

**Report to** Cabinet  
26 March 2014  
**Report of** Executive head of strategy, people and democracy  
**Subject** Next steps on financial inclusion

**Item**

**5**

### **Purpose**

To consider the next steps on the council's approach to financial inclusion and wider work to reduce inequalities and promote wellbeing.

### **Recommendation**

To agree the proposed expanding and renaming of the current *Financial inclusion action plan* for 2014-15 into a *Reducing inequalities and promoting wellbeing plan*.

### **Corporate and service priorities**

The report helps to meet the corporate priority A prosperous city

### **Financial implications**

The proposals within this report can be met within existing budgetary provision.

**Ward/s:** All wards

**Cabinet member:** Councillor Waters- deputy leader and resources

### **Contact officers**

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### **Background documents**

None

# Report

## Background

1. The city of Norwich remains very much a tale of two cities. It is an innovative, creative city with numerous positive aspects and opportunities.
2. However, while the city has many positive aspects, it also continues to face some of the tough challenges that affect a lot of urban areas, with many residents experiencing deprivation. Particularly prevalent issues that affect Norwich include:
  - a) Low incomes for those in work as well as out of work
  - b) Children in income deprived households
  - c) Levels of younger people not in education, employment or training
  - d) Health and life expectancy inequalities - including high numbers with mental health problems.
3. The council's *Financial inclusion strategy and action plan*, approved in 2012, establishes an overall aim to 'promote collaborative working to help alleviate poverty in Norwich'. It sets out six key themes:
  - a) Provision of free debt and money advice
  - b) Maximising income
  - c) Reducing fuel poverty
  - d) Affordable credit
  - e) Providing young people with employment opportunities
  - f) Living wage
4. Over the last two years a range of successful work has been carried out to support each of these themes whether through direct provision or working with our partners in the voluntary and statutory sectors. This has included:
  - a) Provision of access to effective advice and support e.g. the debt and money advice services commissioned by the council have consistently exceeded their targets for the number of people who felt their issues were manageable following accessing the services
  - b) Mitigating the impacts of welfare reform where possible e.g. adopting a no cuts approach to the government's change from council tax benefit to a council tax reduction scheme.
  - c) A large amount of affordable warmth work e.g. the Norwich Switch and Save scheme which has helped hundreds of households to save money on their energy bills

- d) Supporting people into employment e.g. in the last month alone the council worked with the DWP, voluntary organisations and private employers to run a jobs fair which has helped people directly into employment, training and volunteering.
  - e) Rolling out the living wage across the council's activities and promoting it to other employers in the city e.g. a large range of the council's contracts now pay the living wage.
5. The council has also carried out a range of wider work with its partners to enable economic development, decent housing and social inclusion to improve prosperity and wellbeing for the city's residents. For example, work over the last year has included:
- a) Achieving a City Deal for Greater Norwich that will deliver huge economic and social benefits for greater Norwich including 13,000 additional jobs and 3,000 new homes and a further 6,000 constructions jobs.
  - b) Securing a £3.7million grant to improve cycling and £250,000 grant to promote walking in the city.
  - c) Working with our city centre partners to establish a Business Improvement District to better promote and develop the city centre.
  - d) Developing new homes in the city including starting to build new council homes.
  - e) Housing options work preventing hundreds of households from becoming homeless.
  - f) Launching a local authority mortgage scheme to help first time buyers.
  - g) Taking forward the Healthy Norwich programme to improve health and wellbeing in the city and reduce inequalities.
  - h) Running a large programme of free and low-cost cultural and leisure events resulting in millions being spent in the Norwich economy.
  - i) Providing a number of grants to support a wide range of voluntary bodies to help residents and reduce inequalities.

### **Future short term activity**

6. Over the coming year it is proposed to widen the council's current approach to financial inclusion with a number of new and continuing actions that should, directly or indirectly, contribute towards reducing inequality and supporting the wider prosperity and wellbeing of the city's residents. These include:
- a) Further development of a new *State of Norwich report* with partners through the locality board that sets out a small number of key outcomes and measures for the city that are jointly monitored and enable targeted joint action.

- b) Applying for funding for a new community-based economic development programme (community led local development) in conjunction with the Local Enterprise Partnership and local partners to support the growth agenda in the city with a focus to reduce inequalities.
  - c) Additional work to promote the Living Wage and fair employment objectives across the city.
  - d) Further developing our approach to reducing fuel poverty in the city, including taking forward our new Cosy City Green Deal Service to help people in private sector accommodation improve the energy efficiency of their homes and delivering another tranche of Norwich Switch and Save in the lead up to winter.
  - e) Developing a new digital inclusion programme with partners to reduce barriers to the use of online services and products and the benefits this can bring such as greater access to learning and employment opportunities.
  - f) Supporting benefits take-up campaigns to ensure people are claiming money they are entitled to.
  - g) Continuing to take a coordinated approach to respond to and mitigate where possible the impacts of welfare reform.
  - h) Reviewing the provision of the council's money advice services which will lead to re-commissioning from 2015-16 onwards.
  - i) Taking forward new opportunities to support people into work, training and volunteering, such as provision of another Jobs Fair.
  - j) Introducing socio-economic considerations into the council's equality impact assessment process as originally envisaged within the Equality Act 2010 prior to national changes.
  - k) Reviewing our approach to community grants to ensure it is maximising the opportunities to reduce inequalities and promote wellbeing.
  - l) Further developing the healthy city programme with partners to promote health and wellbeing in the city and taking forward key existing initiatives, such as the cycling and walking projects.
  - m) With partners, exploring opportunities to expand activity around access to affordable and good quality food.
  - n) Taking forward the mental health action plan.
  - o) Contributing - through the ageing better partnership - to the development of a lottery bid to support older people who are isolated.
7. If this approach is agreed, these actions would be built into an expanded action plan for 2014-15 alongside the current financial inclusion actions. Due to the wider remit of this plan it would be renamed as the *Reducing inequalities and promoting wellbeing plan*.

## **Future longer term activity**

8. The council's current three year corporate plan ends in March 2015. As such, over the next year, the council will be going through the process to consider and develop a new corporate plan for the period 2015– 2018. As part of this process a range of longer-term opportunities can be explored and tested that could potentially further contribute towards reducing inequality and supporting the prosperity and wellbeing of the city's residents.

## Integrated impact assessment



**NORWICH**  
City Council

The IIA should assess **the impact of the recommendation** being made by the report  
Detailed guidance to help with completing the assessment can be found [here](#). Delete this row after completion

### Report author to complete

<b>Committee:</b>	Cabinet
<b>Committee date:</b>	26 March 2014
<b>Head of service:</b>	Executive Head of Strategy, People and Democracy
<b>Report subject:</b>	Next steps on financial inclusion
<b>Date assessed:</b>	March 2014
<b>Description:</b>	To consider the next steps on the council's approach to financial inclusion

	Impact			
<b>Economic (please add an 'x' as appropriate)</b>	<b>Neutral</b>	<b>Positive</b>	<b>Negative</b>	<b>Comments</b>
<b>Finance (value for money)</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Other departments and services e.g. office facilities, customer contact</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>ICT services</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Economic development</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The work will further support economic development
<b>Financial inclusion</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The work will further develop the councils' approach to financial inclusion
<b>Social (please add an 'x' as appropriate)</b>	<b>Neutral</b>	<b>Positive</b>	<b>Negative</b>	<b>Comments</b>
<b>Safeguarding children and adults</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b><u>S17 crime and disorder act 1998</u></b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Human Rights Act 1998</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Health and well being</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The work will further support health and wellbeing

	Impact			
Equality and diversity (please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Relations between groups (cohesion)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Eliminating discrimination & harassment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The work will help to reduce discrimination e.g the mental health action plan
Advancing equality of opportunity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The work will promote advancing equality of opportuniy
Environmental (please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Transportation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The work will support sustianble transport solutions e.g cycling and walking initiatives
Natural and built environment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Waste minimisation & resource use	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Pollution	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sustainable procurement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Energy and climate change	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The work will support improving energy efficiency in the City
(Please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments



	<b>Impact</b>			
<b>Risk management</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

<b>Recommendations from impact assessment</b>
<b>Positive</b>
To progress the recommendation
<b>Negative</b>
<b>Neutral</b>
<b>Issues</b>