

www.oxford.gov.uk



Draft Financial Inclusion Strategy for Consultation

2014 - 2017

Authors	Revenues & Benefits Programme Manager
Version	0.9 DRAFT
Date Issued	February 2014
Document status	Draft for Comment

Distribution

Name	Title	Purpose
Jackie Yates	Director	Review and input
Helen Bishop	Head of Customer Services	Review and input
Cllr Susan Brown	Portfolio Holder	Review and input

Index

<u>Section</u>	<u>Description</u>	<u>Page No.</u>
1	Introduction	3
2	Why do we need a Strategy	3
3	What is Financial Inclusion	5
4	The Challenge of Financial Inclusion	6
5	Themes	7
6	Current Delivery Model	8
7	Council Initiatives	10
8	Future Delivery Plans	11
9	Governance	14
10	Action Plan	14
Appendix 1	Draft Financial Inclusion Action Plan	15

1. INTRODUCTION

- 1.1 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. To this end the strategy has been developed in conjunction with the council's wider work on Welfare Reform, Fuel Poverty and our Stronger Communities Programme.
- 1.2 The Financial Inclusion Strategy comprises this document and a separate Financial Inclusion Action Plan. The action plan details the activities that will be undertaken to achieve the aims of this strategy together with the lead officer for the Council's perspective, plus any external partners involved in delivery.
- 1.3 The Strategy covers the period between April 2014 and March 2017. However this document will be reviewed annually to ensure it continues to meet the Council's priorities.

2. WHY DO WE NEED A STRATEGY

National Context

- 2.1 The country is facing one of the most difficult public funding climates seen for decades with reductions in public spending and significant areas of social policy reform. Rising costs of living in relation to basic needs such as fuel and food together with higher housing costs are exacerbating the problems of existing vulnerable residents and pushing others currently at the 'tipping point' into potential difficulties. Traditional responses in terms of increased resources for service delivery are no longer viable. A step change is necessary which requires leadership and cultural transformation. In real terms, this means developing a strategy for financial inclusion that, as far as possible, protects the most economically vulnerable balanced against the economic reality the Council faces. This means reshaping the internal policy, practice and culture of the Council and working with external partners to leverage those resources which are available to ensure the best outcomes for our residents.

Local Context

2.2 *Welfare Reform*

The introduction of the Universal Credit means direct payments to landlords of housing benefit will cease, potentially leading to an increase in rent arrears and debt as some tenants may have difficulty managing their money and not pay their landlords rent owed. Those who under-occupy their current property (currently 770 households) could see their benefits reduce to such an extent that they may be forced into moving out of their current home into smaller accommodation. This may impact on the demand for smaller accommodation and lead to an increase in rent arrears from households who currently receive housing benefit or force families to leave Oxford in search of more affordable Housing.

The Benefit Cap which affects approximately 140 households in Oxford means that for some of those households, moving into employment is the only way they are going to be able to afford to maintain a tenancy in Oxford. Many of those affected have never worked and have multiple barriers preventing them from working. Intense support is required to deliver a sustainable solution to such people.

These are challenges that need to be planned for and managed which might entail providing a supporting role for people affected by these changes. Part of that role will be to promote and advise customers of future benefit changes. This work is already being carried out and will continue for the near future.

2.3 *Housing*

The city is a densely packed urban space covering only 17.6 square miles with very high levels of housing density. There are severe pressures on housing stock, with large concentrations of homes in multiple occupation and significant numbers of homeless and

other vulnerable groups. The recession has increased the number of families seeking to obtain social housing from 4,500 to over 6,000.

Oxford has a current population of 151,000 which is projected to increase to 160,000 by 2021. 16,000 households live in private rented accommodation, an increase of 45% since 2001. Twenty percent of the city now lives in the Private Rented Sector (PRS), which is the 10th highest proportion in the country. There are currently 4,600 households on the Council's housing list. With increasing student numbers, and with home ownership becoming more unaffordable for young professionals, demand for PRS property is high and increasing. This is putting the PRS beyond the reach of increasing numbers of benefit claimants.

Despite the perception of an affluent, historic city, Oxford has seven super output areas within the 15% most deprived in the country. Some properties in Oxford City are referred to as Hard to Treat in energy efficiency terms. These are those without mains gas as the primary heating fuel, and solid-walled or non-traditional system built properties that are expensive to insulate. This is compounded by the higher than average number of private rented properties in Oxford. This sector is known to be poor in terms of energy efficiency of housing and this is therefore a target for housing improvements and other fuel poverty work, as are the most deprived areas.

2.4 Skills

Employment is very high in Oxford, with 1.6% of the population claiming Jobseekers Allowance, compared to the national average of 2.9%(December 2013, DWP). Whilst Oxford has a highly skilled workforce, with a high proportion of residents holding degrees, there are also a significant proportion of residents with no educational or skills qualifications and attainment levels of pupils in state schools are significantly lower than the regional and national average. This poor attainment at both primary and secondary levels impacts directly on access to the labour market and on economic and social life-chances.

The 2011 Oxfordshire Skills Needs Analysis suggested that a lack of education, qualifications and 'employability' skills prevented a significant number of Oxfordshire's residents from entering the local job market, in particular certain groups of young people including teenage mothers, young people with learning difficulties and/or disabilities, young people who have offended and young people leaving care. Young people between the ages of 16 and 18 who are not participating in education, employment or training (NEET) are a major source of concern. Their circumstances are predictors of future unemployment, low income, poor mental health and potential involvement in crime.

2.5 Living Costs

In August 2013, the Money Advice Service conducted some research into the indebtedness of people in the UK. In Oxford they found that 11% of the population are indebted. This means that they meet either of the following criteria:

- They feel their debt is a heavy burden
- They missed out on; or fell behind on credit payments or a bill for three of the last six months

Nationally, the use of food banks is increasing and it is thought that half a million people in the UK now use them. In Oxford the Community Emergency Foodbank has reported a significant increase in customers from 120 per month in 2012 to 200 per month in 2013. The provision of food banks in Oxford is currently unclear as a number of charities and religious organisations operate informal food banks. It is one aim of this strategy to better understand provision in the city.

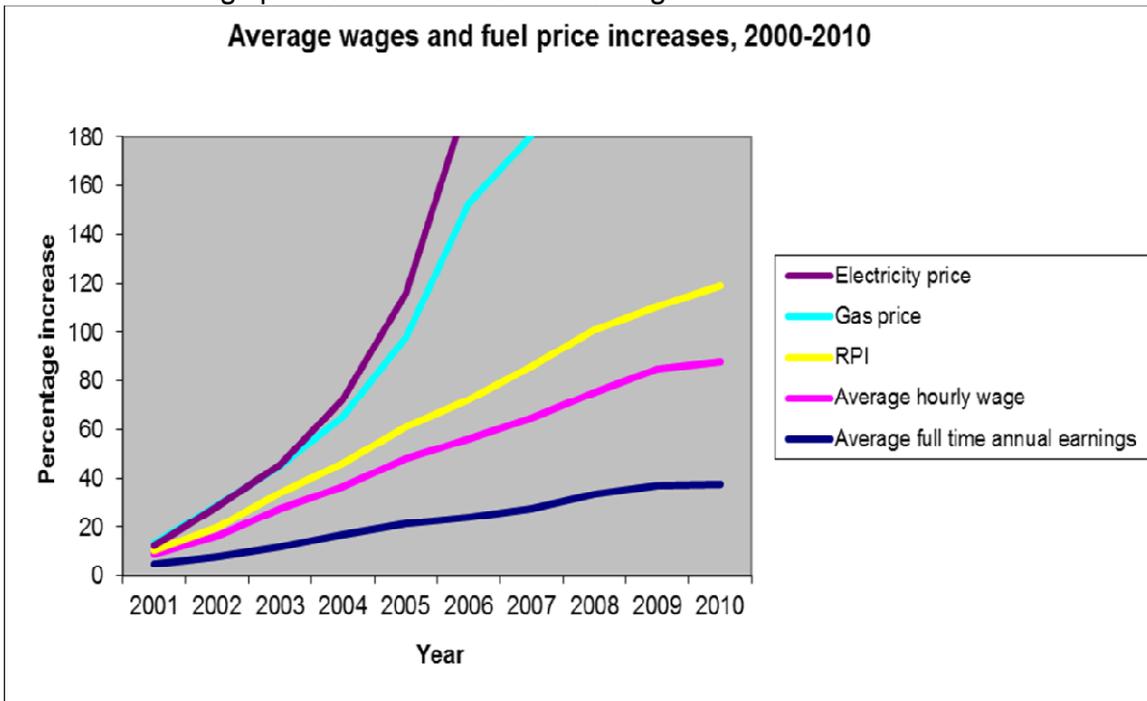
2.6 Fuel Poverty

In 2010, 12% of Oxford homes (around 7000 households) were estimated to be fuel poor. This is better than the England average and the same as the average for the South East. Broadly, fuel poverty is influenced by 3 factors: 1) household income; 2) energy prices and 3) the thermal efficiency of the dwelling. Households are more likely to be fuel poor if their

homes were built before 1945, are large, off gas, being privately rented and/or have old; or inefficient boilers.

In 2012-13, UK winter deaths increased by 29% from 2011/12 which highlights a need to understand links between cold homes and health. The most vulnerable to health impacts include the over 65s, the disabled and long-term sick, unemployed, people on low incomes and those with very young children. This is because they are likely to spend more time in the home, and have health issues that are aggravated by cold homes.

The chart below shows how fuel bills have risen since 2001 compared to the average hourly wage. They continue to rise, with the major energy providers announcing near double digit price rises at the time of writing.



Following the removal of Warm Front, CERT, Cocoon insulation projects and the current issues around Energy Company Obligation (ECO) funded projects there is far less grant money available to improve energy efficiency of homes. Both the Council’s Housing Board and Health Improvement Board have raised the need for a strategy that tackles fuel poverty due to the health impacts of poorly heated homes.

The Council has signed the End Fuel Poverty Coalition’s Local Authority Commitment which commits it to understanding housing stock, fuel poverty data and linking the related health impacts. As both a building based and financial issue, it was agreed that fuel poverty should be incorporated into the Strategy.

3. WHAT IS FINANCIAL INCLUSION

3.1 Financial inclusion is defined as the ability of an individual, household, or group to access appropriate financial services or products. Without this ability, 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 want, 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
- Struggle to pay fuel bills and/or live in poor quality housing
- Not know how to make the most of their money

3.2 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 increase 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.

3.3 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 Customers:

- Access to lower cost household bills
- Lower transactions costs
- More able to withstand financial shocks
- Better physical and mental health outcomes
- Able to play a full part in society

For Communities:

- More settled and stable communities
- Fewer family break-ups
- More money spent in local economy

For the Council:

- Improved cash flow
- Reduction in rent arrears
- Fewer evictions
- Fewer homeless presentations
- Less tenant turnover
- Reduction in costs of Council Tax and Rent collection

4. THE CHALLENGE OF FINANCIAL INCLUSION

4.1 It is important to note that even in good times, poor financial health affects many of our residents leaving them at risk of exclusion. This exclusion undermines and exacerbates poverty (including child poverty), increases disadvantage and has a profound impact on life chances. This in turn has a wider bearing on our communities affecting health, family breakdowns, crime levels, the environment in which we live and an individual's ability to contribute equally to the City.

4.2 Access to appropriate, high quality financial services is a central component of financial inclusion. Financial services, including payments, savings, borrowing and insurance are a key part of modern life, enabling bills to be paid, unexpected costs to be met or emergencies to be managed. Access to these services helps people make the very best of the money they have and provides both stability and the opportunity for individuals, families and communities to progress and thrive.

4.3 The cost of financial exclusion is captured by the concept of the 'poverty premium'. This calculation by Save the Children in 2007 measures the cost to a family of normal life, such as paying utility bills, buying standard household goods, converting cheques into cash and purchasing essential services such as insurance. In 2007 the 'poverty premium' was calculated at over £1000 per annum for a family of four, thus wasting approximately 9 per cent of their disposable income after housing costs.

4.4 There are a number of barriers to financial inclusion and good financial health we wish to address through this Strategy and they include:

- access to advice
- access to transactional banking services
- access to affordable loans
- no savings
- access to insurance
- poor financial knowledge and skills
- fuel and food poverty

4.5 The causes of financial exclusion can be attributed to a variety of reasons but are most usually as a result of changes in circumstance, for example:

- loss of home
- loss of employment or retirement
- low pay
- breakdown of a relationship
- illness, disability or bereavement within the family
- becoming new parents
- changes to benefit entitlement
- starting a new business
- going into or coming out of prison
- reductions in income
- long term worklessness

5. THEMES

5.1 For the purposes of this strategy, current work and future actions have been divided into four categories:

- 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 solutions.

5.2 **DEBT**

Short Term

- Residents will know where to access information and advice
- Residents will be able to seek help with 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 utility companies
- Residents will be able to receive and make payments easily through mainstream or alternative transactional banking services.
- Residents gain increased knowledge and confidence in using financial services
- Council policies and processes support the aims of the Financial Inclusion Strategy

5.3 **INCOME**

Short Term

- Residents will be supported to claim the benefits to which they are entitled
- Residents will be supported to access emergency support when required

Long Term

- Residents will be supported to manage their finances
- Residents will be able to save and therefore be better able to cope with financial crisis and changes in circumstance .

5.4 HOUSING

Short Term

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

Long Term

- Council tenants will be supported to ensure they are able to manage their tenancy when they sign up for one
- Fewer residents will fall under the definition of fuel poverty
- 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

5.5 SKILLS

Short Term

- Residents will be supported to use the right channel for their needs including face to face, telephone and online
- Residents will be 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
- Residents will receive training for the type of work which is available locally, so they are best placed to obtain employment
- Residents will be supported to overcome barriers to work
- Residents will be supported to become self-sufficient in accessing online services

6. CURRENT DELIVERY MODEL

6.1 The table below details the current delivery mechanisms/Partners which contribute to the outcomes listed above. In most cases, where there are multiple providers listed, delivery is not joined up. As such this provides opportunities for efficiencies, or for improved service provision.

Theme	Outcome	Current Delivery
DEBT – Short Term	Residents will know where to access information and advice	Signposting and referrals from frontline Council services Information in letters and leaflets Council Website
	Residents will be able to seek help with their debts and be supported to make affordable repayment plans	Advice sector
DEBT – Long Term	Residents will have increased ability and confidence in managing everyday finances including contracting utility companies	Council tenants included in Direct Payments project as requiring support
	Residents will be able to receive and make	Assistance provided where

	payments easily through mainstream or alternative transactional banking services.	need identified via Direct Payments project Credit Union
	Residents gain increased knowledge and confidence in using financial services	N/A
	Council policies and processes support the aims of the Financial Inclusion Strategy	DHP Policy amended to include conditionality. Pilot to assess tenant's ability to manage payment of rent on sign up.
INCOME – Short Term	Residents will be supported to claim the benefits to which they are entitled	OCC Benefits Team Advice Sector
	Residents will be supported to access emergency support when required	Foodbanks Local Charities Oxfordshire Support Fund (to end from April 2014)
INCOME – Long Term	Residents will be supported to manage their finances	Advice Sector
	Residents will be able to save and therefore be better able to cope with financial crisis and changes in circumstance.	Credit Union
HOUSING – Short Term	Residents facing shortfalls in their Housing Benefit will be supported financially whilst seeking longer term solutions	Discretionary Housing Payments managed by Customer Services
HOUSING – Long Term	Council tenants will be supported so they can manage their tenancy when they sign up for one	Pilot to assess tenant's ability to manage payment of rent on sign up.
	Fewer residents will fall under the definition of fuel poverty	Environmental Development
	Both Council tenants and private sector tenants to have better insulated properties with lower fuel bills	Environmental Development Community Housing Low Carbon Hub
	Residents will be supported in finding a sustainable Housing solution	Community Housing
SKILLS – Short Term	Residents will be supported to use the right channel for their needs including face to face, telephone and online	N/A
	Residents will be assisted in accessing digital services	Limited independent provision Local Colleges
SKILLS – Long Term	Residents will be engaged by partners to support them to learn the skills they need to obtain work	Welfare Reform Team Jobcentre Plus/Work Programme providers Job Clubs Independent providers
	Residents will receive training for the type of work which is available locally, so they are best placed to obtain employment	Work Programme Local colleges Independent providers

	Residents will be supported to overcome barriers to work	Welfare Reform team Independent providers
	Residents will be supported to become self-sufficient in accessing online services	N/A

7. COUNCIL INITIATIVES

7.1 Across the Council there is already a lot of work being undertaken which contributes towards the delivery of the Strategy. This work is summarised below:

7.2 DEBT

- Council's Debt Management Policy: Allows people to make one affordable payment where possible, to repay all debts owed to the Council.
- Advice Commissioning: £500,000 provided annually to fund advice services across the city with a focus on benefit take-up and debt advice. Two Credit Unions are also funded to promote savings and provide banking services and affordable credit to those who might otherwise struggle to access such services.
- Direct Payments Demonstration Project: Preparing our tenants for Universal Credit by paying them their Housing Benefit direct, supporting people to access bank accounts where required

7.3 INCOME

- A wide range of concessionary charges are available on sporting and cultural activities etc.
- Payday lending: The Council will not allow companies offering high cost credit to advertise on its property or website. Prime Site Media, who manage advertising panels in our car parks have also agreed not to accept such advertising.

7.4 HOUSING

- The majority of 7,800 Council houses have been fitted with cavity wall and loft insulation
- Environmental Development can assess homes in the private rented sector for "Excess cold", and can compel landlords to carry out certain energy efficient measures. They are running pilots to assess whether thermal imaging and Energy Performance Certificates can support appropriate guidance and enforcement for single occupancy homes and Houses of Multiple Occupation.
- The Home Improvement Agency provide some basic loans and grants such as the means tested Essential Repair Grants and Flexible Home Improvement Loans for homeowners aged 60 & over. They also run the Small Repairs Service for owner occupiers & tenants aged 60 & over, or those suffering from long term health condition or are disabled.
- In partnership with the Low Carbon Hub the Council are running a pilot in Barton to install external wall insulation to 26 private rented properties.
- The Council aims to access energy company funding to roll out hard to treat external wall insulation in 2014/15
- Asset management strategy to contain energy targets for retrofitting Council houses including insulation and boiler replacement
- Solar Photovoltaic panels are installed on some Council stock to provide cheaper electricity, and the Council is working on a pilot of 5 typical homes
- Oxford City Council has committed to the End Fuel Poverty Coalition's Local Authority agreement
- Helping people find more affordable accommodation
- Housing Options: Securing accommodation to those facing eviction
- Provision of assistance to rough sleepers in partnership with the Crisis Skylight Centre who we grant fund

- Work of tenancy sustainment team: Working with people with various level of need to help them maintain their tenancy. Referrals are made to specialist support agencies where relevant.
- The Council supports the Affordable Warmth Network, offering a referral helpline for residents, training and information for staff and other key workers
- A 'Winter Warmth' outreach programme is being run with community groups and advice centre, targeting vulnerable older people
- The Council provides yearly fuel poverty grants, aimed at improving the energy efficiency of private sector properties, filling existing gaps

7.5 SKILLS

- Apprenticeship Program: 10 apprenticeships created
- Universal Credit LA Pilot: Tackling barriers to work for people affected by the Benefit Cap and Bedroom Tax, resulting in 39 people accessing work
- Local job clubs supported in estates by Stronger Communities Team
- Educational Attainment Programme: Investing £400,000 in education and leadership programmes over the next four years
- All large construction contracts require the lead contractor to provide a commitment on the number of jobs, training places and apprenticeships they will offer. This is then a contractual clause.
- The City has been awarded £3m to provide small to medium sized enterprises in Oxford a voucher for Superfast broadband.
- The contract with the supplier of the Gloucester Green market includes opportunities for start-up to have a stall at a discounted price to help them start up the business

8. FUTURE DELIVERY PLANS

8.1 Consultation

The picture of financial inclusion in Oxford is currently unclear. To ensure the Strategy reflects the needs of all financially excluded residents in Oxford, it is necessary to conduct some research into the City's requirements and to engage with residents and stakeholders to understand how they think any needs should be met. This consultation should also be used to develop a local definition of financial health, which could inform how future versions of this Strategy are delivered.

Work is currently on-going with the advice sector in the City to understand current provision and research has also been commissioned into the local impact of Welfare Reform. These pieces of work will inform future strategy and service provision.

8.2 Embedding Financial Inclusion within the organisation (Related Themes – Debt, Income, Housing & Skills)

Strategic action is required in respect of organisational and cultural change to ensure Council policy and practice doesn't directly or inadvertently contribute to financial exclusion. It is also about making sure that the authority's range of services and activities make the strongest and best possible contribution to financial Inclusion.

The government has identified a number of key indicators for financial exclusion and systemic use of these would be hugely beneficial to prevention and reduction of vulnerability. These include:

- no bank account
- no savings
- use of high interest credit facilities
- owes priority debts (e.g. council tax, rent)
- annual individual income of less than £14,500 or household income of less than £15,600
- no insurance

8.3 Debt Recovery

(Related Themes – Debt)

Recovery processes will be reviewed to ensure the principles of the Debt Recovery Policy are built into business as usual. The policy commits the Council to:

- Allowing people to make one affordable payment where possible to repay all debts owed to the Council.
- Recovery officers promoting the services of qualified debt advisers where required.
- Introducing a standard Income & Expenditure form for use across the Council for the purposes of determining suitable repayments.

Additionally, the processes for referring cases to bailiffs for collection, or for bankruptcy, committal or County Court recovery will be reviewed to ensure they do not contradict the principles of this Strategy.

8.4 Advice Commissioning

(Related Themes – Debt, Income, Housing & Skills)

Oxford City Council funds a number of organisations in the city to provide advice, mainly relating to debt and welfare benefits, but a range of other issues as well.

It was agreed by CEB on 9th October that funding for advice and money management services is allocated on a one year basis for 2014/15, with a three year commissioning cycle being reintroduced from 2015/16 based on an agreed model for the future.

Officers are working with the advice sector to:

- a) Map current provision within the City; and
- b) Explore how Service Level Agreements can be developed to reflect the positive learning from the Council's welfare reform pilot, respond most effectively to government policy developments and leverage the experience and skills of the advice sector in order to reduce the impact on poverty.

Dialogue with the advice sector, prior to April 2014, will include issues such as referring cases, management information requirements, data sharing, provision of specialist advice, training and governance arrangements

8.5 Financial Capability

(Related Themes – Debt, Income & Housing)

Community Housing will develop an accredited Tenant Ready scheme. The objectives of the scheme are:

- Improved tenancy sustainment for new or prospective social housing tenants (Council or Registered Provider) by improving the financial capacity and life skills of new tenants, and/or
- Improved access of clients to the PRS, by improving the financial capacity and life skills of prospective tenants; making credit checks; making reference checks from previous landlords and presenting better tenancy histories to deposit scheme landlords; etc

In an Open Space Event held in October 2013, Young People raised financial management as a skill they would like to learn. This will be built into the Youth Ambition Programme.

Under the governance arrangements for the Financial Inclusion Strategy (detailed in the following section), the above initiatives will be developed in a co-ordinated approach together with Advice sector, Registered Providers and other relevant organisations.

The Home Choice team plan to work with the Credit Union to help their customers to save up and buy themselves out of the Home Choice scheme. At a time when it is getting harder to find private sector landlords to let to people in receipt of Housing Benefit, it is becoming more important to help people in the scheme move on from it.

8.6 Expansion of LA led pilot

(Related Themes – Debt, Income, Housing & Skills)

Subject to funding being made available, it is intended to develop this pilot further in 2014/15, and try to align it with the work of the Job Clubs which have been established by the Stronger Communities Team. Customers in the pilot have indicated a preference for services to be provided locally so it is intended to deliver this work in the affected communities. The four Job Clubs are based in Wood Farm, Barton, Blackbird Leys and Littlemore and are well placed to support local communities with high levels of unemployment. The Welfare Reform Team will work with customers in these locations so that practical support is immediately to hand, and customers do not need to incur unnecessary travel expenses.

8.7 Fuel poverty

(Related Themes – Debt, Income & Housing)

The Council's intended approach covers four different sectors, supported by appropriate communications and promotions.

Our own housing stock

- Accessing accurate construction and energy data from the recent Stock Condition Survey on our housing stock and rolling out an energy improvement programme according to the need to improve energy efficiency and prioritise vulnerable residents. This will also incorporate renewables such as solar PV, an approach to which is currently being piloted. Available funding will also be assessed to optimise the amount of work that can be done.

The private rented sector

- The Energy Act states that tenants can request 'green dealable' measures on properties with F and G rated Energy Performance Certificates (EPCs). By 2018, landlords will be unable to rent out these properties. Working with the private rented sector, work will be undertaken to promote these legislative changes and available financial assistance. In addition to existing licensing and enforcement work, pilots are being carried out using EPC and thermal imaging in both single occupancy homes and Houses of Multiple Occupation (HMOs) Licensing to address poor energy efficiency in the private rented sector.

Targeting deprived and vulnerable people

- The Council and its delivery partners will continue to pilot different approaches awaiting changes to existing funding mechanisms and building on lessons learned from the Warming Barton project. The Winter Warmth project will build on last year's Warm Homes Healthy People project to deliver affordable warmth outreach work to vulnerable older people via community groups and advice centres.
- Officers will research a meaningful way of monitoring and measuring fuel poverty that takes into account the impacts on health for the use of the Health Improvement Board. This will consider health issues that arise from cold homes and excess winter deaths to add context to the more general fuel poverty indicators.

We will continue to target those most at need of support and develop a communications plan to maximise take up of financial support available to people to pay for their energy costs, generate their own electricity through renewable energy and/or to improve the energy efficiency of their home.

8.8 Digital Take-Up

(Related Themes –Skills)

'Digital by default' is a key plank of the government's reform programme. There is an expectation that applications for benefits and jobs will be processed through online profiles. The monthly payment and transactional bank accounts required by universal credit will mean that more people need to manage their money online. In addition, increasingly the

best and most affordable services including insurance, fuel and products are available online. Anecdotally it appears that many people in Oxford have online access, however they often lack the confidence or skills to manage IT processes adequately.

It is therefore critical that the Strategy has a strong focus on digital inclusion. Such services will be promoted at a local level. Community Associations are well placed to deliver support in the city's most disadvantaged areas, to provide better online access and improve resident confidence, skills and knowledge.

9. GOVERNANCE

- 9.1 This Strategy will be overseen by the Customer First Programme Board.
- 9.2 A working group will be required to ensure the effective delivery of the Financial Inclusion Action Plan. It will require representations from the main areas responsible for delivering Financial Inclusion which would include Customer Services, Stronger Communities, Community Housing and Environmental Development, as well as effective partnership working with a range of external organisations.
- 9.3 The delivery of the Strategy itself will be coordinated on a day to day basis by the Council's Revenues & Benefits Programme Manager.

10. ACTION PLAN

- 10.1 See Appendix 1 attached.

**Appendix One
Draft Financial Inclusion Action Plan**

THEME	TASK	TIMESCALE	TARGET/OUTCOME	RESP.	DELIVERY PARTNERS
DEBT – Short Term	Agree revised outcomes with Advice Sector and draft revised SLA's for 14/15	By Apr 14	Agree a set of outcomes which reflect the customers' needs and respond to challenges of Welfare Reform and increasing living costs.	Head of Customer Services	Advice Sector
	Map provision of emergency support available in the City to those in crisis (e.g. Foodbanks, grants, loans)	By Jul 14	Ensure Council staff can refer people in crisis to appropriate emergency support	Stronger Communities	Oxfordshire County Council for information on charities
DEBT – Long Term	Monitor performance against SLA's, and use data to inform commissioning process for 15/16 to 17/18	Apr 14 to Dec 14	Complete data sets in relation to outcomes agreed in SLA's (above)	R&B Programme Manager	Advice Sector
	Map advice provision in City, with reference to services required under Localised Support Services Framework(LSSF)	By Jun 14	Understand gaps in service provision which need to be addressed to deliver LSSF	R&B Programme Manager	Stronger Communities Oxford Community & Voluntary Action
	Ensure Corporate Debt Recovery policy is embedded in debt collection processes	By Dec 14	To ensure all Council debts are considered when making payment arrangements, introduction of single Income & Expenditure form for Council debts, and to ensure relevant officers refer customers for debt advice and budgeting support where appropriate	R&B Service Manager	N/A
	Work with Credit Union to promote its service, and to inform the public about the dangers of unaffordable credit	Jun 14 to Mar 15	Increase the number of Oxford residents who are saving with the Credit Union. Ensure Credit Union is offering accessible services to all its potential customers	R&B Programme Manager	Oxford Credit Union

	Ensure provision is made for providing basic bank accounts when retendering the Council's bank contract	By Mar 15	Ensure the Council's provider of banking services has a commitment to providing basic bank accounts for those that require them	Head of Finance	N/A
INCOME – Short Term	Commission research into impact of Welfare Reform in Oxford	By May 15	Use information to inform design of services responding to challenge of Welfare Reform	R&B Programme Manager	Centre of Economic & Social Inclusion
INCOME – Long Term	Train frontline staff to recognise indicators of financial exclusion	By Jan 15	Customers correctly referred for internal or external support. Data gathered on extent of financial exclusion	Customer Contact Manager	NA
	Roll out direct payment of Housing Benefit to all eligible working age tenants	By Jul 15	Prepare tenants and the Council for introduction of Universal Credit	Rents Manager	Advice Sector Local banks Community Housing
	Deliver financial capability training to young people	By Jan 15	Young people better informed to make decisions which impact on their financial wellbeing	Youth Ambition Manager	Oxfordshire County Council Schools
	Gain accreditation with Living Wage Foundation	By Mar 15	Acting as a role model for businesses and other organisations in the City.	Head of Human Resources and Facilities	N/A
	Identify local providers of affordable childcare	By Oct 14	Range of providers identified to be used in assisting people moving into work	R&B Programme Manager	Stronger Communities County Council
	Explore possibility of setting up a child care co-operative	By Mar 15	Establishment of childcare co-operative on of the city's estates	R&B Programme Manager	Stronger Communities County Council
	When reviewing related policies, ensure the aims of the Financial Inclusion Strategy are supported	By Mar 15	Ensure the Council adopts a consistent approach to matters related to Financial Inclusion	All policy leads	N/A

HOUSING – Short Term	Support tenants to downsize where Welfare Reforms mean their rent is unaffordable	Apr 15 to Oct 15	Host further Mutual Exchange Speed Dating events	Landlord Services	Welfare Reform Team
	Monitor & Review Discretionary Housing Payment policy	Mar 14	Ensure DHP budget will cover expected demand in 14/15, and conditionality effectively supports tenants.	R&B Programme Manager	N/A
	Programme of council housing energy efficiency and renewable energy works to be incorporated into Asset Management Strategy based on stock condition data	Sept 14 (AMS timeframe)	Target and prioritisation of stock according to energy efficiency and vulnerable residents. Rolling programme set, adapted according to available funding	Head of Housing & Property	Direct Services
	Introduce a Tenant Ready Scheme	Apr 14	Ensure tenants are equipped with the skills to manage their tenancy, especially payment of rent.	Housing Strategy & Needs Manager	External partners to be agreed
	Pilot project utilising thermal imaging to inform Housing Health & Safety Rating System enforcement action against poorly performing single occupancy properties	May 14	Poorly performing properties enforced against as a result of the additional work	Head of Environmental Development	N/A
	Roll out of Winter Warmth outreach project to help vulnerable old people access guidance and funding for affordable warmth	May 14	Future years dependent on resources available	Stronger Communities	Organisations in receipt of grants supporting this work
	Affordable Warmth grants - currently £25k/y to lever in additional funding.	Mar 14	Continue to use to lever in external funding to alleviate fuel poverty for Oxford households where possible.	Head of Environmental Development	None
HOUSING – Long Term	Programme of insulation, heating and ventilation improvements carried out within the Tower Blocks refurbishment programme	Mar 15 – end date	Better insulated, ventilated properties that result in lower energy bills for residents	Head of Housing & Property	Direct Services
	Pilot to change HMO licensing conditions to necessitate carrying out of recommended measures in EPCs rated F and G	Sep 14	Changes to HMO licensing researched, consulted on as necessary and implemented	Head of Environmental Development	N/A

	Work with Affordable Warmth Network and Health Improvement Board to find a meaningful way to monitor the health impacts of fuel poverty across Oxford (and Oxfordshire)	Mar 15	A standard fuel poverty indicator with health indicators that enable monitoring of impacts of work around fuel poverty	Head of Environmental Development	Affordable Warmth Network Health Improvement Board
	Determine programme of insulation in housing stock, maximising available funding	Aug 15	Clarification of properties to be insulated in priority order, to be carried out as per available funding	Head of Housing & Property	Direct Services
	Investigate ways of minimising the negative impacts of key energy payment meters in council housing	Aug 15	Reduce fuel bills for Council tenants.	Head of Housing & Property	N/A
	Continue to investigate new ways to maximise available funding for insulation and other measures across Oxford as available funding changes	Ongoing	Maximise funding for energy efficiency measures	Head of Environmental Development	N/A
	Use the Building Research Establishment Stock modelling and other data to find private rental areas most at risk of fuel poverty	By Mar 15	Target residents in private rented sector in areas found to be most at risk of fuel poverty	Head of Environmental Development	Affordable Warmth Network
	Identify households covered by the new low income, high cost" definition of fuel poverty and give further consideration to low income, smaller homes that may not meet this classification but still be fuel poor	By Mar 15	Ensure customers in fuel poverty are provided with the support to which they are entitled	Head of Environmental Development	Affordable Warmth Network
	Energy strategy and training to be implemented for all housing staff with communications plan for external promotions	Aug 15	Ensure consideration of fuel poverty is embedded in all Housing services.	Head of Housing & Property	N/A

SKILLS – Short Term	Support customers to access digital services	By Sep 15	As part of Channel shift strategy, ensure support is provided to assist customers in accessing and utilising digital services	Head of Customer Services	Consider whether external partner is required
SKILLS – Long Term	Development of LA led pilot, and planning for LSSF	Apr 14 to Mar 15	Extend scope of work to Private Rented Sector.	R&B Programme Manager	Job Clubs Jobcentre Plus Advice Sector
	Develop the partnership network that was established in the LA led pilot, to include providers that can deliver bespoke training to provide clients with the skills needed for known vacancies	Apr 14 to Mar 15	Maximise the opportunity for people with limited skills to move into employment.	Welfare Reform Manager	Job Clubs Further partners to be sought
	Align work of Welfare reform team to that of the Job Clubs	Apr 14 to Mar 15	Provide locally based, joined up support to people who need help accessing work.	Welfare Reform Manager	Job Clubs
	If bids to the European Social Fund are successful, ensure the funding is used to develop the work carried out by the LA led pilot	Apr 14 to Mar 15	Ensure any additional resources are used consistently, and in support of this strategy	R&B Programme Manager	Job Clubs Jobcentre Plus Aspire Crisis Advice Sector

This page is intentionally left blank