

## **Welfare and Financial Advice Team (W&FA Team) – Action Plan**

This action plan shows the activities to be undertaken by the Welfare and Financial Advice Team during 2025/26. It is made up of key areas of activity

Action 1	Administration
Action 2	Awareness
Action 3	Proactive – internal & external
Action 4	Proactive Support
Action 5	Preventative

Activity 1: Administration		
1a) Case Management	<b>Purpose: Ensure Case management is up to date and provides clear outcomes – such as number of residents supported, value of support</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	<ul style="list-style-type: none"> <li>Detailed case management to be available on all financial support provided:               <ul style="list-style-type: none"> <li>Wrap-around support</li> <li>Household Support Fund (HSF) – administered by SKDC</li> <li>Household Support Fund (HSF) – administered by Lincolnshire Community Foundation</li> </ul> </li> </ul> <p><b>September 2025 position:</b></p> <ul style="list-style-type: none"> <li>A total of 683 HSF vouchers have been issued during the 7 week period from 4 August 2025 to 22 September 2025, to the value of <b>£94,898</b> <ul style="list-style-type: none"> <li>Administered by SKDC = £71,898</li> <li>Administered by Lincolnshire Community Foundation = £23,000</li> </ul> </li> <li>Wrap-around support = <b>£123,305</b></li> </ul> <p><b>November 2025 position:</b></p> <ul style="list-style-type: none"> <li>A total of 961 HSF vouchers have been issued during the 7 week period from 4 August 2025 to 22 September 2025, to the value of <b>£170,364</b> <ul style="list-style-type: none"> <li>Administered by SKDC = £118,369</li> <li>Administered by Lincolnshire Community Foundation = £45,845</li> <li>Administered by 3<sup>rd</sup> party organisations = £6,150</li> </ul> </li> <li>Wrap-around support = <b>£222,485</b></li> </ul>	<p><b>Updated November 2025</b></p>

Activity 2: Awareness		
2a) Website update	<b>Purpose: Ensure the website is up to date, referencing the Welfare and Financial Advice Team</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Update all "Cost of Living pages" Existing pages can be found here: <a href="#">Cost of Living help and support   South Kesteven District Council</a>	Complete 30 June 2025
	Remove reference to old schemes	Complete 30 June 2025
	Include Food Support leaflets: <a href="#">Help and Support   South Kesteven District Council</a>	30 June 2025
2b) Co-Ordinate responses to government support initiatives	<b>Purpose: Ensure awareness of announcements and initiatives, understanding the impact for the Council and residents</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Continue to attend Lincolnshire Working Group to collaborate with County and District colleagues  <b>September 2025 update:</b>	Ongoing

Activity 2: Awareness		
	<ul style="list-style-type: none"> <li>Regular meetings are taking place – recent discussions regarding Criss Resilience Fun where one attendee is part of the national working group. Further updates are expected between now and December 2025</li> </ul>	
	Promotion and launch of Household Support Fund (HSF) from April 2025 to March 2026	Complete 30 May 2025
	Use of Emergency Fund - £71k  <b>September 2025 update:</b> <ul style="list-style-type: none"> <li>This has been fully utilised, awarding to those referrals received between 1 April and 3 August 2025 (prior to the start of Household Support Fund on 4 August 2025)</li> </ul>	Complete 3 August 2025
	Overview: <a href="#">Winter Fuel Payment: Overview - GOV.UK</a>  For winter 2025 to 2026, a Winter Fuel Payment is available to people born on or before September 21, 1959, who lived in England or Wales during the qualifying week of September 15-21, 2025.  Value of payments: <ul style="list-style-type: none"> <li>If a person does not get Pension Credit or another qualifying benefit, the payment is £100.</li> <li>If a person does get Pension Credit, the payment is £200 or £300 depending on their age (and if they live with others).</li> <li>Payments are made to households, but if a person's income is above £35,000, the payment will be clawed back by HMRC through their tax.</li> </ul> When and how payment will be made:	Complete  Immediate (deadline 31 March 2026)  Awareness for all staff supporting residents of qualifying age

Activity 2: Awareness		
	<ul style="list-style-type: none"> <li>Most eligible people will receive an <b>automatic payment</b> in their usual bank account in November or December 2025.</li> <li>They should receive a letter in October or November 2025 confirming the amount they will get and how it will be paid.</li> </ul> <p>Those who need to claim:</p> <ul style="list-style-type: none"> <li>If a person does not get the State Pension or another DWP benefit, or if they have deferred their State Pension.</li> <li>The deadline for claiming the 2025-26 payment is March 31, 2026.</li> <li>The claim form is available at <a href="https://www.gov.uk">GOV.UK</a>.</li> </ul>	
	<p>Awareness: <a href="https://www.gov.uk">Paying back the Winter Fuel Payment - GOV.UK</a></p> <p>To ensure staff are aware of the requirement to paying back the Winter Fuel Payment – directing residents to GOV website</p>	<p>Complete</p> <p>12 November 2025</p>
	<p>Crisis and Resilience Fund - replacing HSF and Discretionary Housing Payments (DHP)</p> <ul style="list-style-type: none"> <li>Announcement during the <a href="https://www.gov.uk">Spending Review 2025</a> on 11 June 2025</li> <li><b>Para 3.21:</b> Cost of living: the government is providing direct assistance to families most at risk of poverty through the Healthy Start scheme, and establishing a new Crisis and Resilience Fund supported by £1 billion a year (including Barnett impact) through the SR period to replace the Household Support Fund</li> </ul> <p><b>September 2025 update:</b></p> <ul style="list-style-type: none"> <li>Guidance is expected to be released by December 2025</li> </ul>	<p><b>Updated</b></p> <p><b>November 2025</b></p>

Activity 2: Awareness		
	<b>November 2025 update:</b> <ul style="list-style-type: none"> <li>• Key staff have attended webinar updates regarding CRF – receiving information regarding the intended objectives of the fund.</li> <li>• Further guidance is expected from the Department for Work and Pensions in January 2026</li> </ul>	
2c) Liaison with internal teams	<b>Purpose: Ensure awareness of support and related</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Provide updates regarding changes to the team <ul style="list-style-type: none"> <li>○ Arrange attendance at team meetings</li> <li>○ Updating on HSF stages – launch, referral period, award period</li> <li>○ Referral process for HSF and general support</li> <li>○ Presentation of Food Support leaflets</li> <li>○ Overview of outreach activities and areas within the district these are taking place</li> </ul> <b>September 2025 update:</b> <ul style="list-style-type: none"> <li>• Attendance at team meetings have taken place with:             <ul style="list-style-type: none"> <li>○ Council Tax</li> <li>○ Income Recovery (SKDC Rent Team)</li> <li>○ Repairs</li> <li>○ Housing</li> </ul> </li> </ul>	Ongoing
	Spotlight session to be organised	December 2025
	<b>September 2025 update:</b>	

Activity 2: Awareness		
	<ul style="list-style-type: none"> <li>The team will undertake a 'Team Spotlight' introducing themselves to all members of TeamSK, advising of their role and support available to residents.</li> </ul>	

Activity 3: Proactive – internal and external		
3a) Single Point of Contact	<b>Purpose: Be the Single Point of Contact for Welfare and Financial Advice enquiries via the Welfare and Financial Advice email address</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Welfare email box to be set up: <a href="mailto:welfare@southkesteven.gov.uk">welfare@southkesteven.gov.uk</a>	Complete
	Online referral form for Household Support Fund (for internal referrals from SKDC Officers and Members)	Complete
	Inclusion of W&FA Team in SKToday (Autumn edition) <ul style="list-style-type: none"> <li>An article was included in the Summer edition of <b>SKToday</b></li> </ul>	Summer 2025
	All SKDC staff are aware of W&FA Team and how to contact	Ongoing (See action 2c)
	External support organisations are aware of W&FA Team and how to contact	Ongoing
3b) Lincolnshire Financial Inclusion Partnership Group	<b>Purpose: Actively contribute to the Lincolnshire Financial Inclusion Partnership Group</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	<ul style="list-style-type: none"> <li>Attend and contribute to the quarterly meetings.</li> <li>Share any information to appropriate SKDC teams.</li> <li>Assist the organisers with the arrangements for the upcoming Lincolnshire Financial Inclusion Partnership Conference.</li> </ul>	Ongoing



Activity 3: Proactive – internal and external		
3c) Foodbanks	<b>Purpose: Develop and maintain a positive relationship with all foodbanks across SKDC</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	<p>Visits to Foodbank Coordinators within the district to share ideas on how best to help clients.</p> <p><b>September 2025 update:</b></p> <ul style="list-style-type: none"> <li>• Referrals are being made and received from the foodbanks. The service is much in demand and the team have noticed the impact of DWP no longer issuing vouchers for parcels. Various SKDC staff have been trained on the use of the voucher system so they are able to support the W&amp;FA Team</li> <li>• The Deepings Foodbank is moving location and is closed for the first 2 weeks of September.</li> <li>• Discussions taking place between the Head of Service and the Community Engagement Manager regarding Foodbank funding</li> </ul>	Ongoing
	Actively seek referrals for clients that have used foodbanks that may benefit from additional financial advice.	Ongoing
3d) Warm Spaces	<b>Purpose: Actively contribute to the Welcome Warm Spaces Working Group</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	<p>Attend and contribute to the meetings for actions relating to the warm spaces for 2025/26</p> <p><b>November 2025 update:</b> The packs will be produced by Charis Grants Ltd who will send the pack directly to the resident. The pack will be requested by an</p>	<p><b>Updated</b></p> <p><b>November 2025</b></p>

Activity 3: Proactive – internal and external		
	approved referral partner within the District, there are currently 33 from various organisations, including SKDC. Referrals are limited to a £100 spend limit to ensure the fund is managed effectively. Items available for purchase are Heated Throws, Rechargeable Hot water bottles, heated underblanket, self-heated mattress topper, 15 Tog Duvet, Heated Bodywarmers , Heat the home pack (light bulbs, insulation tape , Radiator heat reflector panels, Winter warmth bundles (Fleece blanket (non-electric), water bottle, Hat Scarf and gloves) and Complete warmth Pack (Energy efficient light bulbs, Insulation tape, Radiator heat reflector panels, Rechargeable Hot Water Bottle, Thermos Flask and Heated Throw).	
	Visit warm spaces to offer Welfare and Financial Advice as part of outreach	Winter 2025
	Actively share ideas with the working group to improve the 2025/26 warm spaces	Autumn/winter 2025
	Promote and ensure full communications are issued in relation to warm packs  <b>November 2025 update:</b> Communications will be issued to ensure all staff and Members are aware of the referral process	<b>Updated</b>  <b>November 2025</b>
3e) Information sharing	<b>Purpose: Develop and manage information sharing protocol between SKDC and Support Organisations / advice agencies</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Develop and maintain relationships with support organisations by attending events, seminars and providing Welfare and Financial Advice updates / talks.  <ul style="list-style-type: none"> <li>The team have undertaken visits to the following locations <ul style="list-style-type: none"> <li>St Annes Church</li> </ul> </li> </ul>	Ongoing

Activity 3: Proactive – internal and external		
	<ul style="list-style-type: none"> <li>○ Stamford Foodbank</li> <li>○ Bourne Foodbank</li> <li>○ Grantham Foodbank (not face to face)</li> <li>○ St Georges – Stamford – SHEP Project &amp; Cristians Against Poverty</li> <li>○ National Grief Charity</li> <li>○ Bhive Grantham</li> <li>○ Don't Lose Hope Café</li> <li>○ Bourne Library and customer service area</li> <li>○ Grantham JobCentre</li> </ul>	
	Sharing information and ideas to improve delivery of service to our residents within the legal guidelines	Ongoing
	<p>Attend community engagement events in the form of Welfare and Financial Advice Clinics in Library's, Jobcentres, children's centres.</p> <p><b>September 2025 update:</b></p> <ul style="list-style-type: none"> <li>• The team have attended the following community engagement events: <ul style="list-style-type: none"> <li>○ Grantham Partnership meeting (monthly)</li> <li>○ Volunteering Everywhere (Dysart Park)</li> </ul> </li> </ul> <p><b>November 2025 update:</b></p> <ul style="list-style-type: none"> <li>• The team have attended the following community engagement events: <ul style="list-style-type: none"> <li>○ <b>Grow Your Skills Event, Jubilee Conference Centre, Grantham –Wednesday October 15<sup>th</sup>, 2025</b> - This was hosted by DWP and was well attended by Job centre Attendees with approx. 50 people coming through the door. Individual conversations were had with 8 people.</li> </ul> </li> </ul>	<p><b>Updated</b></p> <p><b>November 2025</b></p>

Activity 3: Proactive – internal and external		
	<ul style="list-style-type: none"> <li>○ <b>Budget Cookery Class, Bourne United Charities 14<sup>th</sup> October 2025.</b> This was hosted by Bourne United Charities .A total of 12 applicants attended this event, a group discussion was done before the cookery course discussing budgeting , priority bills etc Individual calls were then completed in the following days to discuss the participants individual needs.</li> </ul>	
	<p>Promote Talk Money Week – 3 to 7 November</p> <p><b>November 2025 update:</b> Over the week the team ensure communication regarding the support available and the positive message of speaking about money. SKDC communications team issued messages on social media to support the Money and Pension Service. The services of the Welfare and Financial advice Team have also been advertised in the Customer service Centre with use of the banner screen advertising our services. Emails were sent out to all staff through the Wellbeing Team with key links put together by the welfare Team to check their financial wellbeing</p>	Complete
3f) Liaison	<b>Purpose: Liaison with partners and external support organisations</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	<p>Maintain relationship with those already established:</p> <ul style="list-style-type: none"> <li>• NHS Neighbourhood and Wellbeing Teams</li> <li>• Grantham Mental Health Partnership</li> <li>• NACRO officers</li> <li>• Foodbanks</li> <li>• Bourne United Charities</li> </ul>	Ongoing

Activity 3: Proactive – internal and external		
	<ul style="list-style-type: none"> <li>• Bread &amp; Butter Thing</li> <li>• Grantham College</li> <li>• Lincolnshire Community and Voluntary Services</li> <li>• Lincolnshire District Councils – Warm Packs</li> </ul>	
	<p>Meet with partners during 2025/26 to understand future support and explore opportunities to work together</p> <p><b>September 2025 update:</b></p> <ul style="list-style-type: none"> <li>• Planning is underway for the Winter Warm Packs, which will include a ‘Homeless Pack’ this year</li> <li>• The team will be planning visits to the Warm Welcome Spaces across the district, promoting the advice and support which is available</li> <li>• The location of the Welcome Warm Spaces can be found here, clicking on “Find a space”: <a href="#">Warm Welcome Campaign</a></li> </ul> <p><b>November 2025 update:</b> Communications will be issued to ensure all staff and Members are aware of the referral process</p>	<p>Updated</p> <p>November 2025</p>
	<p>Meet regularly with local Job Centre and Department for Work and Pension (DWP) colleagues to discuss emerging issues and agree a joint up approach for support and potential resolution</p> <p><b>September 2025 update:</b></p> <ul style="list-style-type: none"> <li>• Meeting with DWP taking place in September 2025</li> </ul> <p><b>November 2025 update:</b></p> <ul style="list-style-type: none"> <li>• Meeting in September took place with DWP sharing information regarding events in the District</li> </ul>	<p>Updated</p> <p>November 2025</p>

Activity 3: Proactive – internal and external		
	<ul style="list-style-type: none"> <li>• Liaison between the DWP and Welfare &amp; Financial Advice Team is ongoing with specific discussions taking place as and when needed</li> <li>• The next meeting will take place in December 2025</li> </ul>	

Activity 4: Proactive – Resident Support		
4a) Warm Spaces	<b>Purpose: Increase the number of warm welcome spaces across the district</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Liaison with Members, Parish Clerks and potential warm welcome spaces venues  <b>November 2025 update:</b> Communications will be issued to ensure all staff and Members are aware of the referral process	<b>Updated November 2025</b>
4b) Digital Inclusion	<b>Purpose: To increase digital support and inclusion for vulnerable and elderly residents</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Assisting residents with digital forms such as pension credit checks and discretionary housing payments  <b>September 2025 update:</b> <ul style="list-style-type: none"> <li>To be promoted as part of National Customer Service Week (6-10 October 2025)</li> </ul>	Ongoing
4c) Community Outreach	<b>Purpose: To ensure support can be provided across all towns within the district and where possible, rural areas</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Arrange events within the community at libraries, warm spaces, Children centres, jobcentres to offer budgeting skills, benefit checks and basic financial education i.e. pension credit checks:  <b>Bourne:</b>	June 2025 – April 2026

## Activity 4: Proactive – Resident Support

		Bourne Foodbank	2 North Road, Bourne, PE10 9AP	One to one	
		Don't Lose Hope	4 North Street, Bourne, Lincs. PE10 9EB.	One to one / preventative workshop	
		Bourne United Charity (AI Houses)	The Red Hall South Bourne	One to one	
		Len pick	5 Granby Court, Hereward Street, Bourne PE10 9AD	One to one	
		Salvation Army	5a Manning Road Bourne, PE01 9ET.	One to one / preventative workshop	
		Bread and Butter Thing	5a Manning Road Bourne, PE01 9ET.	One to one	
	<b>Deepings:</b>				

Foodbank	63 Hereward Way, Deeping St James	One to one
The Green School Community Café	<b>24 Church Street, Market Deeping, Lincolnshire, PE6 8DA,</b>	One to one / preventative workshop



**Activity 4: Proactive – Resident Support**

		Bread and Butter Thing	Markt Deeping Scout and Guide Hall, Wellington Way, Deeping PE6 8LF.	One to one	
		Open Door Baptist Church	5 Spalding Rd, Deeping St James, Peterborough PE6 8NJ	One to one / preventative workshop	
		Community Centre	2 Douglas Rd, Peterborough PE6 8PA	One to one / preventative workshop	
		Deeping United Charity	38 Church Street, Deeping St. James, PE6 8HD	One to one	
		Age Concern	21 Tyghes Cl, Deeping St James, Peterborough PE6 8NS	One to one	
		Odd Fellows	57 Church St, Market Deeping, Peterborough PE6 8AN	One to one	
		British Legion	The Goat Inn, Frognall, PE6 8SA	One to one	
	<b>Grantham:</b>				
		Jubilee Church	5 London Rd, Grantham NG31 6EY	One to one / preventative workshop	
	Alive Church	Castlegate, Grantham, NG31 6SQ	One to one / preventative workshop		

#### Activity 4: Proactive – Resident Support

	Church Of Ascension	Harrowby Lane , Grantham	One to one / preventative workshop
	The Passage	Grantham Passage Resource Centre	One to one / preventative workshop
	Bread and Butter	Harrowby United Football Club, 13 Dickens Road, Grantham, NG31 9QY	One to one
	Bread and Butter	West Grantham Community Centre, Grantham	One to one
	St Johns Church	Station Road East, Grantham	One to one
	Job 22	High St Grantham	One to one / preventative workshop
	Bhive	11a Finkin St, Grantham	One to one / preventative workshop
	Grief Charity	The Malting , Warf Rd , Grantham	One to one
	<b>Stamford:</b>		
	2nd Helping	Orion House, 11 Barn Hill, Stamford, PE9 2AE.	One to one / preventative workshop
	Georges Hub -	St Augustine's School, Kesteven Road PE9 1SR	One to one / preventative workshop

Activity 4: Proactive – Resident Support					
		Georges Hub -	Free church, Kesteven Road, Stamford, PE9 1SU	One to one / preventative workshop	
		Georges Hub -	Malcolm Sergeants School, Empingham Road, PE9 2SR	One to one / preventative workshop	
		Georges Hub -	St Georges School, Kesteven Road, Stamford, PE9 1SX	One to one / preventative workshop	
		Bread and Butter Thing	Christ Church, Green Lane, Stamford, PE9 1HE	One to one	
		SHEP	27-29 St George's Street, Stamford	One to one / preventative workshop	
		Stamford Market	Broad St, Stamford	One to one	
	Support the Housing Roadshow which will be taking place across the District				Complete
	<p><b>September 2025 update:</b></p> <ul style="list-style-type: none"><li>• <b>27/08/25:</b> Earlsfield Community Centre roadshow will be 10:00- 2:30<ul style="list-style-type: none"><li>○ 3 people attended</li><li>○ None of them spoke to WFAT team</li><li>○ One of the attendees Emma is following up with and will be advising about our team and the HSF</li></ul></li></ul>				August & September 2025

Activity 4: Proactive – Resident Support		
	<ul style="list-style-type: none"> <li>• <b>04/09/25:</b> Manor Court Community Centre Bourne roadshow will be 10:00- 2:30 <ul style="list-style-type: none"> <li>○ 5 people attended</li> <li>○ The team spoke to one person – completed HB, CTS and HSF form</li> </ul> </li> <li>• <b>10/09/25:</b> Edmonds Close Community Centre Stamford roadshow will be 10:00 -2:30 <ul style="list-style-type: none"> <li>○ 10 people attended</li> <li>○ The team spoke to one person – completed HSF form and benefits calculator (with various actions arising from this)</li> </ul> </li> <li>• <b>25/09/25:</b> Deepings Community Centre Market Deeping roadshow will be 10:00 2:30 <ul style="list-style-type: none"> <li>○ Event has not taken place at the time of writing this report</li> </ul> </li> <li>• <b>30/09/25:</b> Greyfriars Community Centre Grantham roadshow will be 1:00-6:00 <ul style="list-style-type: none"> <li>○ Event has not taken place at the time of writing this report</li> </ul> </li> </ul>	
4d) Furniture Aid	<b>Purpose: Review ways to source assistance from other organisations to help residents in need of furniture</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Maintain relationships with charities and 3 <sup>rd</sup> Party Organisations to continue to source grants to be able to assist help for residents: <ul style="list-style-type: none"> <li>• Percy Bilton</li> <li>• BBC Children in Need</li> <li>• Bourne United</li> <li>• Len Pick</li> <li>• Family Fund (advise only)</li> </ul> <b>September 2025 update:</b>	Ongoing

Activity 4: Proactive – Resident Support		
	<ul style="list-style-type: none"> <li>• Circa 30 grants of various levels of support have been</li> <li>• <b>Action for next update:</b> To provide a breakdown of the amount and type of support</li> </ul>	
4e) New tenants	<b>Purpose: To produce a new tenant Welfare and Financial Advice pack</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Liaise with Housing colleagues to ensure this complements the new tenant pack already given at sign up  <b>September 2025 update:</b> <ul style="list-style-type: none"> <li>• Conversations have started to take place with Housing colleagues</li> <li>• The team are working on the Welfare &amp; Financial Advice pack</li> <li>• This action will be extended to March 2026</li> </ul>	March 2026  (was September 2025)
	<ul style="list-style-type: none"> <li>• Budgeting Advice / referrals to external organisations for new tenants (appropriate additional support to that being provided by SKDC Tenancy Services Team)</li> <li>• Tick list of key actions for new tenant / budgeting</li> </ul>	March 2026
4f) New residents	<b>Purpose: To produce a new resident information pack (to include Welfare and Financial Advice)</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Include the same information as in the tenant pack	March 2026
	Welcome to SKDC information:	March 2026

Activity 4: Proactive – Resident Support		
4g) Leaflet of the support available	Purpose: Production of leaflets for each Town within the District to provide key food support information	
	Activities to be undertaken	Status
	Issue to Cabinet Member, Members and Parish Clerks for distribution	Completed
	Inclusion within Council Tax reminders  <b>September 2025 update:</b> <ul style="list-style-type: none"> <li>Due to the volume of reminders issued (between 600 and 1000 per month, it was felt the team may be overwhelmed with contact.</li> <li>The decision was taken to review the information issued and reconsider either a targeted approach or issue general advice</li> <li>This action has been amended to December 2025</li> </ul>	December 2025  (was July 2025)
	Inclusion within Council Tax summonses  <b>September 2025 update:</b> <ul style="list-style-type: none"> <li>Due to the volume of summonses issued (between 400 and 800 per month, it was felt the team may be overwhelmed with contact.</li> <li>The decision was taken to review the information issued and reconsider either a targeted approach or issue general advice</li> <li>This action has been amended to December 2025</li> </ul>	December 2025  (was July 2025)
	Inclusion within rent statements  <b>September 2025 update:</b> <ul style="list-style-type: none"> <li>Due to the volume of rent statements issued (up to 5,500 per quarter, it was felt the team may be overwhelmed with contact.</li> </ul>	December 2025

Activity 4: Proactive – Resident Support		
	<ul style="list-style-type: none"> <li>The decision was taken to review the information issued and reconsider either a targeted approach or issue general advice</li> <li>This action has been amended to December 2025</li> </ul>	(was July 2025)
	Inclusion on intranet and staff notice board	Ongoing
4h) Credits on rent accounts	<b>Purpose: To be reviewed to maximise tenant income</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Liaise with Income Recovery Team Leader to ascertain those accounts with credit and contact the tenant to arrange refund or transfer	March 2026
4i) Credits on council tax accounts	<b>Purpose: To be reviewed to maximise resident income</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Liaise with Business Rates and Council Tax Enforcement Team Leader to ascertain those accounts with credit and contact the resident to arrange refund or transfer	March 2026

Activity 5: Preventative		
5a) Consider the formation of a Welfare and Financial Advice Strategic Working Group	<b>Purpose: To provide a collaborate cross-team approach to the welfare and financial issues facing our residents</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>
	Invitations to be issued to relevant officers: W&FA Team, Communications, Community Engagement, Community Safety, Housing, Revenues & Benefits	December 2025
	To revisit the original key themes which were introduced by the original Cost of Living Strategic Working Group <ul style="list-style-type: none"> <li>○ Communication</li> <li>○ Food insecurity and poverty</li> <li>○ Fuel &amp; Energy Poverty</li> <li>○ Financial – Benefits, Debt Support and Funding</li> <li>○ Health &amp; Wellbeing (inc Welcome Warm Spaces)</li> <li>○ Prevention of homelessness</li> <li>○ Skills, Employment &amp; Businesses</li> </ul>	December 2025
	Produce a holistic action plan, with the inclusion of all relevant SKDC Teams	March 2026
5b) Consider budgeting workshops for residents	<b>Purpose: Identify the specific financial challenges faced by attendees, such as debt, low income, or lack of financial literacy</b>	
	<b>Activities to be undertaken</b>	<b>Status</b>



Activity 5: Preventative		
	Every day conversations with regards to general wrap around support, HSF application	Ongoing
	Liaison with relevant external organisations to discuss support in facilitating a budgeting workshop	March 2026
	Increase access to debt advice:  Expand the reach of debt advice services to individuals facing financial difficulties, ensuring timely access to help and support	March 2026
	Emergency Assistance programmes:  Provide financial assistance to those facing immediate financial hardship, such as food or housing support.	March 2026
	Welfare Benefit Support:  Assist individuals in maximizing their welfare benefits and accessing other available support	March 2026