

## **FINANCIAL INCLUSION STRATEGY**

Key priorities – possible actions and activity's to support these – 23/01/20

### **A. To Compliment and Strengthen the Council Tenants Financial Inclusion Strategy:**

- Update Council Tenants FIS to include Residents and current position across the borough
- Review what has been delivered and is successful
- Identify the current issues/position of FI exclusion across the borough (data gather)
- Amend existing FI document to reflect current position
- Consult with existing stakeholders – FI event?

### **B. To provide mechanisms for the early Identification of Vulnerable Tenants through provision of Council Tax Support Pack/ Literature / Signposting:**

- How will we have joined up working/referral/via BTLS and FI team based on non-payers via rents and non-payers via Council tax – agree a process and develop literature – optimising technology IW/CW/PB
- Identify tenants with CT debts and establish if owe arrears – prioritise support based on level of intervention based on CT debt and rent debts and vice versa. IW/CW.
- Is the Council Tax minimum 22% charge too high and does it cause poverty for low income residents? For Council to decide
- Should we / can we share data on vulnerabilities and financial wellbeing – sharing joint approach on income and expenditure and priority debt payments. PB/JM/Legal?
- Identify who signposts to who where and when and timescales and what they can deliver

### **C. To signpost and provide Information for Residents and Tenants on Mental Health Support available :**

- Request support from LCC/ CVS and CA to identify signposting and centralised information on services that are available.
- To link with healthier Lancashire and south Cumbria mental health team – Orange button campaign (CR)

### **D. To explore the Citizens Advice - Appointment waiting time:**

- Establish accurate wait times any peaks and troughs any change in demand and by type of work and if tenants or residents?
- Is demand greater than supply of appointments? Can this be resolved?
- Do we share the same customers? – linked to Tenants can we do something different?
- CA to be invited to meeting to discuss appointment waiting times
- Where are CA located. What is accessibility for residents across the borough?
- Can the council facilitate colocation? What would the benefit be?

**E. Future Resources for maintaining / safeguarding of the Money Advisory Post/s**

- Review structure costs and outcomes delivered and income generated
- Review prevention and sustainability outcomes
- Assess UC support and homelessness prevention outcomes
- Best practise what are others doing?
- New initiatives – credit rating initiatives/pre-tenancy work
- We have identified that with the loss of UCSA in March 2021 will have a detrimental impact on service delivery for Money Advice

**F. Provision of Supportive Debt Recovery**

- Welfare benefits services/on line chat support services – possible 3<sup>rd</sup> party org
- Can we use Attachment of earning rather than bailiff proceedings?
- Providing a service that reviews debt – IVAs and companies that can support an amalgamated debt payment plan taking account of Breathing Space guidance (only at consultation)
- Explore better use of Grants and Trusts and maximise the use of benevolent funds across the Council
- Look at a possible holistic approach for a one stop shop within Skelmersdale

Jane Maguire/ Carl Wallace