

**Community Theme Action Plan - Financial Inclusion**

Timescale	Action	Action to Mitigate or Opportunity	Accountable organisation	Lead Name	Target Start	Target End	Resource/Capacity required	Priority Essential Important Desirable
Short Term within 6 mths	Identify and promote availability of free internet access for those needing to apply for benefit. Public access PC's not generally available at the moment - to be revised at Gateway	Mitigate	TWBC	Revs and Bens Inclusion Group/Nicky Carter		31.10.2020		Important
	Promote the availability of emergency assistance through KSAS and local food banks	Mitigate	TWBC	Communications/Gateway		31.10.2020		
	Promote the availability of local advice agencies for welfare/debt advice support	Mitigate	CAB	CAB (Liz De Villiers)				
	Progress 'Pathways' project to formalise referral process for welfare/debt and health	Opportunity	CAB	CAB (Liz De Villiers)				
	Progress benefit take up campaign to maximise household incomes (DHP, Pension Credit, Severe Disability Premium)	Opportunity	TWBC	Revs and Bens Inclusion Group		30.11.2020		
	Explore opportunity to introduce a moratorium on court costs for low income households falling into Ctax arrears - plan to be drafted for dealing with CTS cases.	Mitigate	TWBC	Sheila Coburn/Stephen Smith		15.11.2020		Essential
	Review Ctax recovery process to increase engagement and limit the number of cases progressing to court action - plan to be drafted for dealing with CTS cases	Mitigate	TWBC	Sheila Coburn/Stephen Smith		15.11.2020		Essential
	Review Ctax Hardship Policy and action a targeted take up campaign for households at risk	Mitigate	TWBC	Sheila Coburn/Jo Denny/Liz Norris		30.11.2020		Important
	Review DHP Policy and action a targeted take up for households at risk	Mitigate	TWBC	Sheila Coburn/Liz Norris/Jo Denny		30.11.2020		Important
	Simplify CTRS claims process to encourage take up from households receiving UC	Opportunity	TWBC	Sheila Coburn /Jo Denny				
	Work with Utility companies to promote low cost tariffs and hardship schemes for vulnerable households	Opportunity	CAB	CAB (Liz De Villiers)/Sheila Coburn				

