

# APPENDIX A



# ENSURING NO ONE IS LEFT BEHIND

The Rotherham Financial Inclusion Plan 2023/24

[www.rotherham.gov.uk/neighbourhoods/money-matters](http://www.rotherham.gov.uk/neighbourhoods/money-matters)

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# FOREWORD FROM THE CABINET MEMBER FOR SOCIAL INCLUSION

Since our last Housing Financial Inclusion Plan was launched in 2017, we have witnessed events that none of us were anticipating, from the effects of the pandemic to the current rising cost of living. Across the Council, teams have worked tirelessly throughout the last five years to ensure our residents are given the support they need to fulfil their potential in life, in work and to secure and maintain a safe home.

I am now pleased to be able to share our plans to build on our work today, taking us into the next two years, as we continue to ensure that no person or family in Rotherham is left behind. The whole Council continues to support our residents in many and varied ways, most importantly, tailored to each resident, offering a holistic approach to our assistance, ensuring no area of potential support is left unaddressed.



**Councillor David Sheppard**  
Cabinet Member for Social Inclusion



# WHAT WE WANT TO ACHIEVE

## Expand economic opportunity:

To help our residents improve their economic prospects by offering support to access training and meaningful employment opportunities. • To create generational change with gainful employment at the heart of prosperous families. • To support our residents to mitigate the effects of the current cost of living crisis by providing opportunities for personal development, and through the provision of holistic wrap around support covering key areas such as debt and benefit advice.

## Every child able to fulfil their potential:

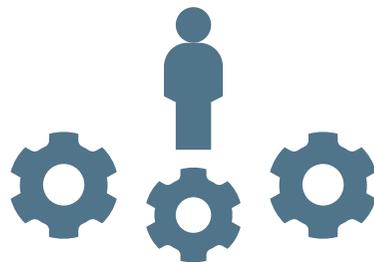
To empower individuals and young families to learn how to become financially secure even when they are living on a low income. • Educate our young people in essential life skills such as budgeting and tenancy management so that they can prosper as young adults. • Collaborate with our peers in Council's Children's and Young Peoples service to ensure that we are offering meaningful support to our most vulnerable families.

## People are safe, healthy and live well:

Help remove the barriers that prevent our most vulnerable members of society from accessing the systems and services that they need to support behavioural change. • Reach out and improve the lives of our vulnerable residents through the provision of holistic support, ensuring that statutory and non- statutory services are working together effectively to improve the customer journey and reduce the demand on key services such as the Homeless Team caused by repeat presentations. • Embed new ways of working, deliver high-quality customer service, and ensure the Council is seen as the 'go to' place for residents to access the support they need to achieve independence.

## Every neighbourhood thriving:

Educate our residents of all ages to provide them with the essential life skills they need to manage their money effectively and to be a good tenant/neighbour. • Create sustainable tenancies within stronger, safer communities. • Deliver a high-quality tenancy support service to ensure that we are supporting our most vulnerable residents to become valued members of their communities.



# OUR APPROACH

Four guiding principles run through the plan, informing our way of working and helping us to achieve better outcomes.

## Expanding opportunities for all:

As we open up new opportunities, we will target the most help at those who need it, so no one is left behind.

## Recognising and building on our strengths to make positive change:

This will include working in partnership with local organisations, community groups and the voluntary sector to harness their knowledge and experience in order to deliver the best outcomes for our residents.

## Working with our communities:

To achieve the best outcomes for local people, we recognise the importance of putting them at the heart of everything we do. That means involving local residents in the things that matter to them and making sure we design our services based on input from those who use them.

## Focussing on prevention:

We know that prevention is better than cure in achieving positive outcomes for our residents. For this reason, we will focus on reducing the risk of problems arising in the first place, and when they do, we will intervene early to prevent them from worsening.



# OUR DELIVERY PLAN

**The Council cannot do everything, but by working with our partners and our communities we are already delivering real change and improvement, and we will continue to strive to do so.**

To help ensure that the most vulnerable members of our community do not get left behind, the Council offers a range of measures that are designed to give people the support, skills, and tools that they need to become financially secure. We call this our Financial Inclusion offer.

The Financial Inclusion plan 2023-24 will focus on continuing to deliver some of the important initiatives that we already have on offer, whilst also looking to establish new and innovative ways of working that can help us to address (and prevent where possible) the economic issues our residents may face in the future.

**Financial inclusion** in its simplest form means supporting people to access essential financial products such as bank accounts and home insurance.

People without a bank account can experience disadvantage due to a number of reasons:

- They are unable to receive direct income payments (either welfare or work).
- Their income is often paid into the accounts of friends/family leaving them open to financial abuse.
- They are unable to access lending facilities and create a credit history.
- The lack of credit history can make it difficult to secure housing.

In order to address and remove this barrier, the Council provides a service which can support our residents to access bank accounts and other essential products such as home insurance.

Financial Inclusion can also be about providing support to people in crisis. The Council offers a range of initiatives that provide direct assistance to those who need our help.

*Examples of these include:*

- Free school meals support (including extended holiday provision).
- The Council's Discretionary Housing Payment Fund.
- Warm welcome/warm banks.
- Fare Share food bank financial support.
- Council's Furnished homes furniture package.

**In addition to our financial inclusion offer, we place equal focus on financial empowerment. This means that we want to help residents to be independent, self-reliant and to have financial security.**

**Financial empowerment** can be achieved by providing people with the skills and support they need to become financially resilient. Our financial empowerment plan places focus on four key areas:

- **Education:** Multi-point education covering essential life skills such as budgeting, cooking and home management delivered from childhood into adulthood.
- **Money Advice:** Specialised bespoke budgeting advice with a focus on money saving techniques where there is no additional entitlement to benefits.
- **Holistic Support:** Client centred, holistic tenancy support which identifies and takes steps to address the underlying issues that can exacerbate financial difficulties such as mental health issues/drug/alcohol addiction etc to facilitate tenancy sustainment.
- **Employment and Training:** Educating, upskilling, and supporting into people into economically beneficial and sustainable employment opportunities.

*Examples of current financial empowerment initiatives include:*

- The **Employment Solutions Team** offers support to access training and employment (Pathways, Inspire and IPS).
- The **Council's Income Pre-Tenancy team** offer budgeting and income maximisation advice to new and existing Council's tenants.
- The **Council's Tenancy Support team** provide support to Council's tenants that need additional help to maintain their tenancy.

- **Social Supermarkets** (currently four on offer) provide short term access to low-cost groceries with the added provision of support in areas such as budgeting.
- The **'Cooking on a budget'** educational programme in partnership with Rotherham Minster Social Supermarket) teaches people how to cook low-cost healthy food.
- The **Council's Money Matters** newsletters and blogs provide information, advice and guidance to residents on current financial issues.
- The **Council's Welfare Rights team, Macmillan team and Money Advisor** provide practical support and guidance to residents on the issues of welfare benefits and debt.
- The **Council's Projects and Interventions Officer** delivers an educational programme to residents of all ages on subjects including budgeting and tenancy management.
- The **Age UK Age Related Benefit Advisory Service** supports pension age residents to access any welfare benefits that they may be entitled to.
- **Rotherfed, CARD, VAR** deliver a number of community projects such as 'Making your money go further'.
- The **Council's Commissioning team** commission Housing related support services including Roundabout and Action Housing who offer both supported accommodation and floating tenancy support.
- **A Place Of Your Own (APOYO)** is an educational training programme for new tenants delivered by Rush House.

# EXAMPLES OF OUR WORK

Below is a photograph of the first group of people to complete our Cooking on a budget course, delivered in partnership with Rotherham Minster Social Supermarket.

This course provides people with the skills and knowledge they need to cook healthy, nutritious and tasty meals using low-cost food or items which you may receive from a foodbank or social supermarket.

At the end of the course the applicants receive a free hamper that provides them with any essential cooking items they might need.



*Happy graduates from the 'Cooking on a budget' course.*

Elliott received support from the Employment Solutions team to help him find employment. Elliott was quite shy and had very little experience of employment.

In the first instance he received support from the Pathways team to build his confidence, help write his CV and prepare for interviews. This helped Elliott secure a temporary role within the council as part of the DWP Kickstart program.

He received ongoing support throughout his Kickstart placement from his work coach Debra. Elliott's confidence continued to grow and combined with his hard work and dedication this enabled him to successfully secure a full-time job at the end of his placement.



*A Pathways participant who has been supported to find employment.*

# GET INVOLVED...

We want residents to be at the heart of everything we do.

There are lots of different ways for people to get involved, providing views on our services, helping to shape plans and priorities, and keeping up to date on news and views. This includes ward plans, neighbourhood newsletters, social media and consultations.

For further information visit the Council website at **[www.rotherham.gov.uk](http://www.rotherham.gov.uk)**

If you would like this information in another language or format, please ask us.

# FIND OUT MORE

Further details of the services mentioned in the above plan can be found at:

**[www.rotherham.gov.uk](http://www.rotherham.gov.uk)** or call us on 01709 382121.

For employment related support, please contact us at **[employmentsolutionsteam@rotherham.gov.uk](mailto:employmentsolutionsteam@rotherham.gov.uk)**

