

**To: City Executive Board**

**Date: 15 October 2015**

**Report of: Scrutiny Committee**

**Title of Report: Financial Inclusion Strategy – Action Plan Update**

## **Summary and Recommendations**

**Purpose of report:** To present recommendations from the Scrutiny Committee on the Financial Inclusion Strategy – Action Plan Update

**Key decision?** No

**Scrutiny Lead Member:** Councillor Craig Simmons

**Executive lead member:** Councillor Susan Brown, Executive Member for Customer and Corporate Services

**Policy Framework:** The Corporate Plan 2015-19

**Recommendation** of the Scrutiny Committee to the City Executive Board:

**That the City Executive Board states whether it agrees or disagrees with the recommendations set out in the body of this report.**

## **Introduction**

1. The Scrutiny Committee pre-scrutinised the Financial Inclusion Strategy – Action Plan Update decision at its public meeting on 6 October 2015. The Committee would like to thank Paul Wilding for presenting this item.

## **Summary of the discussion**

2. The Committee noted that the work detailed in the Action Plan was taking place against a prevailing headwind and questioned whether potential cuts to Children’s Centres had been factored in. The Committee heard that these were key partners so cuts could have significant impacts. The Committee also requested that the directory of affordable childcare is shared with Councillors.

**Recommendation 1 – That the Action Plan should be kept under review so that the Council can be responsive to significant changes in**

**circumstances (e.g. further welfare reforms, reduced children's centre provision).**

**Recommendation 2 – That the directory of affordable childcare should be shared with Councillors.**

3. The Committee questioned whether the action plan should include a stronger emphasis on more joined up partnership working, for example around social prescribing. The Committee heard that this was an area that the City Council was very keen to be more involved in and that Council activities such as supporting people into work had already been delivering savings for the NHS.

**Recommendation 3 – That the Action Plan should contain a stronger emphasis on more joined up partnership working, for example with the health sector to support social prescribing.**

4. The Committee questioned why Contact Centre staff would no longer be receiving training to identify key risk factors and noted concern that this was due to resourcing constraints. The Committee heard other frontline staff who were more likely to be in contact with people at risk of financial exclusion would receive training instead. This was seen as being a more practical approach.

**Recommendation 4 – That all frontline staff should receive training on recognising the indicators of financial exclusion.**

5. The Committee noted that some landlords were evicting tenants who had lost their jobs as they did not want to accept claimants of Housing Benefit. The Committee heard that unaffordability was a huge issue in Oxford and that some private sector landlords were charging 3 month's rent as a deposit. The Lord Mayor's deposit scheme was still in place and was being used.
6. The Committee questioned whether the targeting of people in the private rented sector at risk of fuel poverty was capturing all those at risk, and what enforcement action was being taken against landlords of rented properties with Energy Performance Certificate ratings of F & G (action 20). The Panel heard that this was a new activity for the City Council, which had previously focused on educating landlords supported this new approach.

**Recommendation 5 – That the City Council should monitor the accessibility of the private rented sector to people who are out of work and the use of the Lord Mayor's Deposit Scheme.**

7. The Committee suggested that any plans to help households find the best energy tariffs (action 14) should be brought forward to enable them to take advantage of higher rates for feed in tariffs where possible, before these rates decrease significantly in January 2016.

**Recommendation 6 – That the City Council should bring forward any plans that would assist households in taking advantage of higher feed in tariff rates.**

## **Executive response**

*To be tabled at the City Executive Board meeting on 15 October 2015.*

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**List of background papers: None**

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