

**CABINET: 15 JANUARY 2013**

**LANDLORD SERVICES COMMITTEE (CABINET WORKING GROUP) 9 JANUARY 2013**  
**CONSULTATION ON RELEVANT DRAFT CABINET REPORTS**

**35. WELFARE REFORM**

Consideration was given to report of the Assistant Director Housing and Regeneration that explained the range of financial inclusion initiatives to support tenants as a consequence of the proposals in relation to welfare reforms.

The Housing Operations Manager – Public Sector Housing attended the meeting and outlined the initiatives proposed namely the Direct Debit (DD) Incentive Scheme; the Financial Inclusion Officer and the Smarterbuys & The Store system.

In discussion comments and questions were raised in respect of the following:

- The pro-active approach through the appointment of a Financial Inclusion Officer to assist tenants with the impact of Welfare Reform changes and other related financial issues.
- The potential use and take up of the Smarterbuys scheme.
- The take up and use of direct debit (DD) as an alternative to rent payment through the Post Office.
- Cash transactions – alternative methods of payment.
- Availability of advice until the appointment of the Financial Inclusion Officer.
- Issues related to DHPs.

The Assistant Director Housing and Regeneration gave an explanation relating to the DHP Policy administered by One Connect and the financial implications. It was further explained that until the approval for the appointment of the Financial Inclusion Officer support and advice is available in the interim through the Housing Section Rent and Money Advice service and West Lancashire ICAN service.

As a consequence of the discussion Members of the Working Group indicated that they were happy with the initiatives being proposed.

**RESOLVED:** That the report be noted.