

MAIDSTONE BOROUGH COUNCIL

**COMMUNITY, LEISURE SERVICES AND ENVIRONMENT
OVERVIEW & SCRUTINY COMMITTEE**

TUESDAY 15 JULY 2014

REPORT OF HEAD OF HOUSING & COMMUNITY SERVICES

Report prepared by Ellie Kershaw

1. FINANCIAL INCLUSION AND CAPABILITY

1.1 Issue for Consideration

- 1.1.1 To decide whether the Committee should take Financial Inclusion as a review topic.

1.2 Recommendation of the Head of Housing and Community Services

- 1.2.1 That the Committee notes the contents of this report
- 1.2.2 That the Committee receives regular updates on the work, and feeds in ideas and projects to take forward, but does not take this as a review topic due to the work only having started in February 2014.
- 1.3 Reasons for Recommendation**
- 1.3.1 Due to a number of factors, including welfare reform and the general economic climate, more people are finding it harder to cope financially. It was therefore decided that the Council would look into carrying out work with partners to increase the financial inclusion and capability of our residents.
- 1.3.2 There are a number of services available to residents of the borough to assist them in financial matters, but these are disparate, and there is no central resource to show what is available. It was therefore agreed that the best way forward was a borough wide forum made up of public, private and voluntary and community sector partners. The forum has now met twice, and has proved a popular move with over 25 organisations having joined us, including national organisations such as StepChange and Cabot Financial, all of whom are interested in finding ways we can work together to help people manage.
- 1.3.3 As well as the Forum, which is designed to be strategic, working groups have been established to carry out projects, some of which will

be suggested by the Forum and others which will be a result of research carried out by the Council. For example, in July we have arranged a seminar for frontline workers to find out about the wide variety of financial assistance that is available to their customers and how they can go about accessing it. 100 people have signed up to attend this. We would also welcome any suggestions from Members on this topic.

- 1.3.4 The existing Energy Efficiency Officer has now expanded her remit to cover other areas of household expenditure and will be carrying out projects that include working with foodbanks, eating on a budget and digital inclusion.

1.4 Alternative Action and why not Recommended

- 1.4.1 The Committee could choose to include Financial Inclusion in its review topics; however, due to the work having been started quite recently it would be prudent to wait and see what comes of the new partnerships before starting a review.

1.5 Impact on Corporate Objectives

- 1.5.1 This work stream impacts on all corporate priorities.

1.6 Other Implications

There are no other implications that impact on this report.

1.6.1

1. Financial
2. Staffing
3. Legal
4. Equality Impact Needs Assessment
5. Environmental/Sustainable Development
6. Community Safety
7. Human Rights Act
8. Procurement
9. Asset Management

IS THIS A KEY DECISION REPORT?

THIS BOX MUST BE COMPLETED

Yes

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No

X

If yes, this is a Key Decision because:

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Wards/Parishes affected:

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