



**AGENDA ITEM: 5(p)**

**CABINET: 15<sup>th</sup> September 2015**

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**Report of: Assistant Director Housing and Regeneration**

**Relevant Managing Director: Managing Director (Transformation)**

**Relevant Portfolio Holder: Councillor J. Patterson**

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**SUBJECT: DRAFT COUNCIL TENANTS' FINANCIAL INCLUSION STRATEGY**

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Wards affected: Borough wide

**1.0 PURPOSE OF THE REPORT**

1.1 To approve the Draft Council Tenants' Financial Inclusion Strategy for wider consultation with residents, partners and external stakeholders.

**2.0 RECOMMENDATIONS**

2.1 That the Draft Council Tenants' Financial Inclusion Strategy (Appendix 1) be approved for wider consultation with residents, partners and stakeholders; the consultation period to expire on 31<sup>st</sup> October 2015.

2.2 That the results of this exercise be reported back to Cabinet.

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**3.0 BACKGROUND AND CURRENT POSITION**

3.1 The Council has identified the need to focus upon sustainable regeneration and growth within the Borough as a Corporate Priority. Preparing for Universal Credit (UC) and Financial Inclusion are key work streams within this and a multi-agency UC Task Group has been working to minimise the impact of UC on affected households within West Lancashire through a range of initiatives including improving pathways to employment and training, and personal budgeting support for tenants.

- 3.2 In addition to this, work has been undertaken to develop a Council Tenants' Financial Inclusion Strategy targeted at our most vulnerable and financially excluded tenants and will support them to manage better financially. This strategy will link into any plans the Council develop to assist residents of the Borough.
- 3.3 Adopting and implementing the Council Tenants' Financial Inclusion Strategy will help ensure that those affected receive the right advice and support to retain their home and quality of life; without experiencing disproportionate financial pressure.
- 3.4 The strategy has many facets and therefore it is essential that residents, partner organisations and stakeholders have the opportunity to comment or contribute to the strategy and Members are now asked to approve the draft for wider consultation.
- 3.5 This strategy is aligned to the Digital Inclusion Strategy and will target those tenants most in need to ensure that they have access to channels and advice that will maximise their income.

#### **4.0 SUSTAINABILITY IMPLICATIONS/COMMUNITY STRATEGY**

- 4.1 Implementation of the Council Tenants' Financial Inclusion Strategy will have significant positive impacts for the sustainability of the Council's housing tenancies.

#### **5.0 FINANCIAL AND RESOURCE IMPLICATIONS**

- 5.1 The Council Tenants' Financial Inclusion Strategy will support the Council's ability to collect revenues. This is particularly relevant for the Housing Revenue Account (HRA) and could have a major impact on the HRA Business Plan.
- 5.2 The action plan can be delivered within existing resources. Further negotiations are taking place with the Credit Union to agree if the Council can make a financial contribution. If this is sensible, a further report will be brought back to Members for approval.

#### **6.0 RISK ASSESSMENT**

- 6.1 The development of the Council Tenants' Financial Inclusion Strategy will mitigate against the loss of rental income to the HRA and changes brought about by Welfare Reform. These wider changes have been through a risk assessment process and are reported as a key risk to Cabinet.

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#### **Background Documents**

There are no background documents (as defined in Section 100D(5) of the Local Government Act 1972) to this Report.

## **Equality Impact Assessment**

There is a direct impact on members of the public, employees, elected members and or stakeholders. Therefore an Equality Impact Assessment is required. A formal equality impact assessment is set out at appendix 2 to this report.

## **Appendices**

Appendix 1 - Draft Council Tenants' Financial Inclusion Strategy

Appendix 2 - Equality Impact Assessment

Appendix 3 - List of Stakeholder Consultees'

Appendix 4 - Minute of Landlord Services Committee (Cabinet Working Group) held on 10 September 2015 – *to follow*