Financial Inclusion Strategy
2017-2021
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INTRODUCTION
This document sets out Oxford City Council’s (OCC) vision and strategy for financial inclusion and forms an integral component of the Council’s commitment to reduce inequality, which is articulated in the Council’s Corporate Equality Scheme. The Action Plan at Appendix Two details the activities that will be undertaken to achieve the aims of this strategy together with the lead officer from the Council’s perspective, plus any external partners involved in delivery.

The Strategy covers the period October 2017 to March 2021. However this document will be reviewed annually to ensure the outcomes from the Action Plan continue to meet the Council’s priorities. The priorities supported by the Strategy are as follows:

- Vibrant & Sustainable Economy – By supporting people to move from benefits into employment, supporting community job fairs, engaging with Community Employment Plans linked to significant developments (e.g. Westgate)
- Meeting Housing Need - Supporting people to manage their finances and sustain their tenancies, provision of advice to reduce debts, improve budgeting and access eligible benefits, measures to reduce fuel poverty

Appendix One summarise the main achievements of the 2014-17 Financial Inclusion Strategy.

WHAT IS FINANCIAL INCLUSION
Financial inclusion has been described as the process which ensures a person’s incoming money is maximised, their out-goings are controlled and they can exercise informed choices through access to basic financial services. Without this, people are often referred to as financially excluded. People that are financially excluded are often those in poverty or experiencing disadvantage and as a result might:

- not be able to access affordable credit
- not have access to, or have difficulty obtaining a bank account
- be financially at risk through not having home insurance
- struggle to budget and manage money or plan for the unexpected
- have difficult in paying fuel bills and/or live in poor quality housing
- not know how to make the most of their money.

As the impact of financial exclusion falls more heavily on low income households, this strategy seeks to ensure sufficient support is provided to such households to maximise their income. This will be achieved through a number of means, but will include supporting people to access employment, and in overcoming barriers to work. Sound financial inclusion work can help deliver sustainable improvements for individuals and their communities, and enable the Council to become more cost efficient. The benefits of financial inclusion can be defined as follows.

For individuals and their families:
- access to lower cost household bills
- lower transactions costs
- fewer family break-ups
- more able to withstand financial shocks
- better physical and mental health outcomes
- able to play a full part in society.
For local communities:

- more settled and stable communities
- more money spent in local economy.

For the Council/local taxpayers and tenants:

- improved cash flow
- reduction in rent arrears
- fewer evictions
- fewer homeless presentations
- less tenant turnover
- reduction in costs of Council Tax and Rent collection.

**CONTEXT**

Since the first FIS was introduced residents of Oxford have seen wages fall in real terms, and benefits have been frozen, whilst housing costs have continued to rise. This creates an increased risk of homelessness. Reducing the numbers of people who are financially excluded mitigates this risk.

This section details the main factors which impact on the level of financial exclusion in Oxford. (Work the Council undertakes to tackle homelessness and increase housing supply will impact positively on individuals’ financial inclusion. However, this work is addressed by the Council’s Housing and Homelessness Strategy and so is not duplicated here).

**Benefits**

Since 2010 the government’s welfare reform agenda has seen a continuing reduction in the amount of benefit awarded to individuals. The Centre for Regional, Economic and Social Research has calculated that between 2010 and 2020 benefit recipients in Oxford will lose a total of £47.8 million from welfare reforms introduced during this period. Nationally, from 2016 the cumulative loss from welfare reform will amount to £40.62 per week by 2020. This is a consequence of expected inflation and private rent growth, combined with the freezing of benefits rates for working-age people through to 2020. This means many households see falls in real income. The main consequences of this for the FIS are as follows.

- Private tenants are heavily affected by welfare reform in terms of real income loss, due to the disconnect between Local Housing Allowance rates and private rent price growth.
- Working households in receipt of tax credits are particularly likely to be highly affected by welfare reform, largely due to the cuts to work allowances under Universal Credit.
- Over two thirds of households highly affected by welfare reform and in receipt of out-of-work benefits face significant barriers to work.
- Certain cohorts, such as families with children and households containing a person with a disability (especially households in receipt of Disability Living Allowance/Personal Independence Payment) are particularly affected. Some of these households are likely to be unable to move into work, or to better paid work (Policy in Practice – The cumulative impacts of welfare reform: a national picture, 2017).

The rollout of Universal Credit full service from October 2017 brings additional challenges for the City Council. In the short term, some people migrating to Universal Credit may face a period of at least six weeks without any income, or a reduced income. They will also be responsible for paying their housing costs themselves (although there are circumstances where landlords can request payment of this element). As the benefit is administered by the Department of Work & Pensions, it will not be possible for the Council or its partners to
quickly resolve delays in payment of housing costs, as currently happens with Housing Benefit.

Potential repercussions of these issues for Oxford City Council are: an increase in the number of households in temporary accommodation or at risk of homelessness; impacts on other council services and the number of residents falling into situations of poverty or hardship.

**Housing**

Housing pressures in Oxford are well documented. The following statistics highlight the difficulty of buying a house or obtaining private or socially rented property.

- The average house price of £491,900 is around 16 times the average yearly household income £29,400 (ref. Centre for Cities 2017).
- The median private rent for a three-bedroom house is £300 per week, over half median earnings and 30% above the Local Housing Allowance Rate of £230 per week.
- There are over 3,300 households on the City Council’s Housing Register.
- 7,702 families are overcrowded by housing circumstances (Local Insight 17/01/17).
- Homelessness pressures are increasing, with over 100 households per month approaching the Council as homeless and requesting assistance. Street Counts of rough sleepers also show high and sustained levels of rough sleeping in the city.

Rising rents, without a corresponding increase in housing support, means that the number of households that turn to the Council for housing support will increase. This will have a knock-on impact on temporary accommodation and homelessness support costs. As such work to safeguard tenancies is essential in reducing this demand.

**Fuel Poverty**

Broadly fuel poverty has three influencing factors - low household income, poor energy efficiency of home (higher energy bills) and high energy prices (which also mean energy bills are higher). If someone has to spend a lot of time in their home, this makes it more likely that they may struggle with energy bills and heating their home to a healthy temperature.

The government’s Low Income High Cost (LIHC) indicator models where residents have fuel costs above average (i.e. energy inefficient home) and were they to spend that amount, they would be left with a residual income below the official poverty line.

According to the 2015 LIHC indicator, England has an average of 11.0% of households in fuel poverty, the South East 9.4% and Oxfordshire’s average is 9.6%. The rate varies across the county: Cherwell is 9.3%, and South Oxfordshire is 8.5%, Vale of White Horse is 8.4%, West Oxfordshire 8.7% and Oxford is by the far the highest at 12.8%.

In their Fuel Poverty Strategy, the government showed the importance of energy efficient homes in addressing fuel poverty with a target to “ensure that as many fuel poor homes as is reasonably practicable achieve a minimum energy efficiency standard of Band C in their Energy Performance Certificate, by 2030.” Energy Performance Certificates rate properties that are being rented out or sold on their energy efficiency. Energy Company Obligation (ECO) funding, an obligation put on energy companies by the government to finance the energy efficiency of properties, is therefore now targeted at residents considered to be in fuel poverty.

Fuel poverty work has focused on two core areas; improving the insulation of properties and provision of advice and targeting of funding to people on low incomes.
Living Costs
The poverty premium is widely defined as the increased costs paid for essential goods and services by those on low incomes (Toynbee Hall 2014). A 2016 Toynbee Hall report showed that users of their advice service paid an average poverty premium of £324 per year. A study (Davies et al 2016) which takes into account more types of households suggests that the premium is £490 per year for low-income households (not necessarily in debt). The poverty premium accounts for 7% of the participants’ average household income after deducting housing costs.

The Oxford City Council residents’ survey (2016/17) asks a number of questions about financial security. A question about the impact of the economic climate shows that residents are most likely to feel that this has affected their ability to buy or move home (28%), with the number of residents feeling this way increasing significantly since 2014/15 (23%). In comparison to 2014/15 fewer residents feel that they have difficulties paying fuel and energy bills as a consequence of the economic climate (17% vs. 13% this year), that they may have difficulties affording to buy food (11% vs. 6% this year), or difficulties paying for childcare (8% to 5%). Difficulties repaying loans has increased from 8 to 10%, whilst difficulties accessing credit has reduced from 7 to 5%.

Skills
Employment is very high in Oxford, with only 0.5% of the population claiming Jobseekers Allowance, compared to the national average of 1.1% (November 2016, DWP). Whilst Oxford has a highly skilled workforce, with a high proportion of residents holding degrees (60.9%), there is also a significant proportion of residents who have no educational or skills qualifications (4.2%). Attainment levels of pupils in state schools are significantly lower than the regional and national average.

Job opportunities are plentiful in Oxford, where there are 1.17 jobs available per resident (ONS 2015). There are lots of employment opportunities available in the new Westgate development (3,000 full time equivalent positions) and through the Council’s own housebuilding programme. This means with the right support, people facing financial exclusion can both move into, and progress in employment.

THEMES
In reviewing the FIS consideration has been given to the nature of the themes, and the Council has determined that the four themes from the 2014-17 Strategy are still relevant, and will be maintained.

- **Debt**, (including provision of advice and access to financial services)
- **Income** (including benefit entitlement, and budgeting support)
- **Housing** (including affordable warmth, Discretionary Housing Payments and tenant support)
- **Skills** (work readiness, training, digital access)

Work undertaken in furtherance of these aims is designed to achieve the following short term and longer term outcomes.

**DEBT**

**Short Term**

Residents will
- know where to access information and advice, and will be able to access these services through their preferred channel;
- be able to seek free advice about their debts and be supported to make affordable repayment plans.
Long Term
Residents will have increased
- ability and confidence in managing everyday finances including contracting with and changing utility companies;
- knowledge and confidence in using financial services; and
- council policies and processes will support the aims of the Financial Inclusion Strategy.

INCOME
Short Term
Residents will be
- supported to claim the benefits to which they are entitled; supported to access emergency support when required; able to access support to manage the migration to Universal Credit;

Long Term
Residents will be
- supported to manage their finances, including the payment of their housing costs;
- able to save and therefore be better able to cope with financial crisis and changes in circumstance.

HOUSING
Short Term
- Residents facing shortfalls in their Housing Benefit will be supported financially whilst seeking longer term solutions;

Long Term
- tenants will be supported to ensure they are able to manage their tenancy when they sign up for one;
- fewer residents will suffer poor health as a result of not being able to adequately heat their homes;
- the number of excess winter deaths in Oxford will reduce;
- both Council tenants and private sector tenants to have better insulated properties with lower fuel bills;
- the Council will be able to target support to residents in fuel poverty.

SKILLS
Short Term
Residents will be
- supported to use the right channel for their needs including face to face, telephone and online;
- assisted in accessing digital services.

Long Term
Residents will
- be engaged by partners to support them to learn the skills they need to obtain work;
- receive training for the type of work which is available locally, so they are best placed to obtain employment;
- be supported to overcome barriers to work;
- be supported to become self-sufficient in accessing online services.
GOVERNANCE

The FIS is monitored informally through the Welfare Reform Officers Group, and Financial Inclusion Member Group, and is formally overseen by the One Council Board.

The delivery of the Strategy itself will be coordinated on a day to day basis by the Council’s Revenues & Benefits Programme Manager.

ACTION PLAN

See Appendix Two
Appendix One – Financial Inclusion Strategy Achievements 2014-17

This appendix summarise the achievements of the Financial Inclusion Strategy over the last three years across its four themes.

**DEBT**
The Council agreed revised outcomes with organisations funded through the Council’s Advice & Money Management commissioning theme, and drafted revised Service Level Agreements for 2014/15 which reflected local needs and responded to the challenges of Welfare Reform and increasing living costs. In 2017 an independent review of advice services was commissioned, which will inform the 2018-21 commissioning period. Throughout this period the Council has maintained existing levels of funding for this and all of its commissioning themes and grants programmes.

The Revenues and Incomes teams are taking a more proactive approach to debt collection to resolve arrears issues before court proceedings are undertaken. This reduces the additional costs local residents incur and reduces the stress that this process can cause. The table below shows how this approach has reduced the number of summons’ and liability orders issued in respect of unpaid Council Tax, and the reduction in costs added to customers’ accounts.

<table>
<thead>
<tr>
<th>Year</th>
<th>Summons</th>
<th>Liability Orders</th>
<th>Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014/15</td>
<td>8728</td>
<td>6508</td>
<td>£860,180</td>
</tr>
<tr>
<td>2015/16</td>
<td>7360</td>
<td>5184</td>
<td>£711,680</td>
</tr>
<tr>
<td>2016/17</td>
<td>6580</td>
<td>4428</td>
<td>£626,960</td>
</tr>
</tbody>
</table>

This approach attempts to address the root cause of arrears, and although this can take more time initially, the payoff is that the resident is more likely to pay promptly in the future, rather than getting into a cycle of court action for each year’s debt. Both teams have achieved their highest ever collection figures in the last year, which shows that having a strong customer focus is a successful model for debt collection.

The Revenues team signed up to the “Collection of Council Tax arrears good practice protocol” developed by Citizens Advice and the Local Government Association.

The Incomes team have taken on the collection of more types of debt, and work closely with debt raising departments to ensure customers receive a consistent and seamless service.

Revenues and Incomes are also working with the Investigations team to implement a solution for a single view of debt owed to the Council. This is making use of a data warehouse tool from our supplier Intec to match data from different systems. The work is still in progress, but has been driven by the governance of the FIS.

A mapping exercise was conducted to show the provision of emergency support available in the City to those in crisis (e.g. Foodbanks, grants, loans)

When the Council retendered its own bank account, it ensured that a provision was included that the successful supplier must provide basic bank accounts for local residents. (Since then the government have brought in legislation requiring all banks to offer such accounts)

**INCOME**
At the time the FIS was introduced the Council was concluding a successful project in partnership with the DWP and other organisations to trial paying social tenants their housing costs directly. This was to prepare them for Universal Credit which as a default pays housing
costs to the tenant. This is different from Housing Benefit where the landlord normally received the payment. The Council decided to keep paying tenants their Housing Benefit directly, and to make this the default option for new tenants. There are still approximately 700 tenants receiving their benefit directly, and this remains the default option for new tenants. With Universal Credit begin its full rollout from October 2017 tenants will be more prepared for the changes this brings.

Following the successful model employed by the Welfare Reform Team in supporting people facing benefit changes, a two year pilot was commenced in 2016 to replicate this work with people placed by the Council in the private rented sector. The aim of the project is to help people get to a point where they are able to sustain their rent payments themselves. There is a significant gap between the amount of Housing Benefit paid for privately rented properties and median rent levels. As such the Council usually tops up the difference for people it places in such properties. With Housing Benefit frozen and rents continuing to increase, this is not a sustainable model. An interim report on progress of the project will be made to CEB in December 2017.

Since Council Tax Benefit (CTB) was localised in 2013, and became Council Tax Reduction, the Council has maintained the same level of support that existed under CTB. Oxford is now one of only 37 Councils to have taken this approach. Governance of the FIS has kept this under review on an annual basis, and despite the increasing cost to the Council (£1.2million for 2017/18) has determined that it is important to maintain this support due to the significant reduction in other benefit payments.

A review of Credit Union services was jointly commissioned by the Council, Oxfordshire Credit Union and Blackbird Leys Credit Union. This provided helpful insight for the Credit Unions, and for the Council in understanding how it could best support them. As a result Oxfordshire Credit Union has developed its services and increased its customer base. Blackbird Leys Credit Union has pursued a merger with Northamptonshire Credit Union, which took place in March 2017. The revised FIS contains an action for the Council to promote Credit Union service.

Other actions in this theme saw the Council gain accreditation with the Living Wage Foundation, and identify local providers of affordable childcare.

**HOUSING/FUEL POVERTY**

Fuel poverty work has focused on two core areas; improving the insulation of properties and provision of advice and targeting of funding to people on low incomes.

Key actions to tackle this in Oxford over the next few years include the following.

- Progression in the private rented sector pushing the restrictions from the Energy Act 2016 that apply from 1 April 2018, whilst also promoting and providing funding such as the Private Rented Energy Efficiency Grant and via services such as LEAP.
- Targeting fuel poverty and using data to lever in external funding to tackle this in Oxford.
- Building on the existing single point of contact, the Affordable Warmth Network, to provide an integrated, multi-agency Oxfordshire service that both residents and professionals know about and can refer clients into.

**Advice and funding**

The Council developed low income/high cost fuel poverty model in partnership with Ricardo to enable officers to target intervention and grant take-up. This was part of a 2016-17 Energy
Data Integration Service (EDIS) research project, working with Ricardo on a data platform that integrates a range of different Council held data and Council licensed data such as Energy Performance Certificates (EPCs).

As of 31 March 2017, the Council’s energy advice officers had visited 1813 council housing properties (and attempted to visit another 1593). Tenants will have saved around £116,370 and additionally 96 have benefitted from the detailed financial advice and debt support after referral to Citizens’ Advice.

**Providing a single point of contact**
The council works with and part funds the Affordable Warmth Network (AWN) whose helpline dealt with the following from April 2015 – March 2017:

- 1,809 contacts for advice with Oxford householders - 240 AWN telephone contacts and 1,569 face to face contacts via events
- 9 of which resulted in insulation measures
- 6 of which resulted in boiler installations

As a result of the AWN, funding was received for the Better Housing Better Health project in 2016. This is an illustration of a joint project to tackle the links between cold, damp housing and health. This installed measures on referral for residents with cardiovascular and respiratory health issues and was supported by 14 Private Sector Safety team visits and Council funding. This resulted in the following installations or referrals:

- 5 Heating Systems or boiler/heating controls replacement
- 2 Mould removal
- 4 Replacement doors/ glazing
- 2 Other energy related services
- 19 referrals to the Citizens Advice Bureau for financial help

The current Local Energy Advice Project (LEAP) project builds on the referral links built by offering an holistic home visit, small repairs, income maximisation and energy efficiency measures to improve homes for the ill and vulnerable. Early outputs are summarised in the table below.

**Table 2: LEAP outputs, January – 17 August 2017**

<table>
<thead>
<tr>
<th>LEAP outputs</th>
<th>Numbers</th>
<th>Cost savings to resident (lifetime)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Referrals received</td>
<td>81</td>
<td>-</td>
</tr>
<tr>
<td>Home Visits Basic completed</td>
<td>71</td>
<td>-</td>
</tr>
<tr>
<td>Energy advice</td>
<td>71</td>
<td>£12,654.00</td>
</tr>
<tr>
<td>Income Max (financial support) referrals made</td>
<td>23</td>
<td>£33,267 est.</td>
</tr>
<tr>
<td>Draught excluders</td>
<td>13</td>
<td>£670</td>
</tr>
<tr>
<td>LED Lightbulbs</td>
<td>176</td>
<td>£1,799</td>
</tr>
<tr>
<td>Radiator Reflector Panels</td>
<td>63</td>
<td>£504</td>
</tr>
<tr>
<td>TV Standby</td>
<td>20</td>
<td>£400</td>
</tr>
<tr>
<td>Shower aerator</td>
<td>2</td>
<td>£340</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>-</td>
<td><strong>£49,634</strong></td>
</tr>
</tbody>
</table>

**Property improvement**
Over the past four years, the Council has accessed £761,918 worth of funding through a variety of projects, £397,918 of which is Green Deal or ECO related. These include Warming Barton (free external wall insulation for 18 homes in a deprived area), and insulation programmes on its own housing stock. Ongoing are heating and insulation measures for
vulnerable homeowners, and the Council continues to engage with energy suppliers to improve the situation for the fuel poor of Oxford.

**Home owners**
The Council’s Home Improvement Agency (HIA) manage a number of energy efficiency related grants and installer routes for vulnerable home owners. In 2016/1719 measures were installed for vulnerable home owners, mostly new boilers, bringing in £25,732.37 of external funding (HIA). This includes matched funding from Better Housing Better Health enabling free installs.

**Private rental**
For the private rented sector, the Private Rented Energy Efficiency Grant, from September 2016 that the Home Improvement Agency also run has also produced the following results as of 31 March 2017.
- 49 properties surveyed, 15 of which have had all works completed
- 11 loft insulations and 4 loft hatch insulations
- 8 draught proofing works, 3 pipe insulations, 10 LED lights fitted
- 46 Radiator foils fitted and 38 Thermostatic radiators installed.

Enforcement action taken against landlords with properties rated F & G has improved 100 properties. Thermal imaging of 78 homes has allowed landlords to identify improvements.

**Council Housing**
The Council levered in £100,000 Green Deal Home Improvement Fund funding and £15,000 ECO funding for external wall insulation programme of 80 of its Council Housing properties. It also obtained £100,000 of ECO funding for cavity wall insulation for 206 properties, and there have been 100 photovoltaic (PV) installations on our own housing stock.

The Tower block refurbishment programme includes external wall insulation, improved ventilation and heating systems to support residents. A 14.7 kWp Solar PV with electricity serving communal areas has been installed on Hockmore tower and LED lighting has been installed in communal areas in all tower blocks.

The ERIC research project, assessing the benefits of batteries with Solar photovoltaic panels, is currently finishing off. The research has enabled the project team to assess which households are benefiting tenants. Those batteries that offer limited benefit to council housing tenants are being removed but all Solar panels remain, offering free electricity to tenants.

**Welfare Reform**
Discretionary Housing Payments (DHPs) were promoted to Private Sector Tenants as part of a project the Welfare Reform team undertook in 2014/15 to support people facing shortfalls between their Housing Benefit and rent. The DHP policy is reviewed on an annual basis to ensure it is fit for purpose.

Council tenants have been supported to downsize where benefit changes mean their rent is unaffordable. This was achieved through a programme of “speed dating” events where people needing bigger and smaller properties were introduced, and through the provision of funding to help people with moving costs. Since the FIS was adopted in July 2014, the number of local residents affected by the Bedroom Tax has reduced from 707 to 528. In the same period, the Welfare Reform team have also helped 232 local people affected by the Benefit Cap to gain an exemption from it, and have supported 201 people into work.
SKILLS
Through a number of different projects, the Welfare Reform team has developed a service which has supported people to remove barriers to work and gain skills to access the workplace or increase their hours of work. A broad partnership network has been developed to ensure that local residents are adequately supported which includes advice organisations, mental health charities, adult education providers, housing associations and statutory organisations. Its work has been aligned with providers of similar services to ensure its offer is complementary to such provision.

In 2014 the Welfare Reform Team was successful in making a bid to the European Social Fund to get funding to extend its work with people living in the private rented sector. This experience enabled the team to make successful bids for European Structural and Investment Funding made available through the Local Enterprise Partnership. They are now delivering the LEP’s Community Grants Programme which allows organisations in Oxfordshire to bid for funding to help disadvantaged groups access training and employment. They also lead a project of ten partners in providing training and employment opportunities to young people not in education, employment or training.

The Council has worked with Aspire to put on community job fairs. These have been based in Barton, Rose Hill and The Leys. Job Fairs in Oxford tend to be based in the centre of the city, making it harder for people on low incomes to access. Local events ensure people requiring work are able to access current opportunities.

Housing have commissioned a Tenant Ready Scheme to ensure tenants are equipped with the skills they need to manage their tenancy, especially payment of rent. These free courses have been provided by Crisis and Connections.
## Appendix 2 – Financial Inclusion Strategy Action Plan

<table>
<thead>
<tr>
<th>THEME</th>
<th>TASK</th>
<th>TIMESCALE</th>
<th>TARGET/OUTCOME</th>
<th>RESP.</th>
<th>PARTNERS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DEBT – Short Term</strong></td>
<td>Develop new specification for advice contracts as part of the commissioning of advice services for 2018-21</td>
<td>Oct 2017</td>
<td>A specification which ensures commissioned organisations continue to deliver services which maximise the available funding, and that reflect the recommendations of the Advice Review conducted in 2017.</td>
<td>Revenues &amp; Benefits Programme Manager</td>
<td>OCC Communities</td>
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<td></td>
<td>Monitor advice contracts against SLAs, and use data to support the development of services throughout the life of the contract.</td>
<td>Apr 2018 – Mar 2021</td>
<td>Provision of high quality advice services in partnership with the Council and commissioned organisations.</td>
<td>Revenues &amp; Benefits Programme Manager</td>
<td>Commissioned Organisations</td>
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<tr>
<td></td>
<td>Develop an integrated approach to recovery of different Council debts</td>
<td>Oct 2017 – Mar 2019</td>
<td>To ensure all Council debts are considered when making payment arrangements, and to ensure residents are referred for debt advice and other required support where appropriate. Work towards providing a single view of customer debts.</td>
<td>Revenues &amp; Benefits Operations Manager</td>
<td>Commissioned Organisations</td>
</tr>
<tr>
<td></td>
<td>Adopt the new Standard Financial Assessment form from the Money Advice Service, when assessing debt repayments.</td>
<td>Mar 2019</td>
<td>Customers are dealt with consistently in determining repayment amounts</td>
<td>Revenues &amp; Benefits Programme Manager</td>
<td>Money Advice Service</td>
</tr>
<tr>
<td><strong>DEBT – Long Term</strong></td>
<td>Provide short term support for households left with no income as they migrate to Universal Credit</td>
<td>Oct 2017 – Mar 2020</td>
<td>Ensure residents have sufficient income to fund essential living costs</td>
<td>Revenues &amp; Benefits Programme Manager</td>
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<td></td>
<td>Work with Oxfordshire Credit Union to promote its service, and to inform the public about the dangers of unaffordable credit.</td>
<td>Oct 2017 – Mar 2020</td>
<td>Increase the number of Oxford residents who are saving with the Credit Union.</td>
<td>Revenues &amp; Benefits Programme Manager</td>
<td>Oxfordshire Credit Union</td>
</tr>
<tr>
<td></td>
<td>Continue to rollout direct payment of Housing Benefit to eligible working age tenants</td>
<td>Oct 2017 – Mar 2020</td>
<td>Prepare tenants and the Council for Universal Credit</td>
<td>Incomes Manager</td>
<td></td>
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<tr>
<td></td>
<td>Develop a Personal Budgeting Support offer for Universal Credit customers, and keep this under review as UC rolls out.</td>
<td>In place by Oct 17, then ongoing</td>
<td>To ensure people migrating to UC are able to manage the monthly payment of benefit.</td>
<td>Welfare Reform Manager</td>
<td>Jobcentre Plus</td>
</tr>
<tr>
<td><strong>INCOME – Short Term</strong></td>
<td>Provide short term support for households left with no income as they migrate to Universal Credit</td>
<td>Oct 2017 – Mar 2020</td>
<td>Ensure residents have sufficient income to fund essential living costs</td>
<td>Revenues &amp; Benefits Programme Manager</td>
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<tr>
<td></td>
<td>Continue to rollout direct payment of Housing Benefit to eligible working age tenants</td>
<td>Oct 2017 – Mar 2020</td>
<td>Prepare tenants and the Council for Universal Credit</td>
<td>Incomes Manager</td>
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<td></td>
<td>Develop a Personal Budgeting Support offer for Universal Credit customers, and keep this under review as UC rolls out.</td>
<td>In place by Oct 17, then ongoing</td>
<td>To ensure people migrating to UC are able to manage the monthly payment of benefit.</td>
<td>Welfare Reform Manager</td>
<td>Jobcentre Plus</td>
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<tr>
<td>TASK</td>
<td>TIMESCALE</td>
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<tr>
<td>Deliver a communication campaign to inform customers about Universal Credit</td>
<td>Oct 2017 – Sep 2019</td>
<td>To minimise delays in the payment of Universal Credit caused by local residents not providing the correct information.</td>
<td>Revenues &amp; Benefits Programme Manager</td>
<td>Jobcentre Plus</td>
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</tr>
<tr>
<td>Deliver and evaluate Home Choice Pilot</td>
<td>Oct 2017 – Dec 2018</td>
<td>Understand the benefits of providing support for tenants who are placed in the private rented sector, and determine whether it should be adopted as business as usual.</td>
<td>Revenues &amp; Benefits Programme Manager</td>
<td>Housing Options Incomes Benefits</td>
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<tr>
<td>Implementation of a local authority lottery to raise money for good causes</td>
<td>Apr 2018</td>
<td>To give local organisations, who are supporting individuals and communities, the opportunity to develop an additional funding stream.</td>
<td>Revenues &amp; Benefits Programme Manager</td>
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<tr>
<td>Sign up to The Rental Exchange following consultation with tenants.</td>
<td>Mar 2020</td>
<td>Council Tenants are able to establish a credit record on the basis of timely payment of their rent.</td>
<td>Incomes Manager</td>
<td>Experian Tenancy Involvement</td>
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<tr>
<td>Support people affected by the Benefit Cap to gain an exemption from the Cap.</td>
<td>Oct 2017 – Mar 2020</td>
<td>Local residents are supported into work or to obtain a benefit which qualifies as an exemption from the Cap.</td>
<td>Welfare Reform Manager</td>
<td>Activate Learning Advice sector</td>
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<tr>
<td>Keep Discretionary Housing Payment policy under review</td>
<td>Apr 2018-Mar 2020</td>
<td>Ensure DHP budget will cover expected demand on an annual basis, and maximise expenditure of DHP grant</td>
<td>Welfare Reform Manager</td>
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<tr>
<td>Use the low income/high cost model developed by the EDIS project to target take-up work for households likely to be eligible for ECO funding.</td>
<td>Oct 2017 – Dec 2017</td>
<td>Maximise the number of local residents in receipt of ECO funding</td>
<td>Energy Efficiency Projects Officer</td>
<td>Ricardo</td>
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</tr>
<tr>
<td>Extend the Local Energy Advice Project for a further nine months (LEAP)</td>
<td>Oct 2017 – Jun 2018</td>
<td>Provide advice on energy use and bills to 400 residents</td>
<td>Energy Efficiency Projects Officer</td>
<td>AgilityEco</td>
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<tr>
<td>Take enforcement action against landlords with Energy Performance Certificates rated F &amp; G</td>
<td>Oct 2017 – Mar 2020</td>
<td>Ensure all homes in Oxford have a minimum EPC rating of E.</td>
<td>Environmental Health Service Manager</td>
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<tr>
<td>Continue to work with partners to investigate potential projects that will reduce fuel poverty in our housing stock (EG Energy Local bid for solar PV and cheaper electricity)</td>
<td>Oct 2017 – Mar 2020</td>
<td>Integration of technologies and energy efficiency measures to support tenants’ with energy bills.</td>
<td>Energy Efficiency Projects Officer</td>
<td>Bioregional Universities, Energy Local, Moixa</td>
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<tr>
<td>Intervene to provide support to people identified as being at risk of homelessness</td>
<td>Oct 2017 – Sep 2019</td>
<td>Increase resilience of people identified as being at risk, and to prevent homelessness</td>
<td>Trailblazer Project Manager</td>
<td>Homelessness Trailblazer project partners</td>
<td></td>
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<tr>
<td>Continuation of the Energy Advice service within Council’s social housing for this financial year. A longer term Energy Advice service will be investigated according to feedback and learning.</td>
<td>Oct 2017 – Mar 2019; April 2018 - TBC</td>
<td>Ongoing support and advice for tenants leading to savings on energy bills</td>
<td>Energy Efficiency Projects Officer</td>
<td>Energy Efficiency Projects Officer TMO Manager</td>
<td></td>
</tr>
<tr>
<td>Work with Oxfordshire Affordable Warmth Network (AWN) to integrate service with health and social care, advice sector and LEAP project</td>
<td>Oct 2017 – Mar 2019</td>
<td>Increase the number of referrals made into the AWN</td>
<td>Energy Efficiency Projects Officer</td>
<td>Energy Efficiency Projects Officer TMO Manager</td>
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</tr>
<tr>
<td>Continue to provide energy efficiency grants and loans through the Council’s Home Improvement Agency</td>
<td>Oct 2017 – Mar 2020</td>
<td>Provide home owners with access to efficient boilers, boiler repairs and servicing, small repairs, double glazing and insulation</td>
<td>Environmental Health Service Manager</td>
<td>Environmental Health Service Manager</td>
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<tr>
<td>Prioritise Council stock with an EPC rating of E,F or G for improvement measures</td>
<td>Oct 2017 – Mar 2019</td>
<td>Improve the energy efficiency of Council stock</td>
<td>Property Services Manager</td>
<td>Property Services Manager</td>
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<tr>
<td>Provide loft insulation of 270mm to all Council stock, and replace older, less efficient boilers</td>
<td>Oct 2017 – Mar 2019</td>
<td>Improve the energy efficiency of Council stock</td>
<td>Property Services Manager</td>
<td>Property Services Manager</td>
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<tr>
<td>Offer an upgrade from electrical heating to gas central heating to all tenants</td>
<td>Oct 2017 – Mar 2019</td>
<td>Improve the energy efficiency of Council stock</td>
<td>Property Services Manager</td>
<td>Property Services Manager</td>
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<tr>
<td>SKILLS – Short Term</td>
<td>Develop an Assisted Digital Support offer for Universal Credit customers, and keep this under review as UC rolls out.</td>
<td>In place by Oct 17, then ongoing</td>
<td>To ensure people are able to make and manage their claim for UC online.</td>
<td>Welfare Reform Manager</td>
<td>Jobcentre Plus OCC Customer Services</td>
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<tr>
<td>Introduce weekly drop in days for customers to get practical assistance in using digital devices</td>
<td>Rollout from Oct 2017</td>
<td>Increase the number of residents accessing services online.</td>
<td>Digital Development Manager</td>
<td>OCC Customer Services</td>
<td></td>
</tr>
<tr>
<td>SKILLS – Long Term</td>
<td>TASK</td>
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<td></td>
<td>Lead delivery of the ESiF funded Unlocking Potential in Oxfordshire project</td>
<td>Oct 2017 - Dec 2019</td>
<td>Provide employment and training for disadvantaged young people aged 17-19 not in employment education or training</td>
<td>Revenues &amp; Benefits Programme Manager</td>
<td>Unlocking Potential project partners</td>
</tr>
<tr>
<td></td>
<td>Host 2-3 Community Job fairs per year as funding permits</td>
<td>Oct 17 – Mar 2020</td>
<td>People who need to find work are able to access opportunities. Local employers are able to recruit to their vacancies</td>
<td>Welfare Reform Manager</td>
<td>Aspire Locality Officers</td>
</tr>
<tr>
<td></td>
<td>Increased provision of pre-entry ESOL</td>
<td>Apr 2018 – Mar 2020</td>
<td>Delivery of 4 pre-entry ESOL courses with 12 students per course, which will support migrants to access local services.</td>
<td>Controlling Migration Project Manager</td>
<td>Refugee and Asylum Seeker Co-ordination Group</td>
</tr>
</tbody>
</table>