

**Committee Name and Date of Committee Meeting**

Cabinet 17<sup>th</sup> November 2025

**Report Title**

Rotherham Financial Inclusion Plan 2026-28

**Is this a Key Decision and has it been included on the Forward Plan?**

Yes

**Strategic Director Approving Submission of the Report**

Ian Spicer, Strategic Director of Adult Care, Housing and Public Health

**Report Author(s)**

Paul Elliott – Head of Housing Income and Support Services

Jackie Cobb – Financial Inclusion Manager

**Ward(s) Affected**

Borough-Wide

**Report Summary**

This report seeks approval for the attached refreshed Financial Inclusion Plan. This Plan details support available to the residents of Rotherham.

In the first instance, the aim is to help tenants and residents to improve their quality of life by maximising their income, reducing debt, increasing levels of educational attainment, and improving their potential to gain employment. The Plan 2026-28 will be implemented by the Financial Inclusion Team within the Housing Service with involvement from all Directorates. It is intended therefore to align resources and offer services, to all residents of the borough whether they are RMBC tenants, privately renting or homeowners, as appropriate.

Evidence demonstrates that improving financial capability and confidence will contribute to reducing poverty, improving health, educational attainment, and opportunities to access employment.

For the Plan to be effective it cannot stand alone in delivering solutions. A co-ordinated approach that brings together wider Council services, partners and agencies will not only be more cost effective, it will also achieve greater success in providing tenants and residents with the support required to enable them to become financially empowered.

## **Recommendations**

1. That Cabinet approves the Financial Inclusion Plan 2026-28.

## **List of Appendices Included**

Appendix 1 The Rotherham Financial Inclusion Plan 2026-28  
Appendix 2 Part A Initial Equality Screening Assessment form  
Appendix 3 Part B Equality Analysis form  
Appendix 4 Carbon Impact Assessment

## **Background Papers**

The Financial Inclusion Plan 2023-24

## **Consideration by any other Council Committee, Scrutiny or Advisory Panel**

N/A

## **Council Approval Required**

No

## **Exempt from the Press and Public**

No

## **Rotherham Financial Inclusion Plan**

### **1. Background**

- 1.1 The Council first developed a Housing Financial Inclusion Plan which covered the period 2017-2020. This was then updated for 2022-25 and its focus expanded to include all Rotherham residents. The Plan was designed to reflect current support practices and to develop a wider range of operational support, placing the customer at the heart of the service delivery model. The objectives were to promote financial responsibility, offer practical help with maintaining access to housing regardless of housing status and protect the most vulnerable and provide comprehensive support and advice.
- 1.2 The Council has undertaken an array of activity to promote financial inclusion and the well-being of residents. Examples of these initiatives include:
- The provision of holistic, wrap around support to 1400 Council tenants each year.
  - As of March 2025, the combined Employment Solutions Teams have assisted 789 residents to complete accredited training and 887 into sustainable employment.
  - The Income Pre-Tenancy and Tenancy Support Teams identified and helped to generate £1,607,586 in additional income for tenants and residents in the year 2024-25. This is ongoing work which is already providing benefit in 2025-26.
  - The Energy Crisis Support Scheme has approved payment awards of up to £400 per household to 11,314 applicants, as of 31<sup>st</sup> May 2025.
- 1.3 Given the continuing pressures on the cost of living for residents, it is more important than ever that the Council has a clear plan explaining how it will support Rotherham's residents. The Council has reflected upon the work undertaken to date and has now strengthened its approach. The Financial Inclusion Plan is based upon the concept that the Council will enable residents to improve their own financial prospects, and from that, better outcomes will flow. All Council Services have worked together to develop this Plan, and delivery is embedded across the Council.

### **2. Key Issues**

- 2.1 The UK is currently facing inflation at 3.8% (September 2025) which is nearly double the Bank of England's target of 2%. Food costs are rising above the rate of inflation (4.5% for September 2025) and energy bills and housing costs continue to put pressure on household budgets.
- 2.2 Housing costs are increasing as fixed rate mortgage deals expire and are replaced with higher interest rates. Private rents have also increased by 8.1% in the year to January 2025 outpacing inflation and increasing pressure on families. The Government-determined Local Housing Allowance remains

frozen which means the gap between actual rent and benefit amounts increases year on year.

- 2.3 Energy costs continue to be a major source of pressure on UK households. Despite costs falling from previous levels the cost of energy remains almost double pre-2021. Costs are predicted to fall slightly in January 2026 before rising again by up to 8% from April 2026 which will have an impact on budgets and households.
- 2.4 To support residents through these difficult times, the Financial Inclusion Plan sets out the Council's offer to residents and describes how financial empowerment can be achieved through a combination of interventions:
- **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 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 people into economically beneficial and sustainable employment opportunities.
- 2.5 The Council recognises that supporting its residents remains important. In line with the Council's Year Ahead Delivery Plan, the focus will be on reaching the people impacted by financial hardship that may have never needed to access support services before. As such, the framework is focused on tackling these issues.

### **Funding of services into the future**

- 2.6 The Council has continued to embed financial inclusion activity across services and external grants have been managed to ensure that residents access the support that is available. A number of activities in the plan are delivered through external grants and this will be kept under review.

## **3. Options considered and recommended proposal**

### **Option 1 – The Rotherham Financial Inclusion Plan 2026-28**

- 3.1 It is recommended that Cabinet approve the Rotherham Financial Inclusion Plan 2026-28 which will enable the continued delivery of several measures designed to support residents through these economically challenging times.

## **Option 2 – Do nothing**

- 3.2 If no Rotherham Financial Inclusion Plan 2026-28 was developed, then services would continue to be delivered across the Council but without an overarching plan to align and coordinate activity and to communicate to residents the services available to them.

## **4. Consultation on proposal**

- 4.1 The refreshed Financial Inclusion Plan 2026-28 was presented to the Rotherham Humanitarian and Communities group on the 8 September 2025. The group is attended by professionals from voluntary and communities' groups as well as RMBC departments. The Plan was well received, and feedback was positive.
- 4.2 The refreshed Financial Inclusion Plan 2026-28 was presented to a Residents Focus session on 20<sup>th</sup> August 2025 at Rotherham Minster. The panel was made up of tenants and residents of the Borough and was a very positive and informative session. The Plan was well received with feedback in support of the proposals.
- 4.3 Meetings have also been held with colleagues from Age UK, Rotherfed, Social Supermarket and Citizens Advice Rotherham to ensure that the information in the plan is up to date and relevant.

## **5. Timetable and Accountability for Implementing this Decision**

- 5.1 The plan is being presented for approval to Cabinet on 17 November 2025. If approved at Cabinet, implementation will take place from January 2026 in line with the 2026-28 timeframe.

## **6. Financial and Procurement Advice and Implications**

- 6.1 There are no direct procurement implications arising from the new Financial Inclusion Plan 2026-28. However, any identified need to procure goods, works or services to achieve the objectives in the Financial Inclusion Plan 2026-28 must be procured in line with the relevant procurement legislation (Public Contracts Regulations 2015 or the Procurement Act 2023) dependent on the route to market as well as the Council's own Financial and Procurement Procedure Rules.
- 6.2 There are no direct financial implications resulting from this report. Funding for the teams is already included in the base budget. Delivery of the plan will support residents to manage their finances during difficult times which in turn will assist the council in effectively managing its finances and securing income that is due.

## **7. Legal Advice and Implications**

- 7.1 Whilst local authorities are excluded from the requirement to be authorised by the Financial Conduct Authority for most financial regulated activities, the

Council would need to ensure that any activities conducted as part of the Plan do not fall foul of any such requirements and are compliant with all relevant legislation.

## **8. Human Resources Advice and Implications**

- 8.1 There are no HR related issues contained within the report.

## **9. Implications for Children and Young People and Vulnerable Adults**

- 9.1 The Financial Inclusion Plan 2026-28 aims to contribute to the priorities set out in the Council Plan 2025-30:

- Places are Thriving, Safe and Clean
- An Economy that Works for Everyone
- Children and Young People Achieve
- Residents Live Well
- One Council that Listens and Learn

- 9.2 The Financial Inclusion Team will provide practical help and support to children's families and vulnerable adults aimed at improving their health and wellbeing, improving their aspirations and educational attainment. The details are explained further in the Plan.

- 9.3 The Financial Inclusion Plan 2026-28 aligns with the No Children Left Behind Strategy which has recently been approved by Cabinet. The Strategy details how RMBC and local partners work together to maximise income, improve access to learning/work and reduce health inequalities which are some of the themes of the Financial Inclusion Plan.

## **10. Equalities and Human Rights Advice and Implications**

- 10.1 An Equalities Impact Assessment has been undertaken and is attached at Appendix 2 and 3.

## **11. Implications for CO2 Emissions and Climate Change**

- 11.1 A Carbon Impact Assessment has been undertaken and is attached at Appendix 4.

## **12. Implications for Partners**

- 12.1 The Financial Inclusion Plan 2026-28 places emphasis on the benefits of partnership working. The Plan will ensure that the service offerings of all relevant partners and stakeholders are utilised to the best of their ability.

- 12.2 The Plan promotes holistic advice and support delivered in partnership with all relevant service providers. The aim is to reduce repeat presentations from customers at crisis point, therefore reducing the burden upon key agencies such as NHS and the Police.

### 13. Risks and Mitigation

- 13.1 The risk of failing to deliver the commitments set out in the Financial Inclusion Plan will be mitigated by ensuring the correct staff resources and processes are in place, and through regular and robust progress monitoring including an annual report.
- 13.2 The risk of the Financial Inclusion Plan 2026-28 becoming out of date due to policy and context changes at the national and local level, is mitigated by refreshing the plan every two years.

### 14. Accountable Officers

Ian Spicer, Strategic Director, Adult Care, Housing and Public Health.

Approvals obtained on behalf of Statutory Officers: -

|  | <b>Named Officer</b> | <b>Date</b> |
|--|----------------------|-------------|
| Chief Executive  | John Edwards         | 29/10/25    |
| Strategic Director of Finance & Customer Services<br>(S.151 Officer) | Judith Badger        | 22/10/25    |
| Assistant Director, Legal Services<br>(Monitoring Officer)           | Phillip Horsfield    | 22/10/25    |

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- This report is published on the Council's [website](#).