

MAIDSTONE BOROUGH COUNCIL

**COMMUNITY, ENVIRONMENT AND HOUSING OVERVIEW AND
SCRUTINY COMMITTEE**

TUESDAY 9 DECEMBER 2014

REPORT OF HEAD OF HOUSING & COMMUNITY SERVICES

Report prepared by Ellie Kershaw

1. FINANCIAL CAPABILITY UPDATE REPORT

1.1 Issue for Consideration

- 1.1.1 To consider the work undertaken on the council's financial capability project to date.

1.2 Recommendation of the Head of Housing and Community Services

That the Committee notes the contents of the report, and makes any recommendations for any specific areas of work it would like taken into consideration in the delivery of the project.

1.3 Reasons for Recommendation

- 1.3.1 The financial capability project was set up to look at what support is available to residents of Maidstone borough and how organisations offering some kind of financial service can work together to provide a more joined up service. In order to facilitate this work, a Financial Capability Partnership was set up in February of this year chaired by the Leader of the Council. There are now 29 organisations who are members of this partnership from among the private, public and voluntary and community sectors, including Lloyds and Barclays banks, North Kent Womens Aid, South East and Southern Water, Stepchange debt charity and KCC.
- 1.3.2 The partnership has led to a number of initiatives; Barclays are working with the Army to offer advice to those facing redundancy and has offered closed advice sessions to residents of the women's refuge; a money advice for practitioners seminar was held in July with close to 100 attendees; the older persons forum dedicated a meeting to financial matters with over 100 attendees; a successful bid was made to the Illegal Moneylending team to pay for the Community Wardens to have a stand in the Mall, talking to people about illegal moneylenders,

scams and promoting Kent Credit Union; and a money advice day for Marden residents. The vast majority of these have been successful; for example, 95% of people attending the practitioners' seminar said the information would help them to advise their clients. Unfortunately the residents' day was not well attended, and the Partnership will review any future approach to engaging with residents.

- 1.3.3 As well as the work undertaken through the Partnership, work has recently started with the local foodbanks, to link them in with each other, look at how they could refer people they support to other services, and generally work as efficiently as possible. One meeting has been held so far, following which a training session on benefits was arranged. Further sessions will be arranged as required..
- 1.3.4 Some future work is also planned; a second practitioners' seminar will be held in January; an application is being prepared with Maidstone Mind for funding from Job Centre Plus to deliver financial advice sessions to people with mental health difficulties; a primary school is being sought to hold a financial awareness session with the children-funding has been granted by the Illegal Moneylending Team to run a competition as part of this; and talks are being held with Arriva to look at a potential ticket bulk buying initiative to reduce the cost of travel for those on low incomes.
- 1.3.5 Funding has been allocated from the central government grant to extend the posts of the two officers working in this area until March 2016 as part of the Welfare Reform agenda.

1.4 Alternative Action and why not Recommended

- 1.4.1 The Committee could choose not to receive updates on this project. However, as the work will impact the lives of residents of the borough it is felt to be beneficial for the Committee to be aware of it.

1.5 Impact on Corporate Objectives

- 1.5.1 This work impacts on the council's priority for Maidstone to be a decent place to live.

1.6 Other Implications

There are no specific implications to 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

1.7 Relevant Documents

1.7.1 Appendices

There are no appendices to this report

<u>IS THIS A KEY DECISION REPORT?</u>		<u>THIS BOX MUST BE COMPLETED</u>	
Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
If yes, this is a Key Decision because:			
.....			
Wards/Parishes affected:			
.....			

1.7.2 Background Documents

There are no background documents with this report.