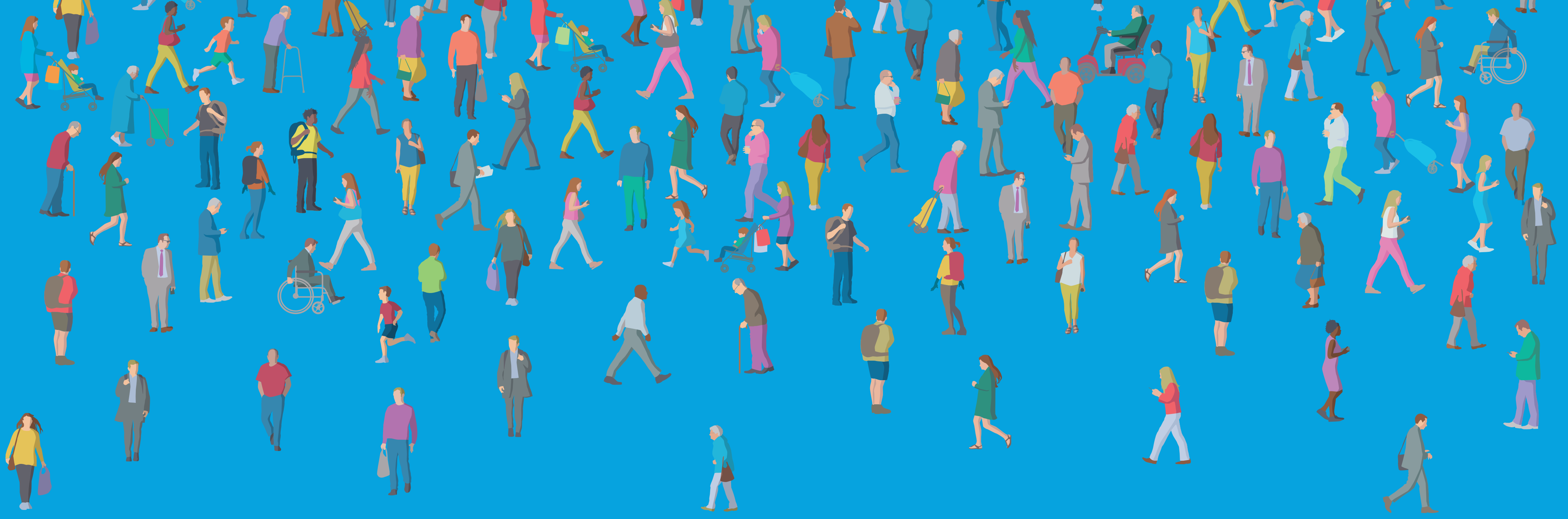

ENSURING NO ONE IS LEFT BEHIND

The Rotherham Financial Inclusion Plan 2026/28

www.rotherham.gov.uk/neighbourhoods/money-matters

Rotherham Metropolitan Borough Council

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FOREWORD FROM THE CABINET MEMBER FOR HOUSING

At the Council we know life can feel pretty hard for some of our residents. We've seen food and energy bills go up, inflation is high, and housing costs have increased.

We don't want anyone to be left behind and want to help our residents thrive and live their best lives. This is why the Financial Inclusion and Employment Solutions teams are ready to help.

Our friendly teams work with residents in several ways and our help is totally free.

We help an average of over 6,000 people every year.

We can help people to manage their money. We'll check benefit entitlement and support residents to make relevant claims.

We also help residents to manage their money, we don't judge, but look at what's coming in and what's going out to see if by making small changes people can make a difference to what they've got left.

Last year we helped residents claim over £5 million in benefits they were entitled to.

We've also given over 11,000 people up to £400 through the Energy Crisis Support Scheme since it commenced.

We can also help with education and training, supporting people into employment and/ or improve their chances of getting a better job. So far, we've helped 789 people to complete accredited training, as well as supporting 887 residents to get decent jobs.

The Council and our partners continue 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.

This Financial Inclusion Plan sets out the renewed commitment of the Council and its partners to ensure that no resident is left behind in the face of economic challenges. It aims to empower individuals and families to achieve stability, independence and wellbeing through tailored support and community collaboration.

I would urge anyone who wants to find out more to visit our website or call us.

Cllr Linda Beresford,
Cabinet Member for Housing.

WHAT WE WANT TO ACHIEVE

1. Places are Thriving, Safe, and Clean

- Invest in housing, regeneration of town and village centres, and improved public spaces which will reduce deprivation and support economic participation.
- Foster pride in neighbourhoods, enhancing visual appeal and improving the overall environment for all residents.
- Provide clean, safe environments which will also encourage local enterprise and community cohesion.

2. An Economy That Works for Everyone

- Work towards a fair and prosperous economy where everyone has the opportunity to secure a good job or start and grow a business and plan confidently for the future.
- The Employment Solutions Service is at the centre of a responsive local employment and skills system and provides targeted advice and support that helps residents find secure jobs and pursue fulfilling careers.
- These efforts help residents gain stable incomes and reduce reliance on crisis support.

3. Children and Young People Achieve

- Rotherham to be a great place to grow up; where all children and young people are safe, valued and able to achieve their aspirations.
- By investing in education, skills, and the Children's Capital of Culture initiative, the Council is building long-term financial resilience.
- Early intervention and support for families to reduce intergenerational poverty.
- Current Ofsted rating of good with an outstanding ambition to achieve outstanding: our children, young people and their families should expect nothing less.
- Provide support for children and families to reduce the need for social care intervention and ensuring that children are engaging with education.
- Supporting young people with special educational needs or disabilities in both mainstream and specialist settings to equip them with the essential skills they need to thrive beyond school.
- A universal offer across the borough to provide children and young people with fun, exciting and inclusive activities with a focussed offer for those who need it.

4. Residents Live Well

- Respond to the impact of the increasing cost of living by providing targeted support to our most vulnerable residents. This will include continuation of support funded by the Household Support Fund (HSF) for 2025/26. From April 2026 HSF will be replaced by the Crisis and Resilience Fund (CSF). This is a longer-term commitment from central government which aims to provide longer term assistance and certainty.

- Work with partners to focus on prevention to ensure residents live in good physical and mental health for as long as possible
- Invest in modern social care services that focus on intervening early to prevent problems from developing or worsening with eh aim of increasing health life expectancy in the borough.

5. One Council That Listens and Learns

- Work with our communities to deliver responsive, transparent and modern services that are easily accessible to all.
- Listen to residents and staff to improve the ways we work and how we deliver services.
- Listen, inform and work in partnership with service users and stakeholders and wherever possible include their views in the shaping, commissioning and delivery of services.
- Commit to provide exceptional customer service and aim to be a council that places the customer at the heart of all we so and makes it easy to deal with us.

The Financial Inclusion Plan is a joint document that encompasses work by local partners as well as RMBC. The Plan aligns with the No Child Left Behind Strategy that has recently been adopted by the Council. Poverty and financial exclusion have profound, long-term impacts on both children and vulnerable adults, affecting their physical health, mental well-being, education, and social development. These issues are interconnected, creating a cycle of disadvantage that can persist for generations

Since 2020, local partners have directed substantial resources towards activity aimed at alleviating poverty. This has included working together to tackle the following poverty themes:

Health and wellbeing – reducing health inequalities related to poverty including reducing barriers to accessing services.

Best start – practical support and additional resources that enable young children to thrive

Green spaces/play – improving access to green spaces and encouraging engagement with the universal offer.

Financial health and inclusion – maximising income, practical help, and emotional support.

Education, transition, and employment – improving access to learning/ work.

Housing – improving access to suitable and affordable quality accommodation.

Family help – wide-ranging support, advice and information delivered in an accessible and integrated way.

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.

KEY ASPECTS OF FINANCIAL INCLUSION

Financial Inclusion is about ensuring that everyone – regardless of income, background, or circumstance – can access and effectively use essential financial products and services such as bank accounts, savings, credit, and insurance.

Our plan is built around four key aspects of Financial Inclusion:

1. Accessibility

Ensuring financial services are available to all.

Many residents face barriers to accessing basic financial tools like bank accounts. Without one, individuals may:

- Be unable to receive income or benefits directly.
- Rely on others' accounts, increasing the risk of financial abuse.
- Be excluded from credit-building opportunities, affecting housing access.

The Council and its partners provide support to help residents open bank accounts and access essential products like home insurance as well as:

- The Council's Tenancy Support Team assist with opening bank accounts, accessing IDs such as a birth certificate and claiming benefits
- Citizens Advice Rotherham District (CARD) deliver digital inclusion projects and Rotherfed and Voluntary Action Rotherham (VAR) work on community projects such as Money Skills and Open Arms.

2. Affordability

Financial services must be reasonably priced and non-exploitative.

High costs can deter people from using financial services or push them toward high-risk alternatives.

The Council offers affordable options such as:

- A Home Contents Insurance package tailored for residents.
- Access to Discretionary Housing Payments to ease housing-related financial pressure.

3. Usability

Services should meet the actual needs of users and be delivered in a responsible and sustainable way.

Financial tools must be practical and relevant to people's lives.

The Council and the Voluntary and Community sector provide a range of usable, resident-focused support:

- Furnished homes packages to help people settle securely.
- FareShare food banks to support those facing food insecurity.
- Household Support Fund (until April 2026) offering:
  - Free School Meal vouchers during holidays.
  - Council Tax support.
  - Support for Care Leavers.
- From April 2026, this will transition to the Crisis Resilience Fund, a multi-year initiative offering more stability and planning certainty.

4. Empowerment

Helping people build financial resilience and improve their quality of life.

Financial inclusion is not just about access – it's about enabling people to take control of their financial futures.

We invest in partnerships and outreach to empower residents:

- Funding for Age UK and Citizens Advice Rotherham to increase Pension Credit uptake.
- Ongoing exploration of new services and initiatives to address evolving economic challenges.

Looking Ahead

The 2026 – 2028 plan will:

- Build on existing initiatives.
- Introduce new services.
- Continue to identify and address the financial challenges our residents face.

By aligning our actions with the four key aspects of Accessibility, Affordability, Usability, and Empowerment, we aim to create a more financially inclusive borough where everyone has the tools and support to thrive.

Financial Empowerment

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 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. Three projects-Elevate which works with the unemployed and those on low income-Pathways to Work which targets the economically inactive and Individual Placement Support (IPS) which is for those on a structured recovery programme looking to get into employment or training.
- The Council's Income Pre-Tenancy team offer budgeting and income maximisation advice to new and existing Council tenants. 2861 interviews were conducted in 2024-25 with prospective tenants to check affordability of a council tenancy.
- The Council's Tenancy Support team provide support to Council tenants that need help to maintain their tenancy. 1360 referrals in 2024/25 for tenants seeking assistance with tenancy sustainment.
- 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 Council's Money Matters newsletters and blogs provide information, advice and guidance to residents on financial issues.
- The Council's Money and Benefits Advice Team provide practical support and guidance to residents on the issues of welfare benefit appeals 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. Additional resource has also been provided to enable further applications for Pension Credit
- Rotherfed and Voluntary Action Rotherham (VAR) deliver several community projects such as Money Skills and Open Arms.
- Citizens Advice Rotherham District (CARD) are delivering digital inclusion and energy projects as well as their new Tackling Destitution programme in partnership with Trussell Trust. They have also received additional RMBC funding to promote and assist with claims to Pension Credit.
- The Council's Commissioning team commission Housing related support services including Roundabout and Action Housing offering 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

Mr W received support from the Tenancy Support team after being hospitalised with Pneumonia. Due to his mental health, he had not been engaging with Universal Credit and had been sanctioned.

After working with Tenancy Support, he was awarded a Discretionary Housing Payment to clear outstanding rent and his sanction was cancelled resulting in a payment from Universal Credit.

His Tenancy Support Officer liaised with Housing Property Services to report damp and mould in the property which was dealt with promptly by replastering meaning he could return home.

Mr W was also supported to join the Housing Register as he needs a bungalow due to his physical health needs. He will be on auto-bid in the next week and will hopefully be offered a bungalow soon.

R was referred into our Individual Placement Support (IPS) team for help getting back into work. He had been using alcohol as a way of coping with undiagnosed ADHD for five years which was affecting his home life, his employment and eventually resulted in the loss of his driving licence.

The ROADS team referred him to IPS who then worked with him to build self-esteem using the Endorphins course. He achieved his CSCS qualification, and this gave him the confidence to speak to a local construction company who offered him a job as a labourer.

Today, R is building a new life filled with purpose, sobriety, and the satisfaction that comes from meaningful work. His journey proves that sometimes the path to employment starts with rebuilding confidence and finding work that truly matters to you.

"It's hard work but I'm a grafter and I'm loving it"__ R

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

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 or call us on 01709 382121.

www.citizensadvicerotherham.org.uk

www.varotherham.org.uk

www.ageuk.org.uk/rotherham

www.rotherhamfederation.org

www.rushhouse.co.uk

For employment related support, please contact us at **employmentsolutionsteam@rotherham.gov.uk**