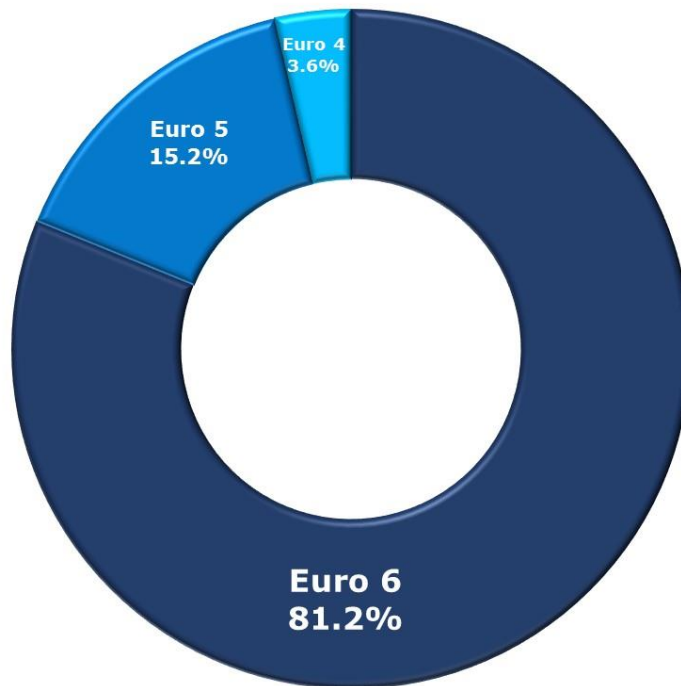
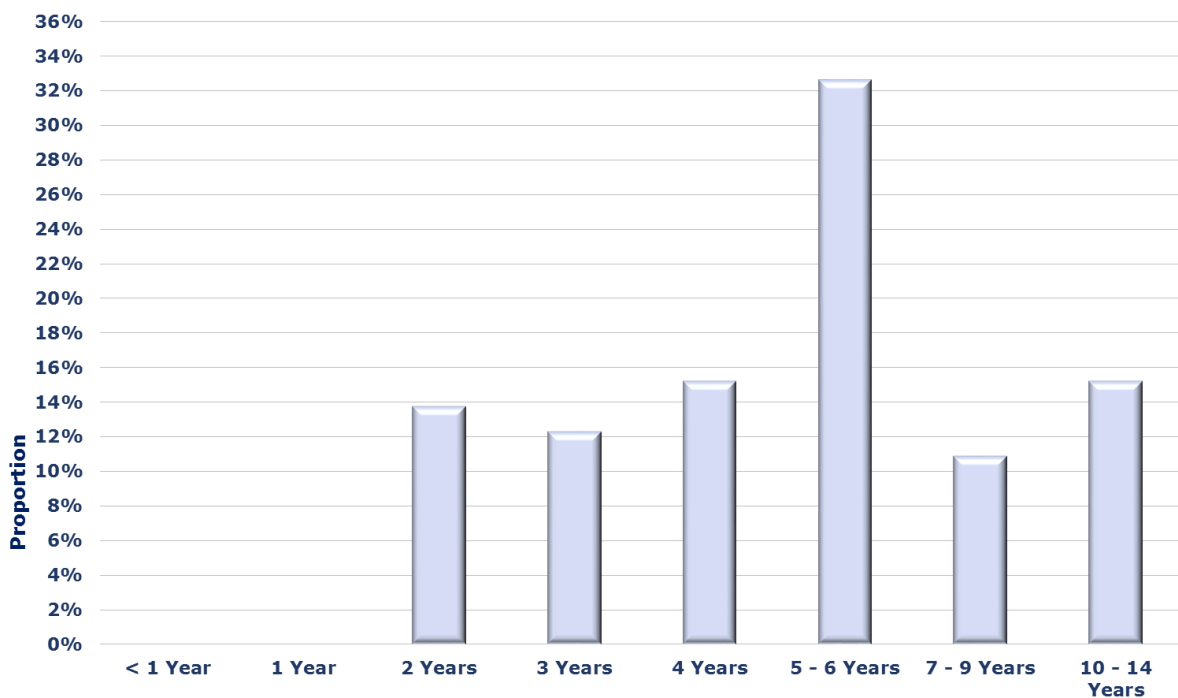


Figure 11: Fleet by Age



5.39 Table 8 outlines the proportion of vehicles with various on board features.

**Table 8: Proportion of Fleet with Features**

Feature	Charging Points	AV Next Stop	On Bus CCTV	Wi-Fi
Proportion	83%	83%	100%	97%

### Local Evidence and Views

5.40 The South Fylde Line Community Rail Partnership has a nominated bus liaison officer concerned with interchange between heavy rail and bus services. This officer has liaised successfully with BTS, which participates in the community rail partnership despite heavy rail competing with its 11 and 7 routes, recognising that sustainable transport modes have a complementary effect on each other.

5.41 The Council ran a bus user group for some years, which BTS attended. The desire for a service between Bispham and Victoria Hospital dominated that agenda. The need for such hospital connections has been considered in the recent network review, but are unlikely to be provided without additional funding.

5.42 BTS has administered a bus user group specific to its own services and this can be built into the partnership monitoring structure.

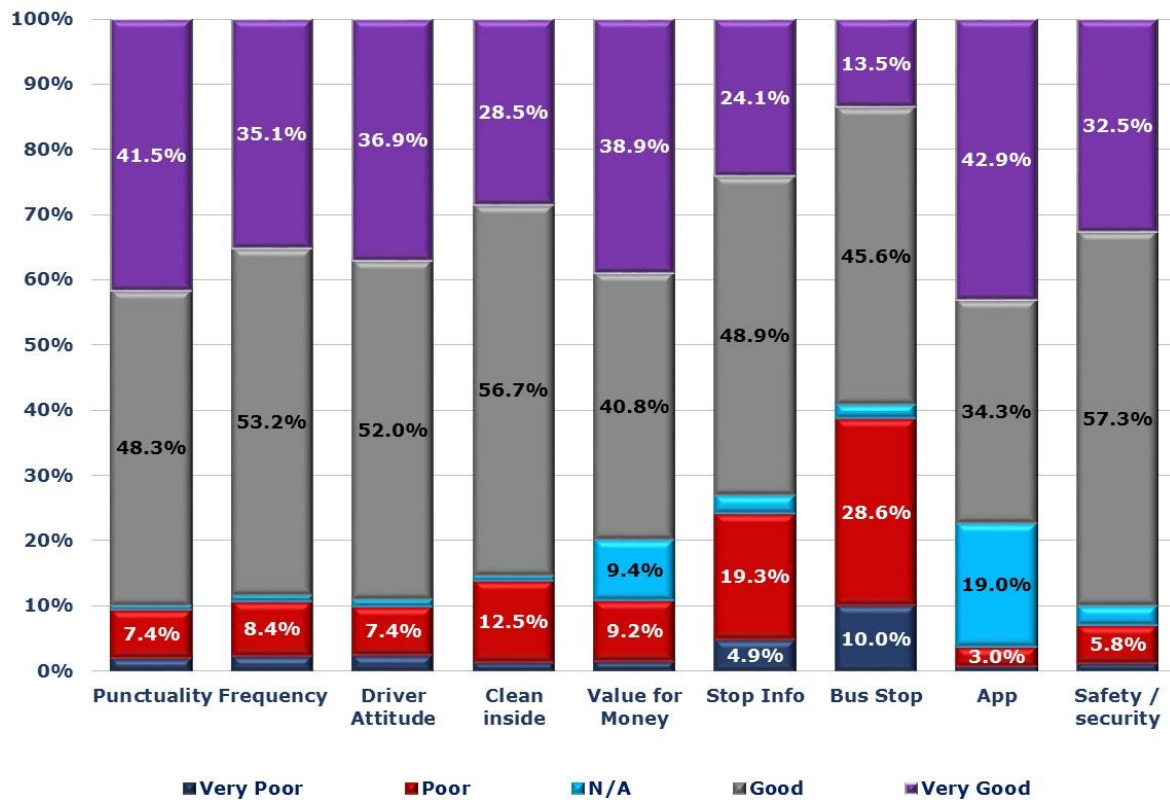
5.43 In respect of social media, operators have set up their own pages to celebrate good news and provide useful information. Ensuring good bus access to Blackpool's many attractions is key.

5.44 Coastliner 21 and 26 'Beach Bus' both serve the Pleasure Beach as does BTS 1 and the Blackpool Tramway. The tramway extension will provide a close to seamless service between heavy and light rail, connecting the Pleasure Beach with Blackpool North railway station.

### 2019 Passenger Survey

5.45 The TAS Partnership undertook a bus passenger survey on behalf of BTS in 2019. 93.3% of respondents rated the service provided Good or Very Good, whilst 84.6% of respondents were likely to recommend the operator to friends and family. Figure 12 summarises the satisfaction with various aspects of travel, showing that bus stops were the source of most dissatisfaction. Table 9 shows the bus service improvements requested by respondents ranked by popularity, with more frequent services on Sundays the favourite.

**Figure 12: 2019 Survey - Satisfaction Results**



**Table 9: 2019 Survey – Requested Improvements**

Improvement	% of Respondents
More frequent Sunday	13.2%
Cheaper Fares	13.0%
Contactless	12.7%
More frequent Evening	9.9%
More frequent Daytime	8.7%
Improved Punctuality / Reliability	7.5%
Later Buses	7.3%
Tap On/Off	6.0%
Earlier Morning Buses	5.9%
Friendlier Drivers	5.9%
Shorter Journeys	5.0%
Better Information	4.8%

## 6. Targets and Service Standards

### Journey times

6.1 There has been significant effort to improve punctuality but little attention to reducing journey times, many trips being of short duration. At peak times the general traffic flow speed in effect controls bus journey times, for which time is inserted in timetables. This follows through the day when buses tend to run slightly ahead of the timetable, recovering at timing points, particularly during the winter when there is far less tourism traffic. The Promenade in the summer costs considerable bus time, primarily due to tourism traffic, despite the variable message signage (VMS) pointing to early parking that is in operation. A bus lane proposed for part of this space would reduce journey times.

6.2 Operators have included significant congestion time in their timetables. The timetables can be systematically reviewed to identify where this has happened and it might be possible to recover that time.

6.3 The Council has produced designs for four initial bus lanes:

- The Promenade, Lytham Road – Chapel Street (northbound)
- Bispham Road, Salmesbury Avenue – Warbreck Hill Road (southbound)
- Talbot Road, Cecil Street – Devonshire Road (eastbound)
- Talbot Road, Mather Street – Devonshire Road (westbound)

The Council's Levelling Up Fund 2 bid included the two Talbot Road bus lanes and improved bus interchange in the town centre.

6.4 An upgraded traffic control focused bus priority system would help improve journey times where a bus lane cannot be achieved. There is therefore overlap with operator identified issues and the Council's bus priority proposals.

6.5 Operators identified the following pinch points that can be considered for improvements:

1. The Promenade, Lytham Road to Talbot Square (A584)
2. Approaches to Plymouth Road and Plymouth Road Roundabout (A586/A587)
3. Approaches to Devonshire Square (A583/B5124/B5266)
4. Approaches to Talbot Road/Devonshire Road junction (A586/B5124)
5. Approaches to Starr Gate junction (A584/A5230)
6. Warbreck Hill approach to Devonshire Road (B5265/B5124)
7. Counce Street/Grosvenor Street (linking A586 with A583/B5390)

6.6 Blackpool's small transport funding allocations and the significant demands upon them have prevented a comprehensive bus journey time improvement programme such as is now envisaged. The four proposed bus lanes would be the start of such a programme, improving bus priority over the course of time.



6.7 There is also pressure to reallocate road space to cyclists using physically segregated lanes and this will be challenging. Clearly cyclists would need to be able to use bus lanes, which need to be designed so that buses can safely pass cyclists.

6.8 The Blackpool road network is constrained and it will be a challenge to meet all space re-allocation demands. Modal shift from car will not occur immediately, unless road pricing or tight parking restrictions are introduced, which would have considerable impacts on Blackpool's delicate economy.

6.9 The network review has considered whether routes can be made more direct, reducing point to point journey times. However, this would result in bus stops being further from some peoples' homes.

6.10 If journey times on longer distance BTS routes such as the 7, 9 and 11 and the Stagecoach inter-urban services can be reduced significantly, the chances of encouraging bus commuting are enhanced. Inter-urban services do need to pass through inland villages, such as Freckleton (service 68) and Wrea Green (service 61), which makes them somewhat indirect. A daily commuting trip above 30 minutes is a serious disincentive to use bus, when the car is inevitably more direct.

### **Reliability**

6.11 Measures implemented to allow reduced journey times would also improve service reliability. This has been operators' priority over recent years, difficult to achieve in the light of road congestion and the considerable if temporary town centre works that have taken place.

6.12 The former BTS 14 route was separated into the 14 and 17 and the BTS 11 was separated into the 9 and 11 to improve service reliability. The BTS 7 survives passing over two borough boundaries.

6.13 Reliability is recognised as the first priority for users and possibly non-users. Without it modal shift will not be achieved. Punctuality on the Blackpool network is good, standing at 97% 'on-time' in 2020/21 but this, of course, reflects the situation where additional running time has been inserted to allow for predictable congestion.

### **Passenger satisfaction**

6.14 A baseline passenger survey is required and this would take place during 2023/24, to be repeated annually. Ambitious targets would be set.

### **Rationale for Overall Network Design**

6.15 There is a clear balance between network density and fleet efficiency, together with service frequency. It's important to hold fares down, particularly as non-users will seek value for money before adopting bus travel and may judge this on the basis of walk-up fares. Reducing frequencies will inevitably lose existing ridership and being seen to reduce frequencies will discourage modal shift, thus this trend does need to be reversed. Operators have undertaken to increase frequencies if supporting finance is made available. Driver

shortages have made some frequency reductions unavoidable, but new drivers are being recruited and trained.

6.16 Blackpool's north-south orientation, its narrow shape and the need for services to serve or pass through the town centre sited against the sea front, largely dictates the primary bus routes.

6.17 The bus network has built up incrementally over years managed by people who know the area and its economy intimately. Without subsidy, which has simply not been available, the gaps that do exist in a network that is run solely for profit, cannot be filled. A clear gap resulting from the lack of a service using the east Blackpool corridor and going via the hospital has been identified, a potential route that would be extended to serve the Airport Enterprise Zone (as it used to serve the business park). The network review has taken a comprehensive view of all factors.

6.18 Any network must focus on the trips that people need in order to maximise service quality and thereby ridership, and be amended as the physical economy of workplaces and other trip generators changes. New industrial estates, including the Airport Enterprise Zone have been sited on the borough's margins where land has been available. If under-provided with bus services, inevitably car-based commuting patterns become established and it will be difficult to reverse this to achieve modal shift if services are not improved. It is not good enough to just provide a bus service; frequency and time-span and where else this service goes in relation to other trip generators also needs to be considered. The town centre's location distorts the network, but it is a primary trip generator.

6.19 The need to provide the trips that are required and avoid relying on people to change bus, is tempered by the inability to structure an efficient commercial system within such a constrained road network as described above. This was the starting point for the network review that has taken place.

6.20 The Fylde Coast network is currently largely stand alone. If it is assumed that the current network is maintained, there is one corridor where coordination could improve service provision, between Blackpool, St. Anne's and Lytham with BTS 11 and Stagecoach 68 offering six uncoordinated buses per hour. These buses coordinated on a 10 minute frequency would offer the public a better service and this should be an aim of any partnership, together with liaison with LCC regarding measures in Preston to improve the reliability of service 68.

6.21 On other corridors:

- BTS 4 and Stagecoach 61 should be coordinated as much as is possible;
- The potential exists to coordinate BTS 1 and Coastliner 21 between Squires Gate and Cleveleys once the frequency of service 1 is restored;
- There are four services by three operators offering five buses per hour between Blackpool and Poulton-le-Fylde on four different routes – there must be potential here to review and seek a more optimal solution.

6.22 BTS has maintained some low-frequency services on a commercial basis for some time to maintain the network, but the fall in ridership post Covid lockdown, particularly on services heavily dependent on concessionary passengers, throws their continued operation into some doubt. To continue to support their operation, the Council would need additional funding outside its current budget, the alternative being gaps in the network and some areas being unserved.

6.23 Recommendations for new, amended and increased service frequencies must be supported by subsidy, over at least a five-year period. There has been sufficient competition in the Blackpool bus market to ensure that any viable commercial opportunity will have been taken up. Calculations must be based on winter ridership figures as summer, tourism-boosted figures, cannot be relied upon year on year.

6.24 A primary concern is the lack of an orbital service connecting dense areas of housing, including deprived estates, with job opportunities, both current and emerging. This was one of the rationales of the previous BTS service 16. The Airport Enterprise Zone is a primary concern, the typical tendered hourly service is unlikely to satisfy demands so a change of approach is proposed, using smaller vehicles to provide a higher frequency to match the core network. Demand Responsive Transport (DRT) options will also be considered further, as will diverting or extending existing services.

6.25 Consideration is being given to a further seasonal park and ride using the former Jet2 car park at Blackpool Airport off Squires Gate Lane (A5230).

#### **Settlement Hierarchy and Service Level Specifications**

6.26 Blackpool, although it has defined neighbourhoods, is effectively one large built-up area and it would be difficult to define 'settlements' within the borough's boundaries.

6.27 Service frequencies do need to be increased to stand any chance of competing with car's convenience. This means ideally no service with a frequency below two buses per hour (bph). Suggested frequencies are proposed in Table 10:

**Table 10: Proposed Service Frequencies (Based on September 2022)**

Service number	Route	Existing freq (day)	Target freq (day)	Existing freq (evening)	Target freq (evening)
	Blackpool Transport Services				
1	Fleetwood to Starr Gate via Promenade	1bph	2bph	NA	NA
2	Poulton to Blackpool Town Centre via Victoria Hospital	1bph	2bph	1bph	1bph
2c	Knott End to Blackpool via Poulton	2bph	2bph	1bph	1bph
3	Mereside Tesco to Cleveleys Park via Blackpool	2bph	3bph	1bph	1bph
4	Cleveleys to Mereside Tesco via Blackpool	2bph	3bph	1bph	1bph
5	Victoria Hospital to Halfway House via Town Centre	3bph	4bph	2bph	3bph
6	Mereside to Grange Park via Blackpool Town Centre & Layton	2bph	3bph	2bph	2bph
7	Cleveleys to St Anne's via Blackpool	2bph	3bph	1bph	2bph
9	Cleveleys to Blackpool via Bispham	2bph	4bph	2bph	3bph
11	Lytham to Blackpool Town Centre via St Anne's	3bph	4bph	2bph	3bph
14	Fleetwood to Blackpool via Layton	4bph	5bph	2bph	3bph
17	Blackpool Town Centre to Lytham (Saltcotes Road)	2bph	2bph	1bph	1bph
18	Blackpool Town Centre to Mereside Tesco via South Shore	1bph	1bph	NA	1bph
20	Staining to Blackpool via Victoria Hospital	Bus every 1.5 hrs, day only	1bph	NA	NA
	Stagecoach				
42	Lancaster - Garstang - Blackpool	1bph	2bph	NA	1bph
61	Preston - Blackpool via Clifton, Kirkham, Wrea Green	1bph	2bph	1bph	1bph
68	Preston - Blackpool via Freckleton, Warton, Lytham, St Anne's	3bph	4bph	2bph	2bph
	Coastliner				
21	St Anne's - Pleasure Beach - Tower - Gynn Square - Cabin - Norbreck - Cleveleys	2bph	2bph	NA	NA
24	Fleetwood - Cleveleys - Poulton	2bph	2bph	NA	1bph Vic Hosp.
26	Marton Mere Holiday Village - Tower - Promenade - Pleasure Beach	1bph	1bph	NA	NA
	Preston Bus (for LCC)				
76	Blackpool (Abingdon St) - Poulton - Singleton - Weeton - Kirkham - Wrea Green - Warton - Lytham - St Anne's	1bph	1bph	NA	NA

## Local Branding and Promotion

6.28 All operators have adopted their own vehicle and corporate branding and the Council would not seek to influence this. Bus stops and shelters have received Blackpool Council branding using the corporate colour palette. This could be reviewed and a new design approach taken, using the Council's in house design team. A real time public information totem for the new railway station tramway terminus will use the Council corporate colours.

6.29 The need to promote public transport travel urgently, particularly following the pandemic's ridership impacts, means that the Council needs to pursue this as part of its transport and its climate change policy plans. Branding of material produced would use the corporate palette but could be varied during design to maximise its effectiveness. If future funding was allocated to the Council, branding guidance laid down by DfT would be followed.

6.30 Losing sustainable travel promotion and particularly travel planning capacity, due to cuts, has meant this agenda being neglected for some time. The climate emergency has changed this position. However, it is now important that the Council supports its operator partners' promotion efforts on a network basis, pointing out the links between more sustainable transport modes, in this context particularly its tramway and heavy rail.

## Bus Stop Infrastructure

6.31 The bus shelter estate requires refurbishment and action to remedy this situation has commenced, using Local Transport Plan (LTP) resources and a management contract approach for some of the advertising shelters. Care is being taken to ensure that stops are to standards set out in accessibility guidelines under the relevant legislation. There are also opportunities for innovation and ensuring the shelters are made and operate in a more environmentally friendly way.

6.32 A rolling shelter replacement programme is required, preferably ensuring that no shelter is older than 10 years. This would also allow the latest advertising technology to be adopted, maximising revenue from this source. Advertising alone cannot fund such a rolling programme and LTP resource is insufficient for this purpose, although 'one-off' exercises to remedy a particular situation can be managed. Thus if the shelter estate is to be recovered within an appropriate two year programme, additional funding will be required.

6.33 Shelters would be the priority, particularly as many are advertising shelters, but stops also need to be reviewed. Many bus stop flags are mounted on lamp posts, which has the advantage of minimising street clutter, which often emerges as a community priority. Stops in relatively outlying areas with low service frequencies would benefit from basic shelters. These structures offer options to display timetable and promotional information. Quick response (QR) codes will start to be applied to stops and shelters shortly, giving people access to Real Time Information (RTI) for their local stops via their smartphones. Ideally there should be:

- an up-to-date timetable at every stop;

- consideration given to provide route and network connections maps at major stops; and
- fares information at major stops.

### **Real Time Information**

6.34 QR codes are part of a suite of real time information (RTI) measures. The Council has upgraded two display screens at Victoria Hospital to provide RTI. A further screen has been installed for the town centre bus hub in Market and Corporation Street. An RTI information totem will be provided at the new tramway terminus. Facilities will have the capacity to provide community information or carry revenue generating advertising.

6.35 Operators' smartphone apps provide RTI for their own services on a stop by stop basis. QR codes will offer this multi-operator, avoiding switching between a potential four apps. BTS now also has a bus tracking facility available on its website and App and a similar App-based facility is available for Stagecoach.

### **Accessibility**

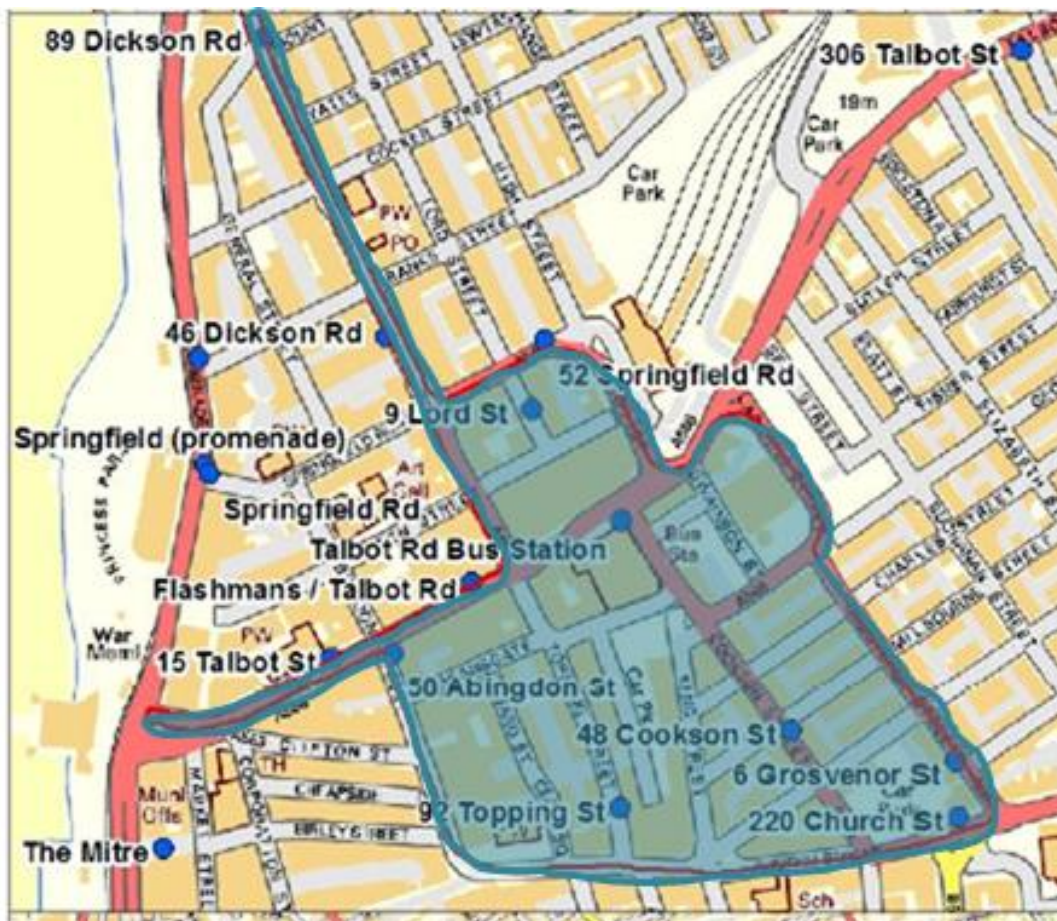
6.36 With additional funding, a rolling upgrade programme to improve Blackpool's bus stops and shelters will be progressed. As a rolling programme is implemented, the process will ensure that stops included meet accessibility criteria.

### **Air Quality / Decarbonisation - Local Position Statement**

6.37 Blackpool has one central Air Quality Management Area covering the Talbot Gateway around North Station and the area immediately to the south as shown in Figure 13. This includes major bus corridors and reduced emissions from buses would assist with cleaner air. The Council is currently in the process of reviewing air quality data and developing a new air quality strategy for the town.



Figure 13: Air Quality Management Area



6.38 With 25% of greenhouse gas emissions attributable to transport nationally, it is imperative that this is addressed locally. The Council's climate emergency strategy identifies modal shift from car as an objective, supported by the Local Plan and Local Transport Plan. A small team including two dedicated graduate officers has been employed to assume this agenda, one of whom would join the EP Management Board. A cross-departmental group, including transport specialists, means the issue is being addressed at a corporate level. The successful ZEBRA fund bid, which means electric buses on the Blackpool streets by 2024, has moved this agenda forward considerably.

6.39 The ZEBRA scheme will provide 115 zero emission buses (ZEBs), 58 single decks and 57 double decks. These will be provided with charging infrastructure. The depot will be refurbished to accommodate the new vehicles. Total scheme cost will be approximately £70m for all parts of the project, supported by £19.6m Government grant. New vehicles will be of an extremely high specification, intended to provide superb customer service and contribute to both improving Blackpool's air quality and reducing local greenhouse gas emissions. The project, together with an electric tramway and electrified railway to Blackpool North, places Blackpool at the forefront of the national transition to a decarbonised public transport system. It will be a vehicle to promote bus travel to current non-users.

6.40 To inform the Council's strategy and the public's priorities, a climate assembly of interested parties was convened, which cited the following transport priorities:

- The Council should commit to public transport being the primary choice for getting around and into the town by 2022 by making it more accessible, frequent and less expensive;
- Become a pedestrian and cycling-friendly town by 2023;
- Implement an ultra-low emissions zone in the town centre by 2027, charging vehicles that are not electric for access;
- Increase the use of electric vehicles by:
  - encouraging businesses to increase the availability of charge points
  - reducing parking charges in the town centre for EVs
  - introducing a fully electric bus fleet
  - supporting and rewarding taxi companies for switching to EV fleets;
- Other options to encourage modal shift:
  - Car sharing schemes;
  - Public transport vouchers;
  - Season ticket loans

These lend considerable support to the BSIP's objectives. Further third party involvement will be sought throughout the BSIP process and when the Enhanced Partnership (EP) is in place. Given buses' vital economic role, business groups such as the Blackpool Business Leadership Group (letter of support appended) and Business Improvement Districts will be asked to support the Partnership. Voluntary organisations such as the Civic Trust, can also assist. There are other actors beyond the Council that can play a big role in promoting bus.

6.41 The Council has committed itself to a climate emergency agenda and has assembled a team to take this forward. Nationally 25% greenhouse gas emissions are from transport. Naturally all modes emit some greenhouse gases, but those from the internal combustion engine dwarf that from other propulsion systems. The recent Intergovernmental Panel on Climate Change (IPCC) report adds considerable urgency to this agenda, policy makers are now faced with a crisis situation. Local multi-sector actors can lead, if the necessary powers and resources are available.

6.42 This bus plan notes that simply transferring to electric cars is unlikely to be the climate change answer. It leaves congestion, particulate generation due to the recognised Oslo effect, effect on the public realm, road safety and public health issues remaining. Not to mention harmful materials used in manufacture and the difficulties of scrapping EVs. Also land take for parking continues. Modal shift to bus addresses these issues, using resources in a much more efficient manner than transition to EV cars. New mass electric transit systems would be more modal shift effective, but far more expensive initially than a bus based approach.

6.43 Operator partners have plans to transition to EV buses from the next purchase cycle, discussions with vehicle manufacturers having been held. The successful ZEBRA bid will



enable the entire BTS Euro 6 fleet to be replaced with state of the art EV buses over three years. These vehicles would significantly cut the remaining greenhouse gases and eliminate NOx/SOx emissions from the largest Blackpool bus fleet. Their specification would be such that a concerted promotion and marketing campaign could achieve significant modal shift from car.

## **7. Delivery of Improvements**

### **Key Corridor Improvements**

7.1 Key corridors should have 4 buses per hour (bph) or preferably 6bph daytime frequencies. Evening frequencies should be up to 3bph. As mentioned above, to achieve modal shift the partnership needs to be looking at 2bph frequencies minimum.

7.2 Through engagement and consensus, those key corridors will be defined and priorities identified for improvement, e.g. more Sunday services. The A584, A586, A5099 and B5262 have already been identified as key corridors. Any need for bus rapid transit on these corridors will be kept under review.

### **Bus Priority (Including Measures in the Neighbouring Authorities)**

7.3 Measures in neighbouring authorities, in this case LCC providing transport management in Fylde and Wyre boroughs, are not under Blackpool Council's control, but opportunities will be discussed with LCC. Agreement on prevailing cross-border frequencies will be necessary.

7.4 LCC has been successful in being awarded BSIP funding to make significant bus infrastructure improvements on the route covered by services 61 and 68 between Preston City Centre and Lea. This will aid punctuality of the two services.

7.5 Four new bus lanes have been proposed and their locations are listed above. These would provide benefit for bus passengers in reducing journey times and improving reliability. They would be formative steps in transforming the Blackpool network to one that is bus performance focused.

7.6 The Council will continue to appraise traffic control-based bus priority options. Ticketer ticket machines now in use in Blackpool have been promoted on the basis that they will interact with traffic light control devices. This would enable bus services to be helped in congested traffic, maximising reliability.

7.7 Bus lane enforcement cameras have been deployed, excluding private vehicles from the Market Street/Corporation Street bus hub area. This will be the start of a wider town centre programme and further funding will be sought for this. Cameras will provide the enforcement capacity that has always been lacking. They will help keep bus services punctual and reliable.

### **Rural Cross-boundary Network Improvements**

7.8 Blackpool is a largely urban area, although areas towards the eastern boundary have lower densities for example near Marton Mere and its surrounding urban fringe. Services operated by BTS and Stagecoach serve the Fylde Coast hinterland, much of which is rural. Of

most relevance are the Stagecoach services that serve rural areas accessed from the A586, A6, A583 and A584 corridors. For these key routes, the Council supports LCC’s Superbus proposals.

**Covid Impacts – Commercial Viability/Supported Bus Needs**

7.9 Covid-19 and its associated restrictions had a significant impact on public transport use. Continuation of the bus network has been supported by dedicated external funding since April 2020. The tramway closed completely for a period in 2020 and has received separate financial support from DfT since but its use has recovered well. Fare paying bus ridership has recovered, despite service cuts due to driver shortages and working pattern changes, although concessionary travel lags behind. The tramway has experienced the highest recovery rate of any UK light rail system at 84% of pre-Covid numbers.

7.10 This may be on the basis that existing bus user groups were affected by lockdown, but their working patterns remained unaffected. Working patterns among non-user groups may have changed more significantly and home working would reduce the demand for bus commuting. On the other hand, such working makes it less attractive to bear a car’s fixed costs.

7.11 Concessionary travel finance arrangements and reimbursement advice have been reviewed at a Government level and the Council has worked with this through the NoWcard ENCTS partnership. The partnership is now reviewing the concessionary scheme in readiness for the 2023/24 financial year. Concessionary spend for the Council in 2020/21 was £3.8m.

7.12 Reflecting Blackpool’s status as a major visitor attraction, the Council dedicated £1.4m to boost the return of visitors and set up a Tourism Business Improvement District. In this, it has been very successful and achieved visitor numbers in excess of pre-Covid numbers.

7.13 Table 11 shows numbers on Blackpool sea front are at no less than 63% above 2019 figures in 2021, while Table 13 indicates rail arrivals almost returned to pre-Covid levels in 2021; July-only figures for 2022 show figures 22% above pre-Covid numbers. Conversely in Table 12, there is not a commensurate increase in car parking, the implication being that car occupancy is much higher and there is an increase of visitors by coach. Equivalent figures for 2022 are not available.

**Table 11: Blackpool Footfall (August Figures)**

Year	Town Centre	Sea front
2019	5,481,000	6,665,000
2020	4,668,000	7,386,000
2021	6,911,000	10,851,000
change 2019-20	-26%	+11%
change 2019-21	+26%	+63%

**Table 12: Blackpool Use of Car Parking (April - August Figures)**

Location	2019	2020	2021	change 2019-2020	change 2019-2021
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Off Street	482,251	270,322	431,802	-44%	-10%
On Street	193,013	123,285	194,347	-36%	1%
Total	675,264	393,607	626,149	-42%	-7%

**Table 13: Blackpool Inbound Rail Passengers (April - August)**

Year	Arrivals	July Only
2019	593,000	127,000
2020	181,000	57,000
2021	573,000	137,000
2022		155,000
change 2019-20	-26%	-55%
change 2019-21	-3%	+8%
Change 2019-22		+22%

### Multi-operator Tickets/Fares Initiatives/E-vouchers

7.14 Multi-operator tickets will only be introduced following further discussion and agreement with LCC and operators. Government is now working on a platform to enable new ticketing models. Under the Lancashire BSIP funding a pilot scheme is to be introduced on the Fylde Coast involving mutual ticket acceptance, harmonised fare zones and a consistent reduced fare offer for under 22s.

7.15 Perception of the cost of group travel would be a challenge, given where fares stand against taxi tariffs. This has always been an issue. Family and group tickets are available, but it seems likely that many non-users are unaware of these and assume multiple walk-up fares must be paid. Opportunities should be taken to market these options and choices.

7.16 The main phases of Government support for buses during the pandemic were conditional on there being no fares increase, a situation that lasted around two years. Fares thus have lagged behind cost increases and operators have needed to introduce substantial fare increases in 2022, particularly given the high level of inflation.

7.17 The products that were available in September 2022 are shown in Table 14. It should be noted that the age limit for a young person is 22 on BTS but 19 for Stagecoach but that Stagecoach offers further tickets covering a wider area.

**Table 14: Saver Tickets Available Across the Local Area**

Company	Age group	Daily	Weekly	Monthly	Group ticket options
BTS (inc. tram)	Adult	£6.20	£17.50	£62.50	24 hr family (5 people) - £15.50 24 hour group (4 adults) - £18.50
	Young person	£4.20	£14.50	£52.00	
Stagecoach	Adult	£4.50	£15.00	£56.99	Lancs group day rider (4 people) - £17.50
	Young person	£2.30	£7.50	N/A	
Coastliner	Adult	£5.50	£15.00	£45.00	N/A
	Young person	£2.70	£8.00	£25.00	

7.18 Young persons, post-16, fares need holding right down so that driving is less attractive. A scholars' pass needs to be maintained, in partnership with educational establishments.

Blackpool and the Fylde College has a bus pass arrangement in place for households with a gross income below £30k pa.

7.19 Products linked to company travel plans and switching from car travel would be effective as they would be a positive response to questions that prospective new bus riders might ask. These would create almost all new revenue, therefore their price should be held right down.

7.20 There is already a good ticket product range available, many purchasable through the operator apps. These can cut bus travel costs dramatically, season tickets for example. However, there is a need to market these effectively. It's important to ensure that national ticketing schemes that might be brought in are not inferior to local arrangements.

7.21 Blackpool has a digital strategy for greater social inclusion which chimes with BTS' ability to issue e-vouchers that offer discounted bus tickets. In this way people can be assisted to access work and education opportunities. The vouchers could be funded by the Council to directly benefit those people who have the greatest financial need. In addition, the system could be developed to create travel maps from home to destinations because the tickets' QR codes will be readable by buses and trams. An E-voucher scheme could also be used to provide discount on bus fares for first time users to encourage the car to be left at home. E-vouchers also could be used for tourists staying in Blackpool and provided by B&Bs and hotels.

7.22 The Council is in the process of employing a Public Transport Officer, part of whose role would be to deliver bus ridership promotion initiatives, in cooperation with communications and climate emergency colleagues. Survey work is needed, but it is very likely that many individuals and companies are unaware of the bus services and ticketing products that are available to them.

### **Evening and Weekend Services**

7.23 Weekend traffic volumes have grown over recent decades, particularly on Sundays as Sunday shopping has become established in people's routines. This should provide a ready market for bus and indeed Saturday frequencies are maintained. However, reduced Sunday bus demand is the reality. Saturday evening offers an early evening 'going out' leisure market, but group travel using hackney/private hire offers stiff competition. Last buses could be timed for pub closing times but that market does not seem to emerge, many people going on to later closing venues.

7.24 The Council would favour Saturday frequencies being maintained given the level of retail and leisure activity there is on this day, giving a viable alternative to car travel. The Sunday market needs to be researched to identify passenger growth opportunities. Sunday traffic volumes are such that there should be an increasing bus market, if the correct market niches can be identified and yet frequencies are reduced. Service start and finish times might be adjusted. An incremental approach to frequencies needs to be adopted as demand emerges. Most of the Blackpool hospitality industry is open on Sunday, together with an increasing amount of retail. However, this is not universal and a similar bus demand to a weekday will be unlikely to emerge.

7.25 Sunday bus frequencies should be maintained and the situation kept under review with frequent market research. It should be noted that the tram is well used on Sunday, particularly during the tourist season.

### **Easily Accessible Publicity and Information**

7.26 There have been few resources for Council bus promotion work and this has been left to operators to pursue. Concerted long-term programmes rather than one-off exercises are required. The climate emergency and anti-obesity strategies offer further opportunities to promote active travel, including public transport.

7.27 The Council website and VisitBlackpool, together with the Council's considerable social media presence offer outlets for bus promotion information. Such promotions could be joint campaigns with operators through the EP or Council campaigns for public transport generally.

7.28 The tram platform information totem and bus hub screen are new means of disseminating public transport information. Messages need to stress value for money fare products, new vehicles, new or amended routes and generally how bus trips can be substituted for car use. A programme of screens is to be rolled out, for all operators' services.

7.29 Operators have conducted their own promotion campaigns and this will naturally continue. Operator apps are effective and already offer RTI and ticket purchasing facilities. QR codes will complement these. It's important to keep non-smartphone users' needs in view, there being a continuing role for paper timetables and maps. Network identity needs to be strengthened by including all operators own products.

### **Integration with Other Modes**

7.30 Blackpool has no control over its rail arrival/departures pattern. It is not always easy to match bus and tram departure times to the rail services because there are no arrivals for notable periods.

7.31 The new tramway extension will provide close to seamless rail transport to Bispham and crucially the economically vital Pleasure Beach theme park. High frequencies on the existing coastal tramway alignment mean that easy interchange for continuation trips from these points is available. A more even rail arrival/departure pattern would benefit the tramway extension greatly.

7.32 Rail passengers will pass through a refurbished, level access subway to reach the tramway terminus. For the majority of rail passengers a tram will be waiting. An arrangement between BTS and Northern Railway means that through ticketing from rail to bus/tram is available and can be promoted.

7.33 There is a long-established PlusBus ticket for Blackpool available based on either North or South stations. This covers an area highlighted in Figure 14. Tickets are valid on all bus services and the tramway at a discounted rate of £4 per day. Weekly and monthly season ticket versions are also available which are of greater utility to Blackpool residents.

**Figure 14: Blackpool PlusBus Area**



7.34 Part of the National Cycle Network links North Pier to Fleetwood Docks on the coast. E-bikes are available to hire on Talbot Road near to North Station and the public transport hub, and on Anchorsholme Lane to the north of Bispham. Improved walking and cycling links featured in Blackpool’s Levelling Up Fund 2 bid. If the bid is successful, public transport and active travel in the Central Business District will be better integrated.

**Passengers’ Charter – Commitment and Key Provisions**

7.35 A Passengers’ Charter has been drafted and will be finalised in liaison with LCC before being brought into operation with the Enhanced Partnership. It addresses the following points:

- a) Responsibility;
- b) Channels for comments and complaints;
- c) Standards for information supply and
- d) Targets for responding honestly and individually.

It outlines aims in relation to:

- Quality of service, infrastructure, information and vehicles;
- Safety at bus stops and on vehicles;
- Reliability;

- Cleanliness and presentation of vehicles and bus stops, particularly after enhanced cleaning was achieved during the pandemic;
- Environmental targets; and
- Accessibility of the service and of information, including for those without digital access.

It will also include a refund promise or mechanism following failure to deliver and a 'get you home' promise if last journeys fail to run. Ways to achieve further communication and communication with bus users regarding the charter and its results, will be sought.

### **Passenger Safety and Customer Relations**

7.36 Passengers need to feel safe both during their journey and at the start and end of their journey. Partners will endeavour that during the early years of the Enhanced Partnership:

- All vehicles are fitted with CCTV.
- A survey is undertaken of bus stops to ensure that:
  - There is adequate lighting including the surrounding area.
  - There are suitable walking routes where stops are away from the housing or facilities they serve.
  - There is CCTV coverage in the town centre, where possible.
- All bus stop shelters that are damaged are replaced or repaired to avoid the prolonged impression of neglect.

7.37 As part of the Passengers' Charter the Council will work with bus operators to ensure a consistent level of customer service training for frontline staff. This not only includes drivers but also those who come into contact with members of the public directly or via phone, e-mail, etc.

### **Role of Community Transport Services/Operators**

7.38 The Rideability service provides transport for mobility challenged persons using specialist vehicles. This has operated satisfactorily for many years, although finance has been an issue. Aside from this, there has been no history of volunteer-led community transport in Blackpool, principally because in a small, urban area local bus operators are able to provide the majority of the trips required and taxi trips are more affordable.

7.39 The Rideability service comprises:

- Five dedicated vehicles 08:00-16:00 Monday-Friday
- One dedicated vehicle 08:00-15:00 Saturday
- Six drivers – (Five Monday-Friday plus one Saturday only) plus a casual fleet driver pool (shared with other services).

Vehicles are operated under s19 permits and are relatively new acquisitions. There is a flat fare of £1 per journey for disabled passengers and £2.30 for older passengers who are NoWcard holders, giving a 50% discount. New demand and membership is now emerging and the NHS has promoted the service. The areas immediately adjacent to Blackpool are



served by the Wyre and Fylde Dial-a-Bus funded by LCC but do not offer cross-boundary trips into Blackpool.

### **Airport Enterprise Zone**

7.40 As identified, there is a clear transport deficit between new employment being generated at the Airport Enterprise Zone and Fylde Coast residential areas including Grange Park and Mereside housing estates. Subject to funding, it is proposed to create a new orbital service linking to Victoria Hospital and the Airport Enterprise Zone. This employment and health connectivity focused route would be BSIP funded to run frequently until commercially viable. Also, extension or diversion of services to serve the enterprise zone is being considered.

### **Role of Taxis**

7.41 Normally there is an adequate supply of both hackney carriage and private hire vehicles to meet market demand, but the pandemic reduced demand, and in parallel to bus, there has been a shortage of drivers, with former taxi drivers attracted by the switch to parcel delivery work. Taxi's role in supporting bus and other more sustainable transport modes is recognised within the LTP process. Fuel prices may affect services, but a good number of EV cars and hybrids are now in use as private hire vehicles and hackney carriages.

## **8. Reporting and Governance**

### **Forums for Ongoing Discussion**

8.1 The Blackpool Bus Operators' Forum will be replaced by the EP Management Board to meet two monthly within the agreed terms of reference. The Council will provide secretariat for this Board.

8.2 Opportunities to contact the non-user public will be sought through the ongoing climate assembly process. One-off opinion surveys might be commissioned.

### **Six-monthly Performance Reporting**

8.3 The BSIP/EP will require operators to provide information to assemble a response to an agreed performance indicator list, derived from the EP's operator requirements. Blackpool Council will design the spreadsheets required and coordinate data collection and collation. The results will be posted on the Council's website. A means of involving bus users in the performance appraisal process will be sought.

## **9. Proposed Calls on Future Funding**

9.1 In addition to needing funding to support the continuation of the existing bus network, there is likely to be a need for further Government support in the following areas:

- Network improvements; new and enhanced services.
  - The Council wishes to enhance frequencies on the main corridor services to achieve modal shift and make bus the first choice for local trips both within Blackpool itself and to and from the wider Fylde Coast.



- It will support LCC and the operators in seeking improvements to inter-urban services linking Blackpool to Lancaster and Preston.
- The Council has identified a clear network gap in service provision on the eastern corridor linking residential areas to the Airport Enterprise Zone and Victoria Hospital.
- Bus stop/shelter enhancements.
  - This includes not only new and replacement facilities but also revenue funding to adequately maintain and clean the infrastructure.
- Promotion and Real Time Information.
  - To build on the operators' own information systems and provide up to date information. Although the bus network is dominated by BTS there is a need to promote the network as a whole and to promote money-saving fares and tickets.
- Ticketing reform and fares support.
  - The Council wishes to maintain fares at the lowest sustainable level.
  - It wishes to offer discounted fares to young people aged 16 - 22 to maintain their 'bus habit' and move away from automatic acquisition of a driving licence.
  - The Council's aim is for multi-journey tickets to be available on any bus and not limited to any one operator.
- Bus priority, for better punctuality and reliability.
  - The potential for four sections of bus lane has already been identified and the operator partners have identified other pinch points which cause delay.
- Bus facility camera enforcement.
  - To expand on those already installed to police bus priority measures.
- Marketing.
  - To include public transport in Blackpool alongside the marketing of its other attractions.
- Staffing and support, to implement, promote and monitor the Enhanced Partnership.
  - A new role of public transport officer will be created at the Council to promote the activities of the EP and liaise with other appropriate stakeholders, including establishing user consultation and performance appraisal systems.

## 10. Overview Template

Name of authority:	Blackpool Council
Franchising or Enhanced Partnership:	Enhanced Partnership
Date of publication:	November 2022
Date of next annual update:	October 2023
URL of published report:	<a href="https://www.blackpool.gov.uk/Residents/Parking-roads-and-transport/Transport/Transport-policy.aspx">https://www.blackpool.gov.uk/Residents/Parking-roads-and-transport/Transport/Transport-policy.aspx</a>

Targets	2019/20	2020/21	2025/26	Description of how each will be measured
Journey time	N/A	18 minutes	17 minutes	DfT's average length of journey at BTS' average speed
Reliability	87.6%	86.7%	90%	Operators' data
Passenger numbers	8.2 million	3.3 million	9 million	Operators' data
Average passenger satisfaction	90.3%	93.3%	96.0%	Satisfaction surveys

Delivery - Does your BSIP detail policies to:	Yes/ No	Explanation
<b>Make improvements to bus services and planning:</b>		
<i>More frequent and reliable services</i>		
Review service frequency	Yes	Review of all services undertaken; low evening frequencies on all services, including intra-urban; also low frequencies on Sundays. Aim to increase frequencies on core corridors.
Increase bus priority measures	Yes	Proposals for four bus lanes (two in LUF2 bid) and vehicle detection/traffic control systems at key junctions to improve punctuality and reliability.
Consideration of bus rapid transport networks	Yes	Blackpool's coastal tramway complements the local bus network and is being extended to Blackpool North railway station. Any need for bus rapid transit on key corridors will be kept under review.
<i>Improvements to planning / integration with other modes:</i>		
Integrate services with other transport modes	Yes	Ensure bus - tram and bus/tram - rail links are publicised. New public transport interchange on Talbot Road in LUF2 bid.
Simplify services	Yes	Co-ordinating frequencies on multi-operator corridors.
Review socially necessary services	Yes	Create a new orbital service linking to Victoria Hospital and the Airport Enterprise Zone.

Invest in Superbus networks	Yes	Support LCC's development of a Superbus network for the inter-urban services that connect Blackpool to Lancaster and Blackpool to Preston.
<i>Improvements to fares and ticketing:</i>		
Lower fares	Yes	Co-ordinating young person fares, making group and corporate travel attractive. Focus on locking people in with easy to purchase and renew season products. Also do more in terms of advertising the good value bulk ticketing (weekly/monthly tickets).
Simplify fares	Yes	Mutual acceptance of tickets, including co-ordinating fares for all, particularly young people, common zonal structure.
Integrate ticketing between operators and transport modes	Yes	Develop a ticketing offer for the Fylde Coast in association with LCC and operators.
<b>Make improvements to bus passenger experience:</b>		
<i>Higher spec buses</i>		
Invest in improved bus specifications	Yes	To standardise the quality of vehicle offered and match what is already provided by Blackpool Transport. Electric vehicles expected after successful ZEBRA bid.
Invest in accessible and inclusive bus services	Yes	To provide more links to health and employment sites. Ensure information is easily accessible.
Protect personal safety of bus passengers	Yes	CCTV on vehicles and covering town centre bus stops. Ensure stops and surrounding areas are well lit at night.

Improve buses for tourists	Yes	Bus routes connect to visitor attractions, but need to be more extensively promoted.
Invest in decarbonisation	Yes	Introduce ZE vehicles through ZEBRA fund. Support other operators upgrading to Euro 6 engine rating.
<i>Improvements to passenger engagement:</i>		
Passenger Charter	Yes	To work with local operators and LCC to create an easy to understand Passengers' Charter.
Strengthen network identity	Yes	Upgrading Blackpool Transport's map to include other operators; create an information hub. New RTI will also be multi-operator.
Improve bus information	Yes	Ensure all bus timetables and fares information (paper, online, on App and at stop, including RTI) are of a high and consistent standard.
<b>Other:</b>		
Other	Yes	Co-ordinate bus service change dates with LCC.

**Appendix – Letters of Support:**

- Blackpool Business Leadership Group (to add)
- Stagecoach in Cumbria and North Lancashire (to add)

(other letters awaited)

<b>Report to:</b>	<b>EXECUTIVE</b>
<b>Relevant Officer:</b>	Alan Cavill, Director of Communications and Regeneration
<b>Relevant Cabinet Member :</b>	Councillor Mark Smith, Cabinet Member for Business, Enterprise and Job Creation
<b>Date of Meeting:</b>	7 November 2022

## INVESTMENT ZONES – EXPRESSION OF INTEREST

### 1.0 Purpose of the report:

1.1 This report is to update the Executive regarding the details of the Government’s new Investment Zone initiative (launched 2 October 2022), and to outline the Expression of Interest (EOI) response to Government (the deadline for which was 14 October 2022), which includes an Investment Zone with two geographical areas incorporated in line with the guidance released. This is ahead of a more detailed application process to be pursued following a hoped for successful Expression of Interest stage.

### 2.0 Recommendations:

2.1 To note the details of Government’s Investment Zone initiative.

2.2 To endorse the Blackpool’s Expression of Interest agreed by the Chief Executive after consultation with the Leader of the Council, noting that this submission was ahead of a potential more detailed application process.

2.3 To note that the Executive will receive a further report in respect of the Government response to the Expression of Interest and when greater clarity is received on next steps.

2.4 To authorise the Head of Legal Services to enter into any contracts as are necessitated by a successful Expression of Interest approval and required before the approval of the report outlined at 2.3.

### 3.0 Reasons for recommendations:

3.1 The Investment Zone designation would provide the potential for significant long term benefits to Blackpool’s local economy, particularly around job creation and investment and provides the Council with a vital opportunity “to maximise growth and opportunity across the

Blackpool”.

3.2 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.3 Is the recommendation in accordance with the Council’s approved budget? Yes

**4.0 Other alternative options to be considered:**

4.1 With the short timescales allowed for this (with paperwork only released on 2 October 2022 and with Expression of Interest returns required by noon on Friday 14 October 2022) a rapid decision making process has had to be undertaken by Council officers after consultation with the Leader of the Council. The two locations incorporated are deemed the best candidates for success at this time, following discussions with Government officials and the published guidelines, with the highest potential of activity coming forward in the required timescales. Alternative areas have been considered and included as potential “areas of future expansion” including the inner areas of Claremont and Waterloo to allow for the potential for expansion in future discussions with Government assuming the Council is successful in this first stage.

**5.0 Council priority:**

5.1 The relevant Council priority is: “The Economy: Maximising growth and opportunity across Blackpool”.

**6.0 Background information**

6.1 On 23 September 2022, UK Government announced its Investment Zone concept as part of its Growth Plan, including a list of areas already engaged with the Department for Levelling Up, Housing and Communities (DLUHC), which had been outlined as potential host sites for Investment Zones – this list included Blackpool. On 2 October 2022, the government circulated guidance to Mayoral Combined Authorities (MCAs) and Upper Tier Local Authorities (UTLAs) that allowed them to submit an Expression of Interest to DLUHC, outlining potential Investment Zone sites and providing an opportunity to outline growth potential. The closing date for the submission of Expressions of Interest was 14th October 2022. <https://www.gov.uk/government/publications/investment-zones-in-england-expression-of-interest> .

6.2 The government envisages that Investment Zones will be one or more specific sites within an Mayoral Combined Authorities or Upper Tier Local Authorities where a variety of tax, regulatory innovations and flexibilities, and planning simplifications will apply within those site’s boundaries.

There is a strong expectation that Investment Zones will bring forward additional



development, and that they bring forward a mix of both commercial and residential development. Sites may be aligned with existing local growth strategies and transport plans. Sites that already have a masterplan, development order or outline permission could be considered by Mayoral Combined Authorities and Upper Tier Local Authorities as a potential Investment Zone, as could sites where planning consents are not yet in place. Development sites where planning simplifications apply may be co-located with, or separate to, tax sites, depending on what makes most sense for the local economy.

- 6.3 When proposals come forward for Investment Zones, they could benefit from a liberalised planning process. For developments in the early stages of planning, and to encourage new development to come forward, there will be a new faster and more streamlined consent to grant planning permission. This consent will reduce many of the burdensome requirements which has made the planning of large sites slower and more complex than it should be, to enable developers to bring forward good quality development which responds to the market. Key planning policies to ensure developments are well designed, maintain national policy on the Green Belt, protect our heritage, and address flood risk, highway and other public safety matters - along with building regulations - will continue to apply. Where relevant, a development corporation or a dedicated delivery vehicle could be established, providing it does not slow down development, but funding for these would have to be found by the Mayoral Combined Authorities or Upper Tier Local Authorities in question.
- 6.4 Specified sites in England could benefit from a range of time-limited tax incentives over 10 years. The tax incentives under consideration are:
- **Business Rates** – 100% relief from business rates on newly occupied business premises, and certain existing businesses where they expand in English Investment Zone tax sites. Council’s hosting Investment Zones will receive 100% of the business rates growth in designated sites above an agreed baseline for 25 years.*(nb this is the model that currently applies to Blackpool Airport Enterprise Zone and its extension will be explored, if successful)*
  - **Enhanced Capital Allowance** – 100% first year allowance for companies’ qualifying expenditure on plant and machinery assets for use in tax sites.
  - **Enhanced Structures and Buildings Allowance** – accelerated relief to allow businesses to reduce their taxable profits by 20% of the cost of qualifying non-residential investment per year, relieving 100% of their cost of investment over 5 years.
  - **Employer National Insurance contributions relief** – zero-rate Employer NICs on salaries of any new employee working in the tax site for at least 60% of their time, on earnings up to £50,270 per year, with Employer NICs being charged at the usual rate above this level.
  - **Stamp Duty Land Tax**– a full Stamp Duty Land Tax relief for land and buildings bought for use or development for commercial purposes, and for purchases of land or buildings for residential developers.
- 6.5 The Government wants to back local leaders to ensure that their Zones can innovate, and have the infrastructure and skilled workforce they need. The full offer the Government will

be able to make will depend on discussions with Mayoral Combined Authorities and Upper Tier Local Authorities about the requirements of their Investment Zone. Some potential infrastructure and development benefits that may be considered include:

- **Wider support for local growth:** for example, through greater control over local growth funding for areas with appropriate governance. Subject to demonstrating readiness, Mayoral Combined Authorities hosting Investment Zones will receive a single local growth settlement in the next Spending Review period.
- **Strategic direction over affordable housing fund:** including how it is used, with flexibility to acquire and regenerate derelict and empty housing consistent with the strategic aims of the fund.
- **Prioritised access to infrastructure funding:** for example, this could potentially include the remaining circa £1.3 billion Brownfield Infrastructure Fund where additional development can be delivered at pace.

6.6 Further details regarding provisions and mechanisms for delivery will be given in discussion with Mayoral Combined Authorities and Upper Tier Local Authorities who come forward. Broad themes for Investment Zones are:

- **Potential to increase long-term UK economic growth** for example through addressing housing need, unlocking commercial sites, or attracting inward investment.
- **Local capacity and capability** for example (but not limited to) the presence of a Mayoral Combined Authority, willingness to use development corporations, and places which have the ability to trial new policies.
- **Readiness to deliver Investment Zones** in order to generate economic growth in short order and address the ongoing crisis.
- **Alignment with other significant investments** such as HS2 rail stations to ensure critical mass and greater growth opportunities.

The Government's expectation for Mayoral Combined Authorities, and Upper Tier Local Authorities where there is no Mayoral Combined Authority - who will work in partnership with their relevant constituent or district councils - coming forward with proposals in this Expression of Interest period was that, as an absolute minimum, they will:

- Agree that Investment Zone benefits will be conditional on Mayoral Combined Authorities, Upper Tier Local Authorities and local partners honouring the commitments made in the Expression of Interest and subsequent negotiation and on local consent and Parliamentary approval of any legislation.
- Investment Zones will also be conditional on complying with Subsidy Control and the Public Sector Equality Duty.
- Work with the Government to agree suitable governance mechanisms for any potential Investment Zone; and for the complementary functions.
- Work with the Government to agree suitable accountability and readiness arrangements as part of any potential Investment Zones.
- Demonstrate how an Investment Zone will meet the Mayoral Combined Authorities and Upper Tier Local Authorities' own objectives, including in relation to transport,

regeneration, economic growth, and tackling local challenges.

- Provide metrics of success closely aligned with the growth and housing ambitions of the programme to the Government.

Alongside the guidance being released, the Government noted the impending launch of a portal through which Expressions of Interest regarding Investment Zones would be submitted, as well as a set of draft questions that would aid in formulating a submission prior to the portal becoming live.

6.7 Following the release of the guidance, and the outlining of criteria therein, an assessment was undertaken of Blackpool, on an area-by-area basis, to ascertain which parts of the town would potentially benefit most from Investment Zone status and which were most likely to be successful, in line with projects that are already underway and other planned activity, and in line with the tax incentives and planning relaxation measures that will be introduced. Following this assessment, two sizeable areas were outlined as being potential Investment Zones:

- **Central Blackpool**
- **Blackpool Airport Enterprise Zone**

See plans at Appendices 4a to 4d

#### 6.8 **Central Blackpool**

The Central Blackpool area (Appendix 4b) covers a substantial part of Blackpool's inner area, from Talbot Gateway in the north to Bloomfield Road in the south, and incorporates various sites utilised for retail, office, leisure, light industry and housing. The boundary was chosen to incorporate many of the development sites either currently underway or earmarked for development in the near future within Blackpool's central area. Whilst there are a number of sites within the boundary already under development, Investment Zone status will allow the catalytic effects brought about by the high levels of investment within the central area to be magnified and accelerated, with further incentivisation provided for private sector investors who may be considering activity in Blackpool. The elements of Investment Zone status aimed at improving housing standards nationally will also be of significant benefit within Central Blackpool, with areas that have been the subject of discussions between Blackpool Council and the Department for Levelling Up, Housing and Communities (DLUHC), regarding widescale improvements to standards of living, also encapsulated within the Central Blackpool Investment Zone boundary.

Appendix 4d outlines a proposed "future expansion area" incorporating Claremont and Waterloo wards. It was determined that inclusion of such an extensive geography at this stage could provide an impression of being somewhat unmanageable to the assessors, notwithstanding the Council's aspirations for these areas. Also, those areas included were deemed to provide more opportunity for early activity. However, such reference of these expansion areas now in the Expression of Interest, opens the door to the opportunity for future discussions with Government around these key deprived areas should the Council's

Expression of Interest be successful.

## 6.9 **Blackpool Airport Enterprise Zone**

The Blackpool Airport Enterprise Zone area (Appendix 4c) covers all of the existing Enterprise Zone site, but extends the boundaries to cover new areas to the south of the runway, to the south-east of the airport's current extent, and to the west of the existing Enterprise Zone. Blackpool is the accountable body for the Enterprise Zone and all of the area covered in the extension sits within the Fylde Borough boundary and has been agreed with them and Lancashire County Council (as the Upper Tier Local Authority) and is also include within the Lancashire County Council Expression of Interest.

The boundary is proposed in order to capitalise on the success of the existing Blackpool Airport Enterprise Zone, and to extend the benefits available in the area, both in terms of geographical coverage and timeline, for businesses looking to locate and grow in Blackpool. Whilst the existing Enterprise Zone has seen over 2,000 gross jobs added to the site, fiscal benefits available to new businesses locating in the area are coming to an end in 2023, and Investment Zone status would allow for these benefits, and further additional benefits brought about by Investment Zone status which have not been available through Enterprise Zone status, to be available for a further 10 year period. By increasing the geographical extent of the site boundary, fiscal benefits will also be available in areas where they have not previously been available but where development has been proposed, and will also provide benefits to potential housing sites that have not previously been able to receive any benefits for development from Enterprise Zone status.

## 6.10 **Lancashire County and Local Enterprise Partnership Linkages**

Whilst the Blackpool Expression of Interest is separate submission (as an Upper Tier Authority), it is directly linked into the Lancashire County Council Expression of Interest submission for strategic purposes.

In 2021, Lancashire authorities including the unitary authorities of Blackburn with Darwen and Blackpool commissioned an extensive and far reaching Independent Economic Review (IER) to understand the current position of Lancashire and the opportunities and challenges which will shape strategic priorities for growth and prosperity going forward. Lancashire Independent Economic Review: A New Prosperity sets out a body of evidence across a number of "deep dives" into manufacturing, internationalisation, economic geography, infrastructure and sites, health and well-being and environment. A New Prosperity sets out policy proposals on productivity, innovation and work; education, skills and health; housing and resilience; transport, infrastructure and connectivity and place, governance and capacity. Spatially many of these opportunities and challenges can be articulated as an interlinked series of corridors and clusters linking capabilities within Lancashire but also beyond to neighbouring authorities, city regions and the wider pan northern footprint.

The Independent Economic Review demonstrated that whilst the majority of Lancashire's movements (commuting and other) take place along several north-south corridors, the vast majority of the population live within an east-west corridor. At the same time deprivation in the east of the county and particularly in Blackpool was noted as remaining significant and persistent. Strengthening growth opportunities on an east-west axis linked to strengths and opportunities within the north-south corridor could drive growth and prosperity across the Lancashire sub region.

The next step for the Independent Economic Review is translating these policy proposals into a pan-Lancashire Growth Plan as part of the new Lancashire 2050 Strategy. The wider Lancashire Investment Zone proposal is based around a series of interlinked corridors and clusters will sit at the heart of this Plan, demonstrating the scale of opportunity that is possible.

#### Lancashire 2050

Lancashire's Local Authorities are developing a 'Lancashire 2050' strategy that sets out a shared vision, goals and priorities. This overarching strategic framework identifies eight priority themes where collaboration will unlock opportunities and growth. The eight themes include a Lancashire Transport and Infrastructure group that will take a lead role in supporting the delivery of the Investment Zone. This role will include integrating the Investment Zone plans within the emerging Lancashire wide Infrastructure strategy that covers the development of strategic employment sites and supporting infrastructure. That activity will help maximise the benefits of the Investment Zone in Lancashire by ensuring the right strategic links are made across the other Lancashire 2050 groups including economic prosperity and housing, and with local delivery partners

#### Lancashire Investment Zone

It is within this framework that a Lancashire Investment Zone has been submitted by Lancashire County Council. It sits along north, south and east west axes and is subdivided into 3 interlinked strategic areas closely aligning with the Blackburn with Darwen and the Blackpool Investment Zones Expressions of Interest:

- North-South Enterprise Corridor
- East Lancashire Enterprise Corridor
- Fylde Coast Enterprise Corridor.

Within these 3 enterprise corridors a series of strategic site clusters are located as follows:

#### North-South Enterprise Corridor:

- Central Hub Sites Cluster (Lancashire Central/Cuerden Strategic Employment site, Farington, Chorley Botany Bay Business Park/Residential sites, Stanworth)
- West-East Corridor Cluster (Preston Station Gateway, Cuerdale, Samlesbury Enterprise Zone)

- Skelmersdale Town Centre Site (and the former Glenburn High School site)
- Heysham Gateway Site
- East Lancashire Enterprise Corridor: M65 Corridor Cluster (Burnley Bridge and Burnley Bridge South, Burnley Town Centre and Canalside, Altham South, Whitebirk 2, Lomeshaye)

#### East Lancashire Enterprise Corridor

- Blackburn with Darwen Investment Zone Expression of Interest connects to the Lancashire Investment Zone within the East Lancashire Enterprise Corridor aligning with Samlesbury Enterprise Zone as a key site.

#### Fylde Coast Enterprise Corridor

- Fylde Coast Sectors Cluster (Hillhouse Enterprise Zone, Warton Enterprise Zone and Springfields)
- Blackpool Airport Investment Zone Expression of Interest sits within, and connects to, the Lancashire Investment Zone within the Fylde Coast Enterprise Corridor. Blackpool Airport Enterprise Zone sits across both the Blackpool and Lancashire Investment Zone Expressions of Interest.

#### The Investment Zone Sites and Alignment to Other Strategic Sites and Priorities

The Lancashire Investment Zone sites sit at the heart of an emerging pan-Lancashire Growth Plan including Blackpool and Blackburn with Darwen authorities. The sites and site clusters sit within corridors of enterprise that align with a wider programme of site, sector and infrastructure priorities. A strategic infrastructure plan for Lancashire was considered as part of the Lancashire Independent Economic Review and its further development forms part of the Lancashire 2050 process. Each Investment Zone cluster marks a strategic site offer that brings development forward that will act as a catalyst for a wider package of growth and support infrastructure. Investment Zone sector specialisms will also align with wider regional and national clusters such as nuclear and AEM and can be applied across other relevant footprints including Enterprise Zone networks.

#### **Blackpool Submission**

The Blackpool Expression of Interest was submitted on Friday 14 October ahead of the noon deadline. This was required to be submitted directly on an online portal with a supporting letter from the Leader of the Planning Authority. Support from the 2 local MPs was also provided.

It should be noted that as a large area of the proposed Enterprise Zone area expansion is within Fylde Council boundary it has been necessary to obtain their support to the proposals. In line with this, as Lancashire County Council, as Upper Tier Local Authority acting on behalf of non-unitary authorities in Lancashire, has noted the Blackpool Airport Enterprise Zone expansion in its submission noting the support of Fylde Borough Council.

6.11 Does the information submitted include any exempt information? No

## **7.0 List of Appendices:**

- 7.1 Appendix 4a - Blackpool Investment Zone Outer Boundary Map
- Appendix 4b - Central Blackpool
- Appendix 4c - Blackpool Airport Enterprise Zone
- Appendix 4d – Central Blackpool – Future Expansion Areas

## **8.0 Financial considerations:**

- 8.1 As the application is only an Expression of Interest at this stage there are no immediate financial implications. However, should the Council be invited to the second stage, much more detailed delivery plans including any financial commitments will be required to be determined and would need Executive approval at that time.

## **9.0 Legal considerations:**

- 9.1 None at this stage in the process although it should be noted that the establishment of Investment Zones is likely to require primary legislation.

## **10.0 Risk management considerations:**

- 10.1 Whilst there are no specific risks currently outlined within the Investment Zone Expression of Interest submission process itself, clearly major projects either underway or proposed within each of the areas outlined for Investment Zone status will have delivery and financial risks attached to them. As such, the risk management considerations for each of these projects will also be taken into account at the next stage of developing the Investment Zone proposals if successful.

## **11.0 Equalities considerations:**

- 11.1 Equalities have been considered, as required by the guidance detailing the needs of the Investment Zone Expression of Interest process. Within the guidance, it is noted that additional equalities considerations will be required, and be needed in more detail, should Blackpool's submission continue to the next stage of the application process.

## **12.0 Sustainability, climate change and environmental considerations:**

- 12.1 Whilst there are no direct sustainability, climate change and environmental considerations tied to the Expression of Interest process, consideration has previously been taken regarding

the sites in question in terms of their development and how sustainability, climate change and the environment will be factored in to planning and any planning simplification will be further reviewed at next stage.

**13.0 Internal/external consultation undertaken:**

13.1 Due to the timescales set by Government in submitting the Expression of Interest, no specific additional engagement has been undertaken during this process other than with senior Council officers and some development partners. There has, however, been extensive engagement regarding each of the sites in question previously, specifically relating to growth and development especially during the Town Deal Investment Planning process. Further engagement will be required in a more detailed second round of application.

**14.0 Background papers:**

14.1 None other than Government guidance on Investment Zones :  
<https://www.gov.uk/government/publications/investment-zones-in-england-expression-of-interest> .

**15.0 Key decision information:**

15.1 Is this a key decision? No

15.2 If so, Forward Plan reference number:

15.3 If a key decision, is the decision required in less than five days? No

15.4 If **yes**, please describe the reason for urgency:

**16.0 Call-in information:**

16.1 Are there any grounds for urgency, which would cause this decision to be exempt from the call-in process? No

16.2 If **yes**, please give reason:



**TO BE COMPLETED BY THE HEAD OF DEMOCRATIC GOVERNANCE**

**17.0 Scrutiny Committee Chairman (where appropriate):**

Date informed: N/A

Date approved: N/A

**18.0 Declarations of interest (if applicable):**

18.1

**19.0 Executive decision:**

19.1

**20.0 Date of Decision:**

20.1

**21.0 Reason(s) for decision:**

21.1

**22.0 Date Decision published:**

22.1

**23.0 Executive Members in attendance:**

23.1

**24.0 Call-in:**

24.1

**25.0 Notes:**

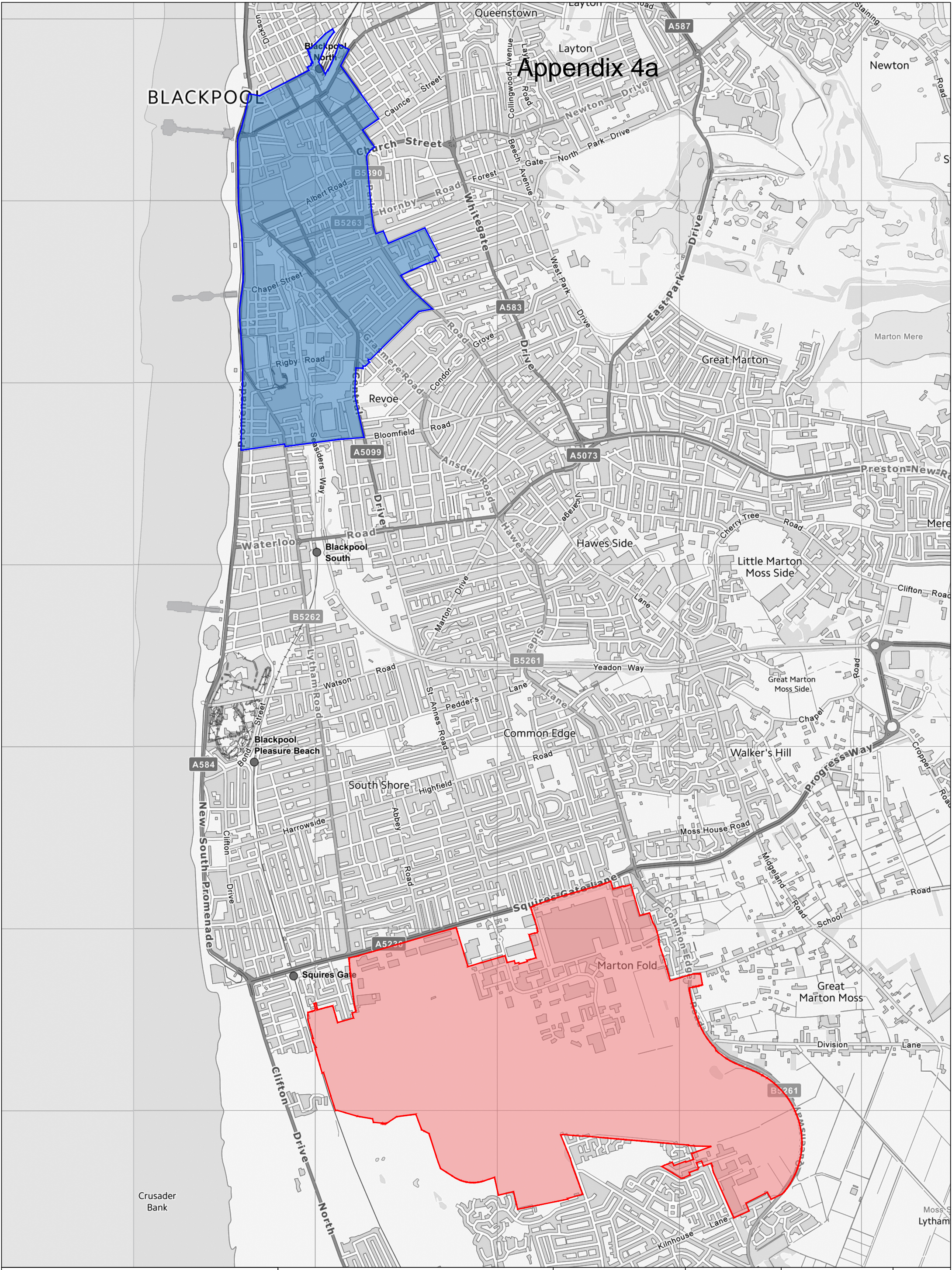
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# Appendix 4a

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**KEY**

- Sub Area A - Talbot Gateway
- Sub Area B - Town Centre
- Sub Area C - Housing & Visitor Accommodation Intervention Zone 1
- Sub Area D - Central Drive & Chapel Street Corridor
- Sub Area E - Blackpool Central Development
- Sub Area F - Housing Intervention Zone 2
- Sub Area G - Mixed Intervention Zone 3

Appendix 4b

BLACKPOOL

Queenstown

Revoe

Blackpool South





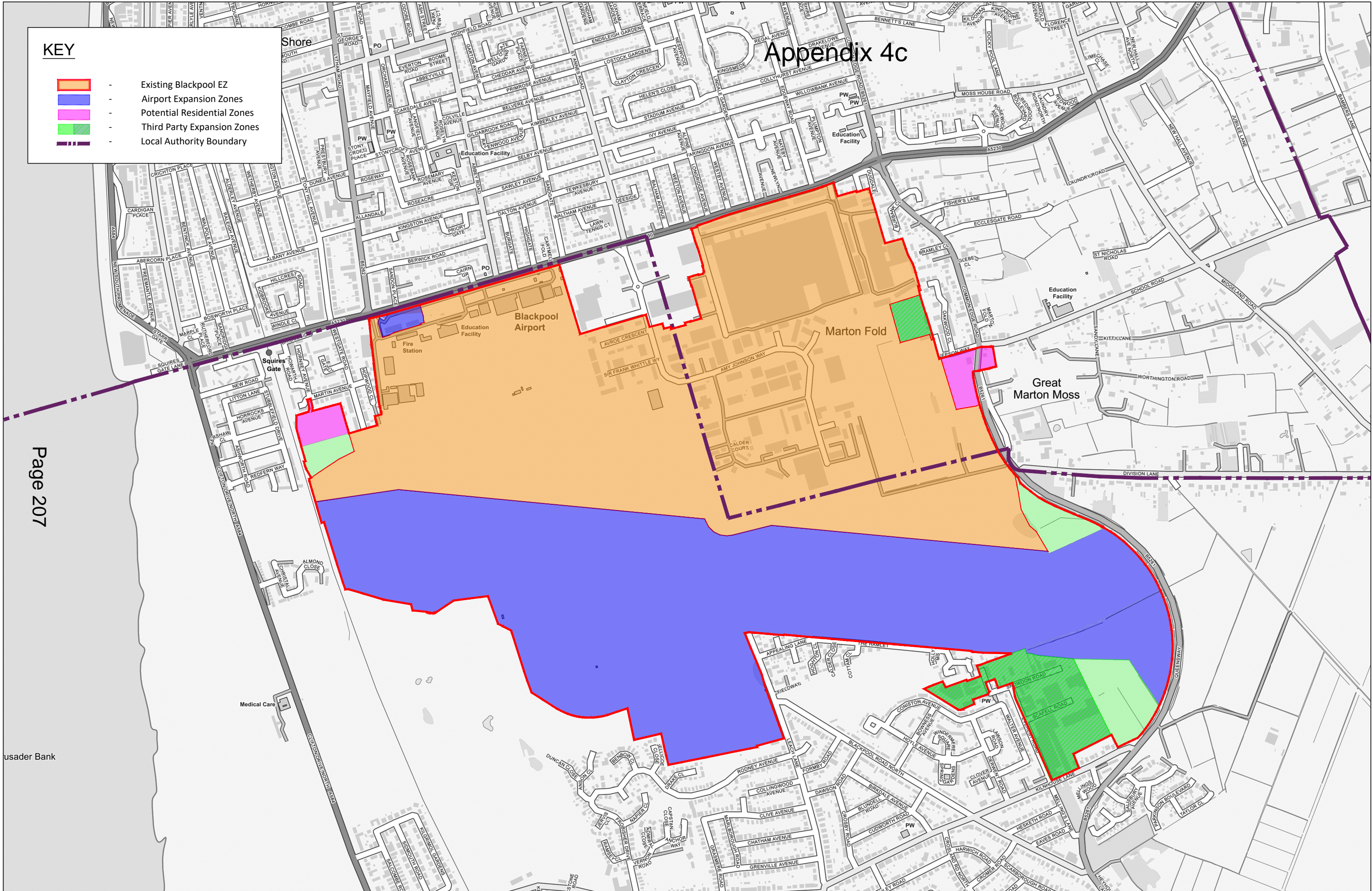
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# Appendix 4c

## KEY

- Existing Blackpool EZ
- Airport Expansion Zones
- Potential Residential Zones
- Third Party Expansion Zones
- Local Authority Boundary



Legend:

- Blackpool Airport IZ Area

Drawn By: LDC	V.Date: 12-Oct-22	V.1.0
Scale 1:10,000	Date:10-Oct-22	
Paper Size: A3	N	

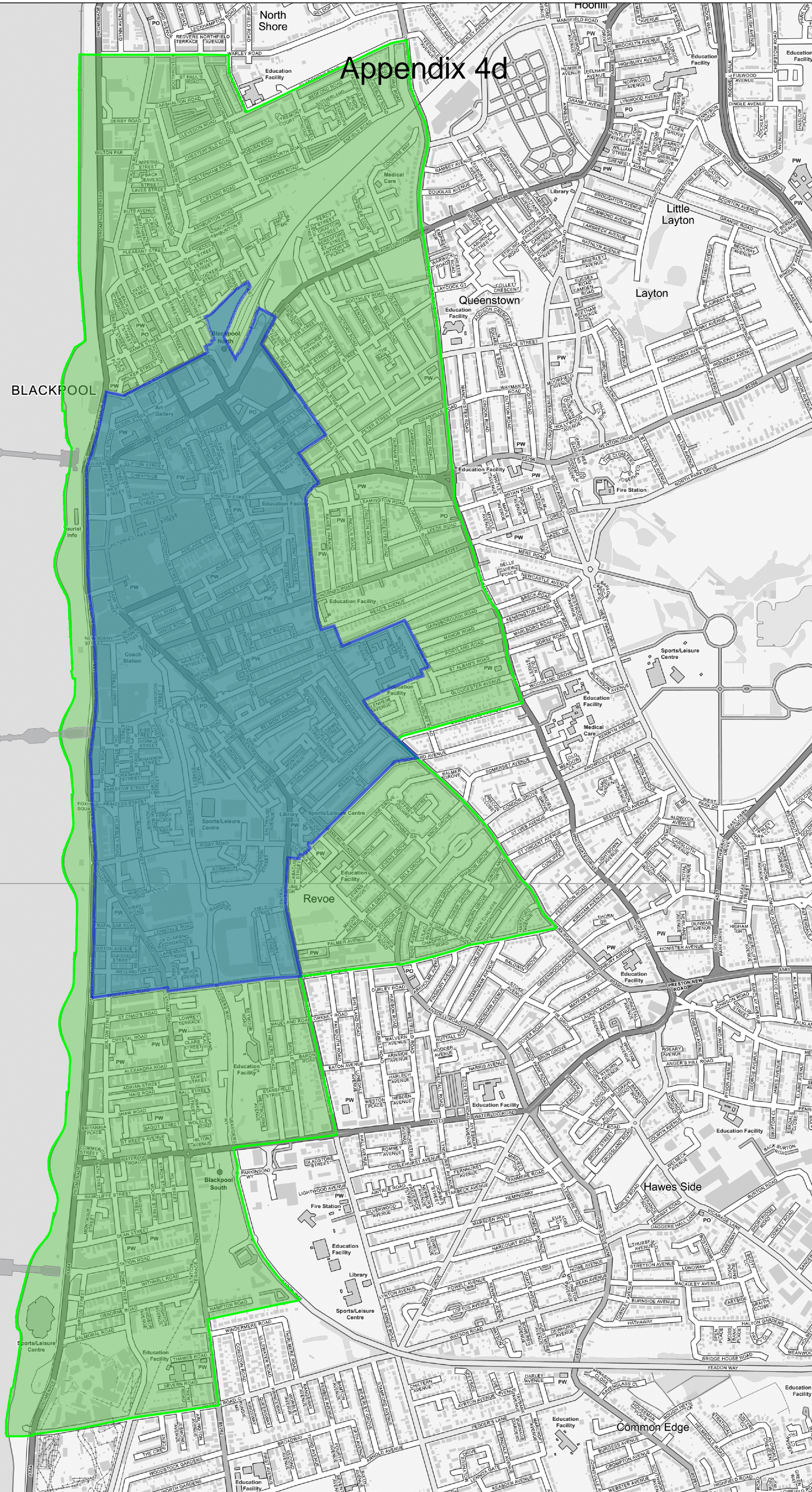


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# Appendix 4d

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<b>Report to:</b>	<b>EXECUTIVE</b>
<b>Relevant Officer:</b>	Steve Thompson, Director of Resources
<b>Relevant Cabinet Member:</b>	Councillor Lynn Williams, Leader of the Council
<b>Date of Meeting:</b>	7 November 2022

## TREASURY MANAGEMENT HALF-YEARLY PROGRESS REPORT TO THE 30 SEPTEMBER 2022

### 1.0 Purpose of the report:

1.1 To consider the Treasury Management Half-Yearly Progress Report for the year ended 30 September 2022 and its annexes 1 to 7.

### 2.0 Recommendation(s):

2.1 To note the report concerning the Treasury Management activities for the six months to 30 September 2022.

### 3.0 Reasons for recommendation(s):

3.1 The Council has already adopted CIPFA's Treasury Management in Public Services Code of Practice and Cross-Sectoral Guidance Notes (2017 Edition). A feature of the Code is that periodic reports on Treasury Management activities are submitted to the Executive and the attached report relates to Treasury Management activities for the six months to 30 September 2022.

3.2 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.3 Is the recommendation in accordance with the Council's approved budget? Yes

### 4.0 Other alternative options to be considered:

4.1 None.

### 5.0 Council priority:

5.1 The relevant Council priority is: "The economy: Maximising growth and opportunity across Blackpool".

## **6.0 Background information**

- 6.1 The Council has adopted CIPFA's Treasury Management in Public Services Code of Practice and Cross-Sectoral Guidance Notes (2017 Edition). A feature of the Code is that periodic reports on treasury management activities are prepared. This report relates to Treasury Management activities for the six months to 30 September 2022 and its content is reflective of the scale of the Council's current Capital Programme.
- 6.2 Does the information submitted include any exempt information? No

## **7.0 List of Appendices:**

- 7.1 Appendix 5a: Report by the Director of Resources on Treasury Management Activities to 30 September 2022  
Annex 1 – Bank of England Official Base Rate September 2008 to September 2022  
Annex 2 – Borrowing Rates April 2008 to September 2022  
Annex 3 – External Debt Fallout Chart as at 3 September 2022  
Annex 4 – Summary Statistics for April to September 2022  
Annex 5 – Interest Earned on Temporary Investments 2022/23  
Annex 6 – Prudential Indicators 2022/23  
Annex 7 – Authorised Limit and Operational Boundary, Prudentially funded schemes 2022/23

## **8.0 Financial considerations:**

- 8.1 Please see the Report and its Annexes 1 to 7.

## **9.0 Legal considerations:**

- 9.1 None.

## **10.0 Risk management considerations:**

- 10.1 Interest rate movements and planned debt fallouts and amounts and the nature of borrowing to fund capital expenditure.

## **11.0 Equalities considerations:**

- 11.1 None.

## **12.0 Sustainability, climate change and environmental considerations:**

- 12.1 None directly.

**13.0 Internal/external consultation undertaken:**

13.1 With the Council's Treasury Management Panel.

**14.0 Background papers:**

14.1 None.

**15.0 Key decision information:**

15.1 Is this a key decision? No

15.2 If so, Forward Plan reference number:

15.3 If a key decision, is the decision required in less than five days? No

15.4 If **yes**, please describe the reason for urgency:

**16.0 Call-in information:**

16.1 Are there any grounds for urgency, which would cause this decision to be exempt from the call-in process? No

16.2 If **yes**, please give reason:

**TO BE COMPLETED BY THE HEAD OF DEMOCRATIC GOVERNANCE**

**17.0 Scrutiny Committee Chairman (where appropriate):**

Date informed: N/A Date approved: N/A

**18.0 Declarations of interest (if applicable):**

18.1

**19.0 Summary of Discussion:**

19.1

**20.0 Executive decision:**

20.1

**21.0 Date of Decision:**

21.1

**22.0 Reason(s) for decision:**

22.1

**23.0 Date Decision published:**

23.1

**24.0 Alternative Options Considered and Rejected:**

24.1

**25.0 Executive Members in attendance:**

25.1

**26.0 Call-in:**

26.1

**27.0 Notes:**

27.1

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**BLACKPOOL COUNCIL**  
**REPORT**  
**of the**  
**DIRECTOR OF RESOURCES**  
**to the**  
**EXECUTIVE**  
**on**  
**7 NOVEMBER 2022**

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**TREASURY MANAGEMENT HALF-YEARLY PROGRESS REPORT**  
**TO 30 SEPTEMBER 2022**

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**1. INTRODUCTION**

The Council has adopted CIPFA's Treasury Management in Public Services Code of Practice and Cross-Sectoral Guidance Notes (2021 Edition). A feature of the Code is that periodic reports on treasury management activities are prepared. This report relates to treasury management activities for the six months to 30 September 2022 and its content is reflective of the scale of the Council's current Capital Programme.

**2. BORROWING TRANSACTIONS**

**2.1 Overview**

The Bank of England Official Bank Rate (ie. the 'base rate' short-term interest rate to which all interest rates are related) stood at 0.75% on 1<sup>st</sup> April 2022 (0.10% on 1<sup>st</sup> April 2021) and has risen four subsequent times to 2.25% as at 30<sup>th</sup> September 2022.

Annex 1 shows movements in the base rate from September 2008 to September 2022 in order to display the recent trend.

Annex 2 shows movements in the borrowing rates available since April 2008 for Public Works Loan Board (PWL) long-term (20-25 year rates), PWLB one year and variable one month rates.

Covid, the war in Ukraine, as well as global supplies shortages have had a significant impact on the Global and UK economy over the past 18 months, which has resulted in the Bank of England increasing the base rate from a historic low of 0.10% to a 14 year high of 2.25%. Increasing inflationary pressures and material depreciation in sterling mean economists are forecasting the base rate to increase further into 2023.

## 2.2 Loans Raised

The Treasury Management Panel decided to reduce the Council's exposure to interest rate risk by fixing £125m of the temporary borrowing portfolio in August 2022.

Temporary borrowing has been required to deal with the normal peaks and troughs of the cash flow, including creditor payments, grant receipts, etc. It has also been used to finance any shortfalls in cash flow caused by capital expenditure. The temporary financing of capital expenditure is prudent while short-term interest rates remain comparatively low to long term borrowing and has the advantage of minimising temporary investments and the associated counterparty risk.

## 2.3 Loans Repaid

Loans repaid include the repayment of an Equal Instalments of Principal (EIP) PWLB loan totalling £461.5k and the temporary borrowing referred to in 2.2 above. Four further longer term loan repayments are anticipated during the next 6 months including the second £461.5k payment of the EIP loan and 3 further PWLB loans with the following values: £360k, £888k and £1,776k.

## 2.4 Summary

The Council's borrowing activities for the first half-year of the financial year are summarised below:

Source of funding:	Borrowings 1 <sup>st</sup> April '22 £000s	Loans raised £000s	Loans repaid £000s	Borrowings 30 <sup>th</sup> Sep '22 £000s
PWLB	53,234	125,000	(462)	177,772
Market Loans	26,000	-	-	26,000
<b>Sub-total</b>	<b>79,234</b>	<b>125,000</b>	<b>(462)</b>	<b>203,772</b>
Temporary Loans	279,000	133,000	(231,000)	181,000
<b>Total borrowings (excluding PFI Schemes and finance leases)</b>	<b>358,234</b>	<b>258,000</b>	<b>(231,462)</b>	<b>384,772</b>

Annex 3 to this report shows the maturity profile for the £204m of long-term external loans (ie. the PWLB and market debt only from the above table) outstanding at the end of September 2022. The maturity profile is in line with the Council's approved strategy.

### **3. TRANSACTIONS FOR THE FIRST HALF OF 2022/23**

#### **3.1 Level of Investments**

Annex 4 to this report sets out an analysis of the Council's receipts and payments during the first half of the financial year. The Council's temporary investments stood at £80.8m on 30 September 2022. This compares with temporary investments valued at £14.8m on 30 September 2021. Temporary surplus funds are invested in accordance with the Treasury Management Strategy's requirements regarding security, liquidity and yield.

#### **3.2 Investment Earnings**

The Council takes advantage of peaks and troughs in receipts and payments by investing surplus funds over appropriate timescales within the context of the Council's overall cash flows. The actual investment interest earned to 30 September was £162k. Annex 5 shows a monthly analysis of interest receipts compared to budget.

#### **3.3 Approved Investment Institutions**

In order to manage prudently any surplus funds as set out within the Treasury Management Strategy the Council restricts its temporary investments to an authorised list of institutions. According to the creditworthiness of each institution, an appropriate investment ceiling has been set with each as well as a maximum investment period. The credit ratings are monitored on a regular basis and checks are made via the internet and other media sources for signs of banks and building societies in difficulty. Council officers continue to use their contacts in the money market and speak regularly with other members of the Manchester Treasury Group to obtain market intelligence.

The Treasury Management Panel includes the Director of Resources, Head of Accountancy and representatives from Corporate Finance and Blackpool Coastal Housing who meet regularly throughout the year to review the list of approved investment institutions.

For banks the approved list is based on credit ratings issued by Fitch (single A categories or above, or the equivalent from other ratings agencies). The list also includes the more stable building societies, banded according to total asset size.

The proportion of temporary investments placed in the period 1 April 2022 to 30 September 2022 across the various categories of approved institutions is set out in the table below:

Type of institution invested with:	Amount £000s	<i>% of total</i>
UK banks and UK subsidiaries of overseas banks	229,850	59.4
Other Local Authorities	10,000	2.6
Debt Management Office - deposit facility	146,900	38.0
<b>Total temporary investments placed</b>	<b>386,750</b>	<b>100.0</b>

Annex 4 to this Report shows how the investing and maturing of temporary investments fits in with the rest of the Council's bank transactions.

#### 3.4 Group Companies and Partners

During the past six months the Council has continued to provide advice and assistance to some of its group companies and partners. The Council transfers funds to Blackpool Housing Company only when they are needed to cover property acquisition and development costs, £2m was paid over by the 30 September 2022. The Council also provided £500,000 in loans to Blackpool Airport Operations.

#### 4. TREASURY MANAGEMENT BUDGET MONITORING 2022/23

The month 6 financial performance monitoring report shows an adverse forecast outturn for Treasury Management in 2022/23 of £1,859k. The main components of this adverse position are as follows:

	£'000s
Interest on Business Loans Fund lending	1,462
Financing costs on debt	902
Temporary interest on short term investments	(505)
<b>Net (favourable)/adverse outturn forecast</b>	<b>1,859</b>

#### 5. PRUDENTIAL CODE FOR CAPITAL FINANCE

- 5.1 Where capital expenditure has been incurred which is financed by debt assumed under the *Prudential Code For Capital Finance In Local Authorities*, budget has been vired from the service area incurring the spend. This budget is used to pay for the additional capital financing costs which are incurred within Treasury Management as a consequence of the capital spend. In the case of Leisure Assets an actual charge for financing costs has been made to the scheme. The cost to the Council of employing its capital in these schemes arises from both the interest cost of the investment and from the subsequent need to repay the principal.

Cost savings or revenue increases within the services as a result of the capital investment will have been previously identified within a business case in order to demonstrate that these schemes are self-funding or better.

##### 5.2 Prudential Indicators

At its meeting of 7th February 2022 the Council adopted the framework set out within *CIPFA's Prudential Code For Capital Finance In Local Authorities (2021 edition)*.

The Code requires that monitoring of performance against the performance indicators (the Prudential Indicators) is reported to the appropriate decision-making body.

Annex 6 to this report shows the Prudential Indicators from 1st April 2022 to 30th September 2022, separately identifying the affordability indicators, the indicators of prudence and the treasury management indicators.

The format of these indicators is set out in the CIPFA Code of Practice.

Performance in the first half of 2022/23 is in line with expectations.

### 5.3 **Capital Schemes Funded by Prudential Borrowing**

Annex 7 to this report shows the headroom to the authorised (borrowing) limit and operational boundary, and identifies the expenditure on schemes which are prudentially funded by year.

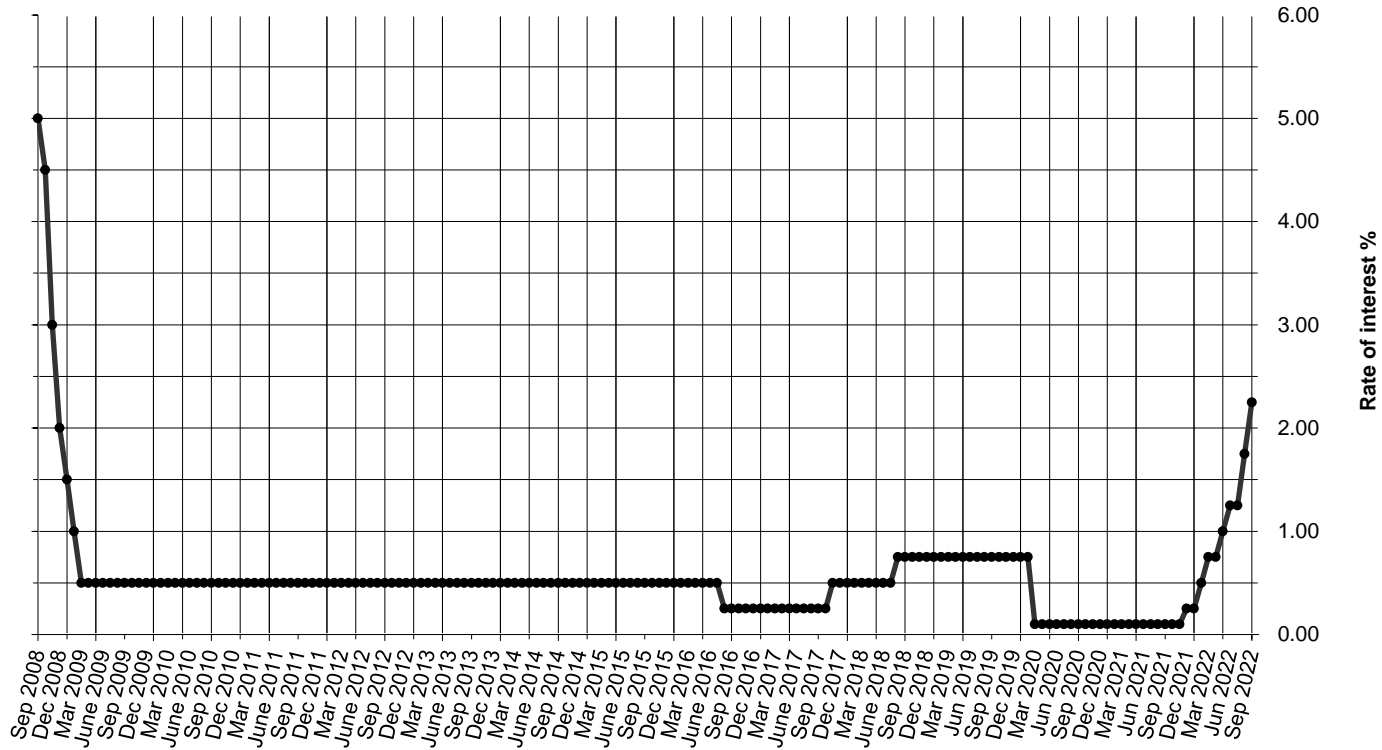
## 6. **RECOMMENDATION**

To note the report concerning Treasury Management activities for the first half of the 2022/23 financial year.

Steve Thompson

Director of Resources

Bank of England Official Base Rates September 2008 - Sep 2022



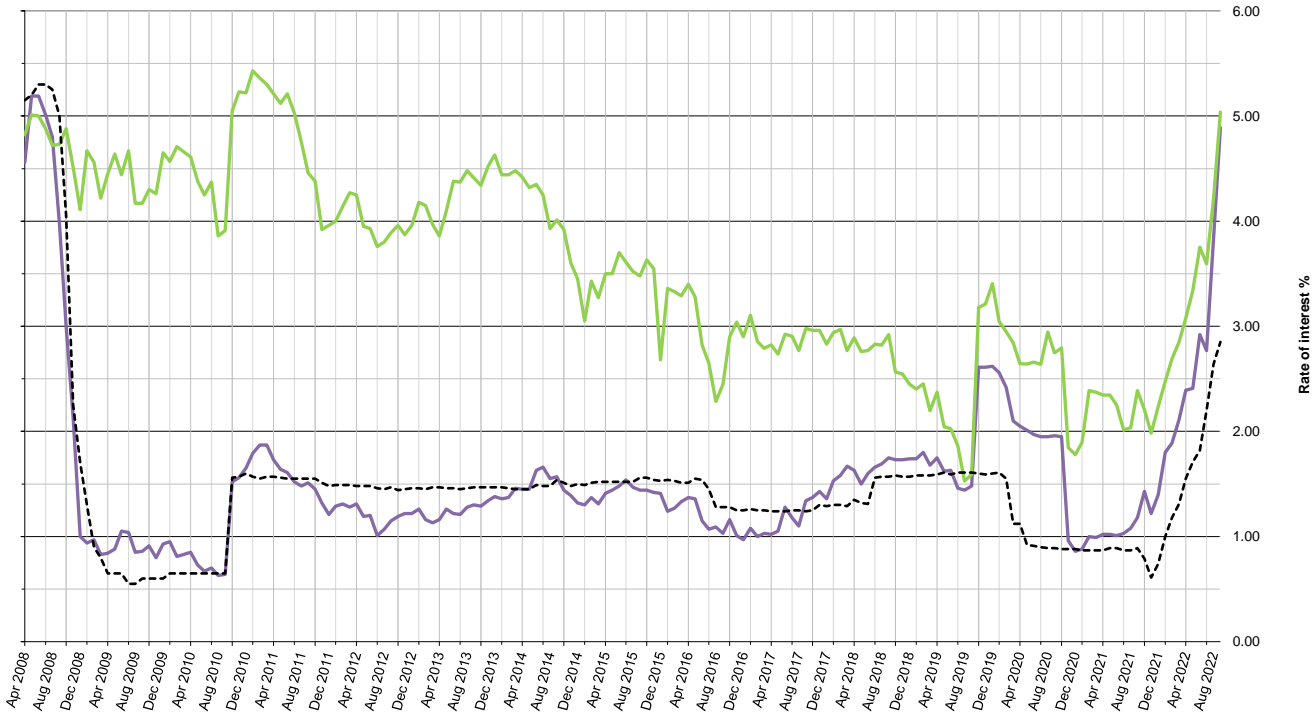
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Annex 2

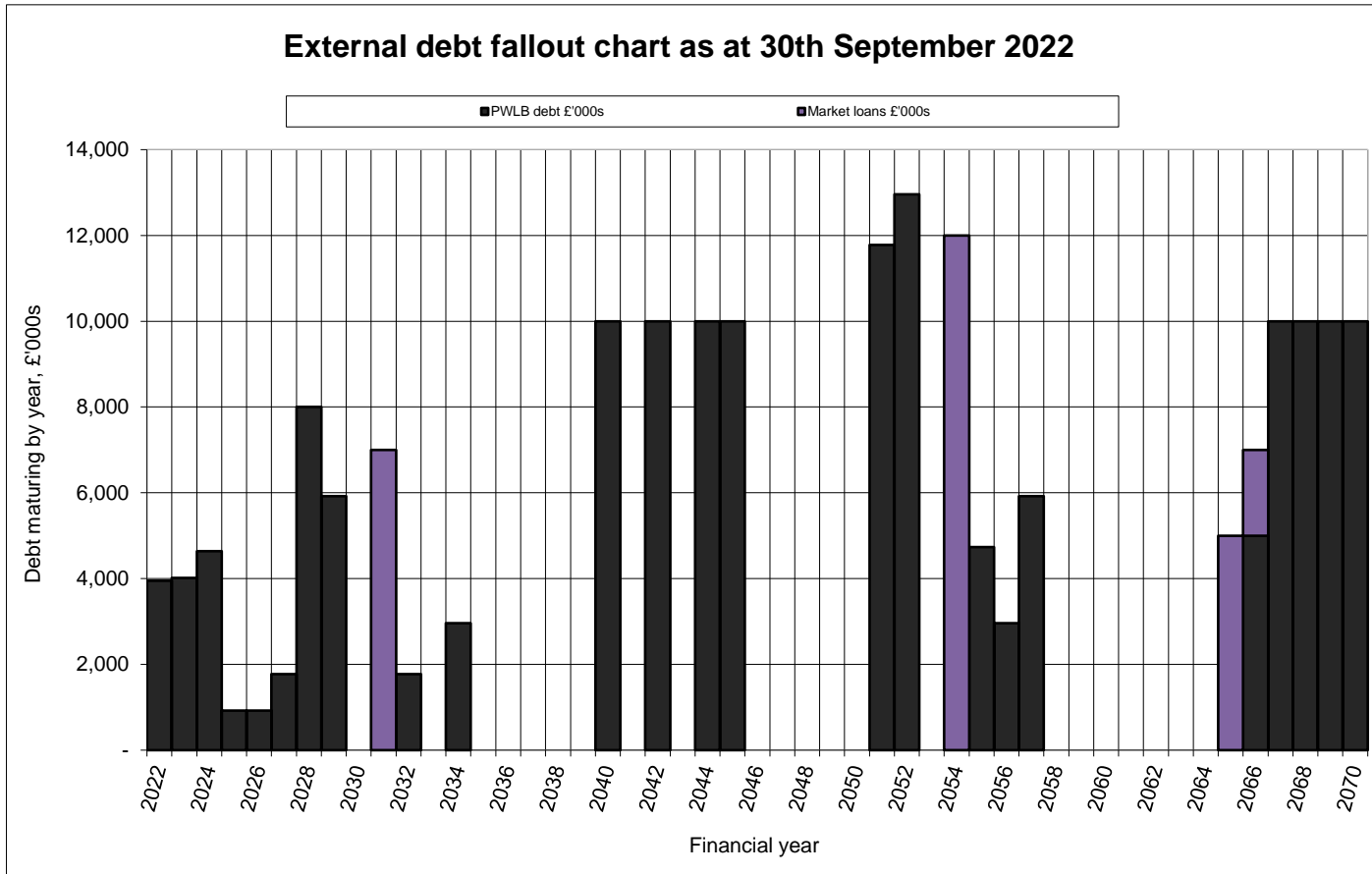
Borrowing rates available Apr 2008 - Sep 2022

PWLB 1 Year Borrowing Rate    PWLB Long Term (20-25 years) Borrowing Rate    Short Term (1 mnth) Variable Borrowing Rate



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Annex 3



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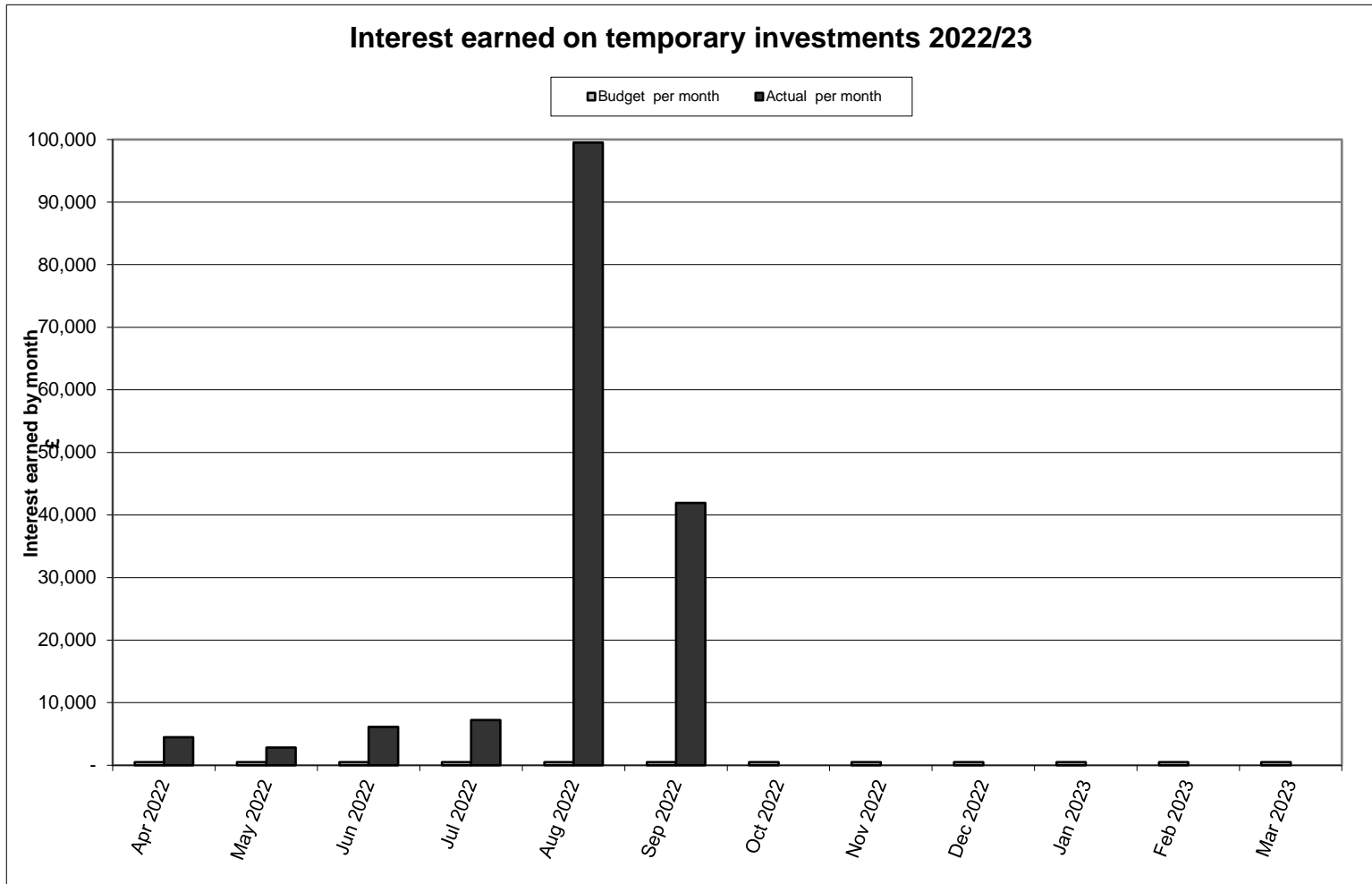
## Summary Statistics for April to September 2022

<b>OVERALL DEBT FINANCING POSITION</b>			
<b>B/Fwd</b>		<b>Change YTD</b>	<b>C/Fwd</b>
<b>1st April</b>			<b>30th Sept</b>
<b>£'000</b>		<b>£'000</b>	<b>£'000</b>
2,000	Investments	76,200	78,200
38,650	Bank Deposits	(36,050)	2,600
<b>40,650</b>	<b>Total Investments</b>	<b>40,150</b>	<b>80,800</b>
279,000	Short term loans	(98,000)	181,000
79,234	Long term loans	124,538	203,772
<b>358,234</b>	<b>Total Loans</b>	<b>26,538</b>	<b>384,772</b>
<b>317,584</b>	<b>Total Loans less total investments</b>		<b>303,972</b>

<b>TRANSACTIONS IN THE SIX MONTHS</b>		<b>£'000</b>
		<b>YTD</b>
<b>RECEIPTS</b>		
Loans borrowed	(*)	258,000
Investments matured	(*)	357,300
Housing Benefit		20,743
Council tax and NNDR		49,133
VAT		6,960
RSG/BRR incl DSG		47,607
Other Grants		99,174
Other Income		88,895
<b>TOTAL</b>		<b>927,812</b>
<b>PAYMENTS</b>		
Police & Fire		5,905
General Creditors		232,381
Salaries & wages		53,457
Loan repayments	(*)	231,462
Investments made	(*)	386,750
Housing Benefits		17,753
<b>TOTAL</b>		<b>927,708</b>
		<b>£'000</b>
<b>Opening bank balances</b>		<b>57</b>
<b>Receipts as analysed above</b>		<b>927,812</b>
<b>Payments as analysed above</b>		<b>927,708</b>
<b>Closing bank balances: 30.9.22</b>		<b>161</b>

(\*) These values show the totals of all movements on temporary investments and loans during the six months. Due to the recycling nature of investing and lending, these values are NOT the absolute value of our portfolio of temporary balances as at 30th September 2022.

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**Blackpool Council**  
**Prudential Code for Capital Finance**  
**Prudential Indicators 2022/23**

<u>Prudential Indicator</u>		<u>22/23 Full year planned PI</u>	<u>22/23 First half year actual PI</u>
<b>Annex C refs. Prudential Indicators: the actual position 2022/23</b>			
2.4	Actual Capital Expenditure, non-HRA. 22/23	To be reported after the 31.3.23 year end.	<i>This Prudential Indicator is fully disclosed within the capital reporting.</i>
2.4	Actual Capital Expenditure, HRA. 22/23	To be reported after the 31.3.23 year end.	<i>This Prudential Indicator is fully disclosed within the capital reporting.</i>
5.2	Actual Capital Financing Requirement as at 31/03/23	<b>£588M.</b> (including PFI schemes)	<i>This Indicator is for the full year only and will be reported after the 31.3.21 year end.</i>
5.2	Actual External net borrowing as at 31/03/23	<b>£575M</b> (including PFI schemes)	<i>This Indicator is for the year end only and will be reported after the 31.3.21 year end.</i>

<u>Prudential Indicators for Affordability</u>			
6.2	The ratio of financing costs to net revenue stream, non-HRA. 22/23	<b>6.0%</b>	<b>5.6%.</b> Based on forecasted borrowing costs and revenue streams.
6.2	The ratio of financing costs to net revenue stream, HRA. 22/23	<b>3.3%</b>	<b>1.9%.</b> Based on forecasted borrowing costs and revenue streams.
Capital	Estimates of the incremental impact of capital investment decisions on the Council Tax, non-HRA. 22/23	This Prudential Indicator is disclosed within the capital reporting.	<i>This Prudential Indicator is disclosed within the capital reporting.</i>
Capital	Estimates of the incremental impact of capital investment decisions on housing rents, HRA. 22/23	This Prudential Indicator is disclosed within the capital reporting.	<i>This Prudential Indicator is disclosed within the capital reporting.</i>

<u>References</u>	<u>Prudential Indicator</u>	<u>22/23 Full year planned PI</u>	<u>22/23 First half year actual PI</u>
<b>Prudential Indicators for Prudence</b>			
Capital	Capital Expenditure (including capital commitments), non-HRA. 22/23	This Prudential Indicator is disclosed within the capital reporting.	<i>This Prudential Indicator is disclosed within the capital reporting.</i>
Capital	Capital Expenditure (including capital commitments), HRA. 22/23	This Prudential Indicator is disclosed within the capital reporting.	<i>This Prudential Indicator is disclosed within the capital reporting.</i>
5.7	Authorised Limit. 22/23	(*) Borrowing no higher than <b>£493.0M</b> (*) Long Term Liabilities no higher than <b>£95.0M</b>	<b>Current y/e forecast is £427.0M</b> <b>Current y/e forecast is £90.5M</b>
5.7	Operational Boundary. 22/23	(*) Borrowing no higher than <b>£484.0M</b> (*) Long Term Liabilities no higher than <b>£94.0M</b>	<b>Current y/e forecast is £427.0M</b> <b>Current y/e forecast is £90.5M</b>
3.4	Net borrowing and the Capital Financing Requirement.	<b>Borrowing &lt; estimated CFR except in the short term.</b>	<i>This Indicator is being complied with.</i>
3.3	Estimates of the Capital Financing Requirement, non-HRA. 31.3.23	<b>£563M.</b> Per Budget workings. Including PFI schemes.	<b>£515.3M</b>
3.3	Estimates of the Capital Financing Requirement, HRA. 31.3.23	<b>£25M.</b>	<b>£11.4M.</b>

<u>Prudential Indicators for Treasury Management</u>																																						
1.3	Adoption of the CIPFA Code of Practice and Cross-Sectoral Guidance Notes on Treasury Management - 2017 Edition.	<b>Adoption.</b>	<b>Adopted.</b>																																			
8.8 (Annex B)	Gross Debt less than the Capital Financing Requirement:	<b>Gross Debt: £575.3M, CFR: £588M</b>	<b>Current y/e forecast is: Gross Debt £517.5M, CFR £588M</b>																																			
8.8 (Annex B)	Variable interest rate exposure. Upper limit. 22/23	<b>£352M</b>	<b>£223M</b>																																			
8.8 (Annex B)	Fixed interest rate exposure. 22/23	<b>£588M</b>	<b>£294.5M</b>																																			
8.8 (Annex B)	Prudential limits for the maturity structure of fixed interest rate borrowing.	<table border="1"> <thead> <tr> <th></th> <th>Lower limit</th> <th>Upper limit</th> </tr> </thead> <tbody> <tr> <td>&lt; 12 months</td> <td>Nil%</td> <td>18%</td> </tr> <tr> <td>12 to within 24 mths</td> <td>Nil%</td> <td>18%</td> </tr> <tr> <td>24 mths, within 5 yrs</td> <td>Nil%</td> <td>30%</td> </tr> <tr> <td>5 to within 10 years</td> <td>2.0%</td> <td>60%</td> </tr> <tr> <td>10 to within 30 years</td> <td>2.0%</td> <td>70%</td> </tr> <tr> <td>30 years and above</td> <td>15.0%</td> <td>90%</td> </tr> </tbody> </table>		Lower limit	Upper limit	< 12 months	Nil%	18%	12 to within 24 mths	Nil%	18%	24 mths, within 5 yrs	Nil%	30%	5 to within 10 years	2.0%	60%	10 to within 30 years	2.0%	70%	30 years and above	15.0%	90%	<table border="1"> <thead> <tr> <th></th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td></td> <td>1.9%</td> </tr> <tr> <td></td> <td>4.2%</td> </tr> <tr> <td></td> <td>1.8%</td> </tr> <tr> <td></td> <td>11.1%</td> </tr> <tr> <td></td> <td>26.8%</td> </tr> <tr> <td></td> <td>54.1%</td> </tr> </tbody> </table>		Actual		1.9%		4.2%		1.8%		11.1%		26.8%		54.1%
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8.7 (Annex B)	Prudential limits for principal sums invested for periods longer than 364 days.	Not permitted; see Treasury Management Investment Strategy.	<i>This Indicator is being complied with.</i>																																			

\* The figure for Long Term Liabilities includes the SOA figures for PFI schemes.

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## Blackpool Council

### Authorised Limit & Operational Boundary Control, Prudentially funded schemes, 2022/23

	External Debt		Total External Debt £'000
	Borrowing £'000	Liability against finance leases & PFI schemes £'000	
<b>Total Debt @ 1st April 2022</b>	358,233	94,911	453,144
New Borrowing taken out YTD 22/23	258,000	-	258,000
less: Borrowing repaid YTD 22/23	(231,462)	(556)	(232,018)
<b>All debt outstanding as at 30th September 2022</b>	<b>384,771</b>	<b>94,355</b>	<b>479,126</b>
New borrowing expected before year end	154,768	-	154,768
less: Borrowing expected to be repaid before year end	(112,486)	(3,824)	(116,310)
<b>Therefore (debt) forecast @ 31st March 2023</b>	<b>427,053</b>	<b>90,531</b>	<b>517,584</b>
Authorised limit, 22/23	493,000	95,000	588,000
<b>Therefore, headroom to Authorised limit 22/23</b>	<b>65,947</b>	<b>4,469</b>	<b>70,416</b>
Operational boundary, 22/23	484,000	94,000	578,000
<b>Therefore, headroom to Operational boundary 22/23</b>	<b>56,947</b>	<b>3,469</b>	<b>60,416</b>

#### Annual Capital Expenditure funded by prudential borrowing

	Year	Total Value of Prudential Schemes £'000	Source of funding (Prudential borrowing or finance leasing)
Prudential Schemes	2004/05	5,933	Borrowing
Prudential Schemes	2005/06	6,272	Borrowing
Prudential Schemes	2006/07	717	Borrowing
Prudential Schemes	2007/08	1,334	Borrowing
Prudential Schemes	2008/09	703	Borrowing
Prudential Schemes	2009/10	16,726	Borrowing
Prudential Schemes	2010/11	3,080	Borrowing
Prudential Schemes	2011/12	39,723	Borrowing
Prudential Schemes	2012/13	11,884	Borrowing
Prudential Schemes	2013/14	41,323	Borrowing
Prudential Schemes	2014/15	6,112	Borrowing
Prudential Schemes	2015/16	1,867	Borrowing
Prudential Schemes	2016/17	15,153	Borrowing
Prudential Schemes	2017/18	6,300	Borrowing
Prudential Schemes	2018/19	5,531	Borrowing
Prudential Schemes	2019/20	27,005	Borrowing
Prudential Schemes	2020/21	1,230	Borrowing
Prudential Schemes	2021/22	6,250	Borrowing
Prudential Schemes	2022/23	40,975	Borrowing
<b>Cumulative prudentially funded expenditure</b>		<b>238,118</b>	

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<b>Report to:</b>	<b>EXECUTIVE</b>
<b>Relevant Officer:</b>	Steve Thompson, Director of Resources
<b>Relevant Cabinet Member:</b>	Councillor Lynn Williams, Leader of the Council
<b>Date of Meeting:</b>	7 November 2022

## **FINANCIAL PERFORMANCE MONITORING AS AT MONTH 5 2022/23 AND MEDIUM TERM FINANCIAL PLAN 2023/24 – 2026/27**

### **1.0 Purpose of the report:**

1.1 To report the level of spending and exposure against the Council’s Revenue budgets and reserves and balances for the first 5 months to 31 August 2022. The report also includes an update on the Medium Term Financial Plan 2023/24 – 2026/27.

### **2.0 Recommendation(s):**

2.1 To note the report.

2.2 To require the respective directors and Director of Resources to continue to closely monitor and manage service financial and operational performances, specifically Children’s Services, Treasury Management and Growth and Prosperity.

2.3 To prompt the Scrutiny Leadership Board to continue to independently review the financial and operational performances of the services listed in 2.2.

2.4 To continue to lobby central government (Department for Levelling Up, Housing and Communities, Department for Health and Social Care and Department for Education in particular) along with local authority peers and networks and the Local Government Association for the funding necessary to cope with the burdens and demands presenting as a result of exceptional inflationary pressures and demographic demands upon statutory services.

2.5 To continue to work towards increased target working balances of £8m from £6m with formal effect from the start of financial year 2023/24.

**3.0 Reasons for recommendation(s):**

3.1 To ensure financial performance against the Council’s Revenue Budget and its reserves and balances is kept under timely review by members.

The Council’s Revenue Budget for 2022/23 set a target level of General Fund working balances of around £6m. However, given the current economic climate it is recommended that this is increased to £8.0m from 2023/24 as part of the setting by the Council of the Revenue Budget for 2023/24 as this would represent of 5% of the net requirement.

3.2 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.3 Is the recommendation in accordance with the Council’s approved budget? Yes

4.0 Other alternative options to be considered:

None.

**5.0 Council Priority:**

5.1 The relevant Council Priority is: “The economy: Maximising growth and opportunity across Blackpool”.

**6.0 Background Information**

6.1 See reports and appendices circulated to members under separate cover.

6.2 Does the information submitted include any exempt information? No

**7.0 List of Appendices:**

- Report
- Appendix 1 - Revenue Summary
- Appendix 2a - Chief Executive
- Appendix 2b - Governance and Partnership Services
- Appendices 2b/c - Ward Budgets
- Appendix 2d - Resources
- Appendix 2e – Communications and Regeneration
- Appendix 2f - Strategic Leisure Assets
- Appendix 2g – Growth and Prosperity
- Appendix 2h - Community and Environmental Services

Appendix 2i - Adult Services  
Appendix 2j - Children's Services  
Appendix 2k - Public Health  
Appendix 2l - Budgets Outside the Cash Limit  
Appendix 2m – Wholly-owned companies  
Appendix 3 – Budget Savings performance  
Appendix 4 - Capital Monitoring  
Appendix 5 - Cash Flow Summary  
Appendix 6 - General Fund Balance Sheet Summary

All circulated to members under separate cover

**8.0 Financial considerations:**

8.1 See reports and appendices circulated to Members under separate cover.

**9.0 Legal considerations:**

9.1 None.

**10.0 Risk management considerations:**

10.1 Impact of financial performance against approved Revenue budgets and upon Council reserves and balances.

**11.0 Equalities considerations:**

11.1 An Equalities Impact Assessment was produced as a part of the budget-setting process and remains relevant.

**12.0 Sustainability, climate change and environmental considerations:**

12.1 None directly from this report.

**13.0 Internal/ External Consultation undertaken:**

13.1 None.

**14.0 Background papers:**

14.1 None.

**15.0 Key decision information:**

15.1 Is this a key decision? No

15.2 If so, Forward Plan reference number:

15.3 If a key decision, is the decision required in less than five days? N/A

15.4 If **yes**, please describe the reason for urgency:

**16.0 Call-in information:**

16.1 Are there any grounds for urgency, which would cause this decision to be exempt from the call-in process? No

16.2 If **yes**, please give reason:

**TO BE COMPLETED BY THE HEAD OF DEMOCRATIC GOVERNANCE**

**17.0 Scrutiny Committee Chairman (where appropriate):**

Date informed:

Date approved:

**18.0 Declarations of interest (if applicable):**

18.1

**19.0 Summary of Discussion:**

19.1

**20.0 Executive decision:**

20.1

**21.0 Date of Decision:**

21.1



**22.0 Reason(s) for decision:**

22.1

**23.0 Date Decision published:**

23.1

**24.0 Alternative Options Considered and Rejected:**

24.1

**25.0 Executive Members present:**

25.1

**26.0 Call-in:**

26.1

**27.0 Notes:**

27.1

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