The MoneyActionNet Awards 2011
*Helping social housing tenants to improve their money management*

**Shortlisted entries**

1st Alliance (Ayrshire) Credit Union – Safeguarding tenancies ................................................................. 2
Aldwyck Housing Group – “You’re Hired” ........................................................................................................... 5
AmicusHorizon Ltd – Ask Coach ...................................................................................................................... 7
AmicusHorizon Ltd – IFORE ............................................................................................................................ 10
Cestria Community Housing Association – Financial Inclusion Service ............................................... 13
Charter Housing Association – Money Matters .................................................................................................. 15
CHS Group – Money Matters ............................................................................................................................ 17
Coast & Country Housing – Working Communities Team ............................................................................ 20
Colne Housing Society – IMPACT (Income Management Providing Advice for Tenants) ..................... 23
Connect Housing Association – £’s Positive Help Service ........................................................................... 24
Great Places Housing Group – Financial Inclusion & NHS No Smoking Campaign Pilot .................. 28
Kemble Housing Limited – Financial Support Project .................................................................................... 30
Knowsley Housing Trust – Save Money Save Energy Project ................................................................. 32
Leeds Federated – Passion4Fashion .................................................................................................................. 34
NCHA – Financial Inclusion Project ............................................................................................................... 38
Poole Housing Partnership Ltd – Your Money ................................................................................................. 42
Regenda Group – Debt and welfare advice ...................................................................................................... 45
Riverside Housing – LiveTime ......................................................................................................................... 49
Russet, part of Circle Housing Group – Welfare Benefit Advice Service ............................................... 52
Scotcash – Affordable credit ........................................................................................................................... 54
Stockport Homes – Social Inclusion Team ...................................................................................................... 56
The Wrekin Housing Trust – Financial Inclusion and Capability Project ............................................... 58
Valleys to Coast Housing – Welsh Water Debt Advice Project ................................................................. 64
Wales & West Housing Association on behalf of the North Wales Financial Inclusion Partnership – ‘My Home...making every penny count’ DVD ............................................................................................................ 67
Wandle Housing Association – Pre-Employment Workshop ...................................................................... 69
Wherry Housing Association – Money and Benefits Advice Service ...................................................... 71
Describe your project in a few sentences:

1st Alliance (Ayrshire) Credit Union is the leading community owned financial service provider within Ayrshire. As an ethical community bank, 1st Alliance is a one-stop local service offering secure savings, attractive loan packages and a transparent bank account.

1st Alliance work in partnership with local social landlords to provide affordable financial solutions to tenants experiencing financial capability difficulties.

Anyone can benefit from this project but those excluded from mainstream banking benefit the most, including:

- Homeless
- Ex bankrupts
- Pensioners
- Low income
- 16 + age group
- Unemployed
- People in debt
- Trainees

At the heart of its services, is the commitment to strive to offer tailored financial solutions to members.

What is the project seeking to achieve? What are its objectives?

- To provide affordable financial solutions to tenants in difficulty.
- To provide budgeting and banking services to tenants in difficulty.
- To provide solutions for home furnishings for new tenants.

The aims of 1st Alliance (Ayrshire) Credit Union fit with the North Ayrshire Community Planning Partnership’s Financial Inclusion targets of:

- Reducing financial exclusion by providing wider access to financial products at affordable costs
- Increasing access to banking accounts including direct debits and ATM machines at no cost to the customer
- Increased access to loan facilities
- Increased access to financial capability services through referral systems and budget accounts
- The project specifically meets the North Ayrshire Financial Inclusion Priority 1: Working and Training Indicator viii) Credit Union membership (1st Alliance)
- The project also impacts on the ability of homeless people to sustain their tenancy by providing them with bank accounts to receive their Local Housing Allowance with the Credit Union then paying the landlord to ensure that payment is used for its intended purpose

The project fits with the Single Outcome Agreement 7b3: Financial Inclusion – to increase the number of residents having a bank/building society account. 1st Alliance are also one of the key partners working to impact on financial inclusion through a range of new services including fuel poverty.
What does the project do? What are the activities?

1st Alliance work in partnership with two local Housing Associations to provide:

- The buy-out of high cost debts for vulnerable tenants.
- To purchase home furnishings for first home tenants.
- To assist with rent arrears and budgeting services.
- To assist with fuel poverty issues.

To ensure that we work effectively we have service level agreements which detail expectations and responsibilities of each of the partners. This agreement is non-monetary based.

1st Alliance provide training to Housing Officers in their services and processes. The information is shared by them to new tenants or tenants in difficulty.

We are about to commence a trusted partner project whereby Housing Association staff will be able to enrol and carry out loan interviews for new members wishing to purchase home furnishings from their Recycling Project.

1st Alliance Credit Union can provide:

- Bank accounts
- Prepaid cards – used in budgeting accounts
- Insurance products – payable alongside affordable loans
- Savings
- Instant non initial saving based loans

All of these services are aimed at assisting people to manage their money more efficiently and to progress them away, where required, from high cost lenders.

What is your personal role in the project?

1st Alliance (Ayrshire) Credit Union was founded in 2004 from the combined strengths of Stevenston Credit Union and Kilwinning Credit Union. Based on Kilwinning, North Ayrshire with a further 8 community based collection points and plans to introduce more collection points in the near future. An interactive website has also recently been launched that will allow people from rural communities, including the islands, to access services.

1st Alliance covers the whole of Ayrshire and from January 2012 will be able to extend its common bond to tenants of Irvine Housing Association in Dumfries and Galloway.

The defining feature of 1st Alliance is effective partnership working. Through working with Homeless teams, homeless people, the Local Authority and Housing Associations, a system has been worked up whereby homeless persons in receipt of Local Housing Allowance have access to a bank account but give the Credit Union permission to withdraw rent payments and send these direct to the landlord.

Irvine Housing Association have supported 1st Alliance since its inception and over the last 3 years, have secured Scottish Government Wider Role funding totalling over £60,000 on their behalf. This has allowed 1st Alliance to introduce their current account and extend their accessible financial services to more people including the introduction of internet banking which is particularly beneficial for rural, remote and island communities.
What has been the impact of the project? Has it been evaluated?

There have been several customers who have previously had a debt loan and have now moved to share based loans. The introduction of internet banking and a recent marketing campaign have seen an increased uptake in the current account.

Forecast outcomes, as agreed with funders, for the year to April 2011 exceeded expectations, for example:

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Forecast</th>
<th>Achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts opened</td>
<td>220</td>
<td>273</td>
</tr>
<tr>
<td>High risk loans issued</td>
<td>100</td>
<td>539</td>
</tr>
<tr>
<td>Fuel associated savings</td>
<td>80</td>
<td>89</td>
</tr>
<tr>
<td>Youth accounts opened</td>
<td>50</td>
<td>68</td>
</tr>
</tbody>
</table>

To date, 24 evictions have been stopped, 34 accounts are being ‘budget managed’ and over £40,000 in high cost debts have been bought out.

1st Alliance are crucial to the business of Irvine Housing Association as void loss is reduced, money is saved on tenancy turnovers and there is a decreased cycle of rent arrears. We are currently working together to some of the perceived issues with the introduction of Universal Credit in 2013.

To the individuals using the services, there is the peace of mind that they have a roof over their heads, they have more money to budget with, can access affordable credit and they can build up savings.

More specifically, some examples of the impact of the Credit Union on people’s lives are:
A single parent with a post office account now has a current account, affordable loan and budget account. This allows her to manage her money effectively.

A male in his 40’s started work after 7 years in unemployment. Excluded from mainstream banking, he was able to open an account with the credit union to receive his salary.

The accounts are also proving popular with young students as they can save money on bank charges.

What are your reflections on the project? What were the major challenges and how were these overcome?

The Credit Union face the challenge and risk of non-payers on a continual basis. This is effectively managed through insurance and credit control processes. To date, there are low levels of non-payment in comparison with other credit unions.

The Board of Directors are responsible for the strategic direction of the Credit Union.

The activities are monitored daily, reported weekly to the Executive Director and monthly to all Directors at the Board meeting. Statistics are also monitored monthly by ABCUL (Association of British Credit Unions Ltd) with figures provided by ourselves and the Co-op Bank.

Impact is evaluated through opinion surveys of members, statistical reports and the views of ABCUL and other interested parties.
What are the plans for the project in the future?

1st Alliance (Ayrshire) Credit Union is based in Kilwinning, North Ayrshire with a further 8 community based collection points and plans to introduce more collection points in the near future. An interactive website has recently been launched that will allow people from the rural communities, including the islands, to access services.

1st Alliance covers the whole of Ayrshire and from January 2012 will be able to extend its common bond to Dumfries & Galloway.

1st Alliance has recently been granted money from the Big Lottery to carry out a Financial Capability Project. This will determine what is needed, what is already being provided and identify any gaps in services. This will then enable agencies to come together to plan the services and tasks to be undertaken in order to strengthen our communities ability to meet the challenging financial times ahead.

1st Alliance have also been awarded £15,000 to underwrite loans for homeowners in need of wall and loft insulation. This is the first award of its kind to be made in the UK by Community Windpower Be Green, working with North Ayrshire Council and SOLAS.

Irvine Housing Association are currently working with 1st Alliance and other local housing providers to find a resolution to some of the perceived issues surrounding the introduction of Universal Credit in 2013.

Organisation: Aldwyck Housing Group
Project Name: “You’re Hired”

Describe your project in a few sentences:

“You’re Hired” is a project that has been especially designed to help residents of Aldwyck’s ‘Young Persons Supported Housing Service’ to access the job market successfully in an ever more hostile environment. Around 150 young people aged 16 to 25 have had the opportunity to participate fully in all aspects of applying for a fictional job role, including completing application forms and attending interviews. Crucially, they then receive full and detailed feedback on every part of the process which allows young people to better understand the recruitment process and helps equip them to enter the real job market.

What is the project seeking to achieve? What are its objectives?

- To equip vulnerable young people with the necessary skills to apply for and get employment in an ever more hostile environment.
- To allow young people access to the “behind the scenes” aspects of the recruitment process in a way that is often unavailable to them.
- To help build confidence in young people and allow them to believe that they can be successful in gaining employment in the current job market.
To meaningfully engage young people living in a supported housing environment in an activity that can help them sustain an independent lifestyle.

**What does the project do? What are the activities?**

All young people living in an Aldwyck ‘Young Persons Service’ property have agreed to accept support from our staff to help them achieve the goal of being able to live independently. As part of this programme all young people had the opportunity to apply for a job with a fictional high street supermarket, Harrisons. The role on offer could be performed by any one of our residents and as such the process was open to all. Every young person who participated spent considerable time with their Keyworker, completing an application form to the best of their ability, utilising a supplied hints and tips sheet. These were evaluated by scheme staff, who completed a feedback form for every application and selected candidates to attend an interview. All applicants were given full feedback at their next key-working meeting.

Interviews were held at all schemes, with the panel made up of Senior Project Workers from other schemes to try and make the situation as ‘real’ as possible. Following these interviews comprehensive feedback was again given, concentrating on all aspects of the interview process, including greeting, appearance, answers and more. One candidate from each scheme was then selected to attend the finale at our Head Office. Here the six remaining candidates underwent a further final interview with our Director of People and Performance as well as participating in employment related activities designed to boost their confidence while they waited their turn to be interviewed. A presentation was made at the end of the day to the successful candidate.

**What is your personal role in the project?**

As Area Service Manager for the ‘Young Persons Service’ my role was to design, develop and implement the project across all of our Supported Housing schemes. I have been involved in all aspects of the project from the production of the application form to delivering final feedback to candidates.

**What has been the impact of the project? Has it been evaluated?**

This project has been very well received by residents- which is demonstrated by some form of participation by all 150 young people, over 40 application forms submitted and 22 young people formally interviewed. Residents at some schemes designed their own publicity material in order to promote the project. Most pleasingly, nearly all residents who have attended interviews have dressed appropriately, turned up on time and participated fully. We have received many comments on the usefulness of the feedback forms which residents have stated they can refer back to when applying for a post or attending an interview.

Full evaluation of the project will take time but can be observed through our regular monitoring which collects data on the employment status of all residents on a monthly basis. We are already seeing some movement with two participants having found employment since the project began and two more having attended interviews, something they state that they would have felt unable to do prior to the projects’ commencement.

**What are your reflections on the project? What were the major challenges and how were these overcome?**

One of the major challenges in staging any activity regarding young people in supported housing is overcoming apathy. One way we achieved this was by procuring prizes for the successful candidates, iPod Shuffles for the six scheme winners and a Laptop for the successful candidate. These ‘prizes’ were chosen following consultation with young people about what would motivate them to participate in a project. This has certainly injected a level of enthusiasm into the proceedings!
We also spent a considerable amount of time prior to launch discussing with staff how they can best support the young people to complete the forms, whilst ensuring that this remains their own work.

**What are the plans for the project in the future?**

Residents can only remain in one of our properties for a maximum of two years, with an ideal stay of around six to eighteen months. With this in mind we have decided to make this project a bi-annual event as we would have seen sufficient turnaround in our residents for its successes to be appreciated by a new group of young people.

Therefore we anticipate that the next round of “You’re Hired” would take place in 2013.

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**Organisation: AmicusHorizon Ltd**  
**Project Name: Ask Coach**

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**Describe your project in a few sentences:**

The Ask Coach job support programme develops unemployed resident’s job opportunities, creating the capacity to earn money. We linked it to the 2012 London Olympic Games and through Housing Association contractor job opportunities. We’ve already created an Olympic legacy by creating 95 jobs. We provide employment coaching, confidence building and job mentoring support. Inspired by the London 2012 Olympic Games, participants are telling us the project delivers great:

- advice sessions.
- employment, training.
- improved well being and confidence.
- Job outcomes increasing their earning capacity.
- Provided people new social networks.

**What is the project seeking to achieve? What are its objectives?**

We want to get as many unemployed residents as we can into Olympic inspired jobs. We look to support people and help progress them into work.

To do this we aim to:

- Support people develop their career aspirations.
- Get people job ready.
- Develop an employment network with businesses.
- Coach and mentor people to retain their new roles.
What does the project do? What are the activities?

The project helps unemployed people into jobs through a series of development steps.
We designed a ‘jobs coaching’ programme to inspire and harness self-belief.

We support people through:

Starting Blocks – Engagement Road Shows

- Engaging people, raising interest, aspirations and ambitions
- Eye catching road shows with interactive ‘pod’
- Familiarisation with the world of work, travel and childcare advice
- Job search, CV writing and interview practice

Training Hard – Employment Advice Sessions

- Group sessions with employment advice and peer group support

Crossing The Winning Line- Starting Work

- Identifying recruitment opportunities
- Getting participants job interviews
- Brokering job interviews within business networks we’ve developed
- Coaching and mentoring people in jobs

It’s an innovative multi agency partnership.

Our ambition was to maximise the number of residents helped. We needed a big partnership to reach more people. AmicusHorizon led 11 other London housing associations. Event management and promotions agency, Innovision, provided support.

The London Employment Skills Task Force Programme sponsored us.

What is your personal role in the project?

I devised the concept, secured funding and sorted service contracts.

I coordinated the project partnership and oversee programme delivery. I’m part of a great project team.

What has been the impact of the project? Has it been evaluated?

The funder’s interim evaluation shows excellent impact to date for residents.

- 95 unemployed people have got jobs
- 58 of them are on track to sustain their roles for 12 months or more. We’ve kept in touch with the job starters over 6 months. Many are doing really well gaining further in-job training. Some young recruits doing NVQ qualifications alongside work.
- 265 people were supported in advice sessions. Many took inspiration to enlist at college or become 2012 Games volunteers. They’re now more job ready.
3000 residents were seeking help. 2240 got advice at road shows.
We strengthened our networks with businesses and employers who have potential job vacancies for residents.

**Impressive Impact:**

Many of our residents were some way from job ready in a difficult job market.
We addressed this by ensuring high quality advice (Matrix Accreditation Standard). We tailored support session to individual needs.

Our project staff have close local affinity with participants. Unemployed job seekers came from diverse London communities.

**Value for participants:**

Norman – ‘I was unemployed for a long time. Ask Coach came along and now I’m a maintenance worker for a hotel chain. It’s been great.’

Perry – ‘Customer service skills, mock interviews, problem solving. Ask Coach helped me secure a job’.

Residents are securing jobs in; IT, retail, customer service, maintenance, security, administration and care work.

**What are your reflections on the project? What were the major challenges and how were these overcome?**

Our reflections: We’ve learnt from both project successes and challenges.

We’re successfully getting many people into work but many others need much greater support to be job ready. We’re addressing this by referring participants onto other routes to develop life skills.

We worked hard to get the promotional angle right. This community job-link approach could successfully apply to other national events. We designed material around restrictive Olympic branding and image rights criteria. Our work with Innovision helped.

**Better engaging residents:**

We carried this ethos into the programme with:

- Real life case studies showing examples of others who have accessed employment.
- Touch screen and interactive information & advice at the Pod.

**Maximising impact and partnerships:**

We’re celebrating getting partnership associations and funders backing the concept. It’s already led to other collaborative projects.

We’re bringing event design and promotion lessons into other work like our GET ON resident skills programme.

**We’re achieving our vision:**
• Reaching more people
• Promoting and securing 2012 job opportunities for residents.

Increasing earnings and opportunities.

**What are the plans for the project in the future?**

We’ve been sprinting with this project well ahead of 2012. Doing that has boosted our ability to get people jobs. We’re pushing forward with the programme into next year, ahead of The Games opening. We want to create a further 50 job starts. We’ve learnt to better harness our contractor supplier partnership networks. This links us to many more potential employers.

We’ve taken the ideas and job networks in this project and linked them to other employment initiatives. This means we continue the efforts beyond the initial phase.

We want to share good practice especially with our business partners.

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**Organisation:** AmicusHorizon Ltd  
**Project Name:** IFORE – Community Energy Saving Programme

**Describe your project in a few sentences:**

Our ground breaking IFORE (Innovation for Renewal) community based energy savings partnership project:

• Helps 650 economically disadvantaged residents each save £129 annually through reduced fuel expenditure – improving energy awareness across a community at Rushenden Swale.
• Reduces carbon emissions by 10%.
• Engages 3000 young people on energy use and becoming future green champions.
• Maximises community involvement, learning and employment.
• Supports 50 Resident Volunteers.
• Brings together academics, English and French housing providers and energy experts.
• Instigates 10 community self-help projects.
• Physically improves the comfort of 100 homes. Investing to further reduce bills.

**What is the project seeking to achieve? What are its objectives?**

We’re seeking:

• Reductions in energy use, with 20% annual savings on household bills
• Changing behaviours in the use of energy and understanding
• Improved community energy awareness – leading to new skills, employment and volunteering
We’re working with residents in Swale North Kent. It’s an area facing economic challenges and fuel poverty. The large-scale project is special because we’re exploring options to best combine community learning and technical measures. Resident behaviour may account for 20% of savings. This is our big focus.

Energy use - introducing technical measures:

• Providing energy metres, monitor tags, Watt Boxes.
• Home insulation, cladding, new boilers and solar panels.
• Promoting self help measures like radiator reflectors.

Behaviour change – introducing skills and learning

• An education and activity programme inspires young people to qualify as Energy Champions. We want to see if they can effectively influence family behaviour pushing home the energy saving message.
• New learning and training partnerships. We’re linking with businesses operating in the growing green economy.

Special project team & methods

4 specialist team members on site support residents. A Green Doctor Energy Advisor does energy surgeries and home visits. An Education Officer works with children on the estate and within local schools. A Community Worker with Team Assistant co-ordinate clubs, events and activities.

A major focus is on Resident Volunteers. We’re establishing the skills base to support 10 self-help projects. Ideas include an energy watchers club and self grow food project.

What does the project do? What are the activities?

IFORE:

• Reduces household energy use and fuel costs for residents.
• Accelerates the impact of savings with a campaign to enlist peer group influence.
• Promotes learning and future job opportunities in a disadvantaged locality.

Reducing peoples’ bills:

Helen, resident, Manor Close –‘Me and my neighbours have already reduced bills. I’ve changed from gas to wood pellets. My gas bill shows a saving of £500 on last year. My electricity has gone down about £200. This gives me real money back in my pocket’

Young persons activities:

We’ve piloted a new energy champion certificate with local schools. An Energy Detectives Club is detecting energy waste. Local Youth Club work focuses on energy issues.

Getting people involved:

We generated amazing interest:

• A fantastic community day promoting energy cost reduction (200 attendees).
• A neighbourhood doorstep energy survey (200 households).
• We’ve distributed 150 smart energy monitors to local residents.
• We’ve held our first Junior Energy Champions awards celebration.
• Resident Volunteers are training in activities, like energy efficient cooking.

Innovative partnership:

AmicusHorizon is working in partnership with The University of Brighton, Habitat Pas de Calais and Groundwork. We have EC funding support.

• The university monitors and evaluates.
• We’re working with the French housing association, exchanging technology ideas and learning with residents.
• Groundwork do the Green Doctor advice.

What is your personal role in the project?

I helped devise the project.

I’m on the international project team, which coordinates the community programme.

I’m passionate in seeing this project shape future community energy saving initiatives. It’s great to see what residents are achieving.

What has been the impact of the project? Has it been evaluated?

IMPACT SO FAR:

• Disadvantaged residents are saving £129pa through reduced energy costs.
• We’ve installed energy reduction measures to 323 homes.
• We’ve got the message to 3,500 children. We’ve had 3,986 people attending events and workshops.

Initial project evaluation (University of Brighton and EC funding Authority) shows we’ve effectively mapped neighbourhood energy use.

What are your reflections on the project? What were the major challenges and how were these overcome?

Our reflections:

This is the first time a community based energy project has run on this scale. Our biggest challenge was gathering baseline data. We worked out the best means of gathering information with academic support from the university. It’s a must to have resident commitment. We invested time in getting them to shape the community activities. This helps link green agenda work to community development.

We created a new EC learning cluster. Supporting this required input from our French speaking staff and a shared project team website.

We’re ready now for the next big phase. We’re going to invest £1.5m in more technical measures for 100 homes.
What are the plans for the project in the future?

We’ve designed the project for maximum resident involvement. This is important as we move to establish a legacy of 10 community self-help activities.

We’ll share findings with the housing movement, academics, policy makers and energy companies. We want to inspire other communities.

We’re developing the ideas wider across our 28,000 homes. For example, introducing the Green Doctor advice elsewhere.

Describe your project in a few sentences:

The areas where Cestria Community Housing works are ranked amongst the most deprived in the country, according to the Indices of Multiple Deprivation.

Tackling issues of financial exclusion are of key importance to the Association and last year, Cestria appointed a Financial Inclusion Officer, Suzanne Jobson.

Suzanne launched a Financial Inclusion Service, to provide tenants with financial advice and support. This included running a benefit take-up campaign which has resulted in an extra £1m in benefits being claimed by tenants.

Suzanne has also teamed up with local organisations, such as credit unions and charities, to provide financial advice to tenants.

What is the project seeking to achieve? What are its objectives?

In their 2009 annual satisfaction survey, Cestria’s tenants identified a need for more advice about managing their finances.

In January 2010, the Association appointed Financial Inclusion Officer Suzanne Jobson to set up a Financial Inclusion Service, working with tenants to provide advice on benefits, budgeting and accessing financial services.

The objectives of the service were to provide tenants with the knowledge and skills required to make informed decisions about financial products and services.

By working with partner organisations, the service aimed to eliminate barriers to accessing services – providing tenants with the best support available.
What does the project do? What are the activities?

The aim of this project was to engage with tenants, through a variety of activities, including:

- Providing a dedicated project base at Cestria’s One Stop Shop, from which advice could be accessed by tenants.
- Launching a benefit take-up campaign, raising awareness of the benefits available to tenants.
- Working with CDFIs to promote affordable credit, resulting in over £175,000 of affordable loans being provided to tenants.
- Working with Credit Unions to promote a savings culture, resulting in savings accounts being opened.
- Working with the Newcastle Furniture Service to provide tenants with affordable furniture.
- Working with local banks to help tenants open bank accounts.
- Working with the CAB during the arrears and new tenant sign-up processes to refer customers for advice on tax, pensions, bank accounts, budgeting and financial jargon-busting.
- Working with Royal and Sun Alliance to encourage the uptake of home contents insurance by tenants.
- Working with EDF Energy to provide tenants with free energy saving light bulbs.
- Training staff to identify tenants suffering from financial exclusion.
- Producing information leaflets, a DVD and articles in the tenants’ newsletter.
- Working with local agencies, including the Department of Work and Pensions, Durham County Council Housing Options Team and the Illegal Money Lending Team, to provide advice and promote affordable credit.

What is your personal role in the project?

As Financial Inclusion Officer, my role was to set up, run and develop Cestria’s Financial Inclusion Service.

From the start, I was keen to promote partnership working and quickly established links with local organisations, such as the County Council, CAB, credit unions and Illegal Money Lending Team to ensure we could offer tenants a ‘full package’ of support.

My role has also been to promote the service to ensure it reaches as many tenants as possible. This has been achieved in a variety of ways, including producing a free DVD, writing articles for the tenant newsletter, leaflet-drops and posters.

Alongside this, I have worked with tenants face-to-face, offering advice, running benefit checks and helping them find realistic solutions to their debt problems.

What has been the impact of the project? Has it been evaluated?

This project has had a major impact on the lives of Cestria’s tenants.

In the first year, more than 220 benefitted from Suzanne’s advice, securing more than £1million worth of extra benefits.

By working with the Income Management Team, Suzanne identified potential arrears cases early, resulting in 13 fewer severe arrears cases in the year following her appointment, compared with the previous year (a severe arrears case is anyone owing more than £1,000).

In the first year of the project, the number of notices served for rent arrears fell by nearly 10% and eviction levels by 50%.

Financially aware tenants results in fewer late payments and arrears which, in turn, has benefitted Cestria financially.
What are your reflections on the project? What were the major challenges and how were these overcome?

This was a new project which presented several challenges, the greatest of which was engaging with hard to reach and vulnerable tenants.

This was overcome by providing advice and information through different channels, including the tenants’ quarterly magazine, posters, letters, drop-in sessions and surgeries, DVDs, the Cestria website, and, more recently, social networking sites such as Facebook and Twitter.

Establishing and maintaining partnerships with partner organisations also helped Cestria overcome this challenge, by providing tenants with a full package of expertise.

What are the plans for the project in the future?

Some of Suzanne’s newly launched initiatives include:

- Teaming up with social enterprise FISCUS to provide specialised debt advice covering money and budgeting, arrears, and consolidating personal debt.
- Training staff as Financial Capability Champions so they can offer advice to tenants.
- Launching an anti-loan shark campaign, establishing a new referral system with the Illegal Money Lending Team and training staff to identify tenants at risk.
- Establishing an innovative energy efficiency campaign, with tenants offered advice and utility comparisons during their compulsory annual gas service.

Over the next year Cestria is working with a credit union to run a Christmas savings campaign, aiming to encourage regular savings and reduce debt amongst tenants in the run-up to Christmas 2012.

Organisation: Charter Housing Association  
Project Name: Money Matters

Describe your project in a few sentences:

Money Matters is Charter Housing’s holistic approach to money management and advice to tackle financial exclusion. It is a jigsaw of specialist services and interventions which make a difference to the lives of our tenants and their families.

A unique aspect of the approach is that it is more than just advice, it includes practical interventions that make fast and significant improvements in people’s financial situation. It is delivered with people in their homes, in their community or wherever people feel comfortable. In the past two years the project generated over £740,000 in savings and additional income for tenants.
What is the project seeking to achieve? What are its objectives?

Money Matters seeks to improve the quality of life of the large number of our tenants whose debt problems or high outgoings limit their ability to lead a normal life. We know that in extreme cases debt can lead to poor mental health, family breakdown and social isolation. In the case of the elderly fuel poverty and fear of debt has led to high levels of winter deaths.

Our key objectives therefore are to

- improve tenants’ financial circumstances
- develop awareness of ways of saving money
- maximising income now and in the long term
- improve health, well being and social interaction
- prevent homelessness due to rent arrears
- increase access to affordable lending and bank accounts
- encourage savings and investment
- helping tenants access activities to improve their economic circumstances

What does the project do? What are the activities?

We realised that many people do not have the confidence or the capacity to put pure advice into action. The barriers they face from utility companies, high interest lenders and other potential sources of debt problems are for some people insurmountable.

Money Matters responds through both external and self referrals to financial problems e.g. rent arrears, enforcement debt action and loss of income/benefit payments. We help people get specialist help and sort out the current problem but also access long term savings e.g. getting utility tariffs reduced, helping with household budgeting.

We target those at most risk of fuel poverty, those paying high-interest loans and the vulnerable and target communities where doorstep lenders proliferate. We work with credit unions to access affordable credit and savings.

Money Matters has different elements;

- ‘Financial solutions’ expert advice from ‘Shelter’ on welfare benefits
- pre tenancy financial advice to ensure sustainability
- ‘Moneysavers’ service working with people in their home who wouldn’t otherwise seek help
- running Financial Information workshops and training front-line staff
- free £10 voucher to join the credit union
- specialist work with support providers such as the National Autistic Society
- Quality control of the advice we give is undertaken through external supervision.

What is your personal role in the project?

I work on the Money Saver part of the project which delivers practical help to tenants at home and in the community. I am responsible for the more complex debt-related cases which involve court action e.g. bankruptcy, repossessions and work with specialist services. I help co-ordinate the strategic activities within our action plan and contribute to the ongoing development of the project.
What has been the impact of the project? Has it been evaluated?

Money Matters has had a huge impact, over 2 years, it worked with 640 people giving an average saving of £1,140. Some gains/savings have been worth thousands e.g. recouping overpayments on inappropriate tariffs. Our evaluation showed that evictions through rent arrears have more than halved 15 in 2008/09, 7 in 2010/11. The number of tenancies sustained with no issues has nearly doubled from 57% in 2008/09 to 92% since April this year. More than 60% of tenants surveyed said they feel more confident in managing their finances. The difference this has made to people’s health and well being can be measured from comments like these: “You helped me when I really had nothing. I had no food or heat for a week, and no money for a month.” “I’m over the moon. I hadn’t been eating but I am now.”

What are your reflections on the project? What were the major challenges and how were these overcome?

The project’s positive outcomes have encouraged us to look for new ways to help our tenants financially. Challenges have been about devising the most effective referral system. It’s been crucial to identify tenants early before their rent arrears and general debt or benefit worries overwhelm them. We’ve tackled this by focussing strongly on communication and training. Winning the confidence of outside agencies, including organisations like the CAB, and credit unions has been vital. We’ve carefully built up these relationships to ensure that we support other agencies, rather than duplicating, resulting in a more joined up approach.

What are the plans for the project in the future?

To ensure that Money Matters reaches those who are at risk of financial hardship. The results of our recent evaluation has helped us shape our future work including workshops on welfare reform, Energy Efficiency initiatives, and intervention with those most exposed to the sanctions of the ‘Government Work Programme’. We will extend our work on the Warm Home discount scheme, Water Assist, and an energy efficiency project involving young people in installing radiator panels in our properties. The ‘Moneysaver’ element was a pilot but is now core funded.

Describe your project in a few sentences:

We provide a holistic money matters service for all our customers which sees them through to the resolution of their financial issues and enables them to be more in control of their finances.

What is the project seeking to achieve? What are its objectives?

In a sense we do not see our service as a ‘project’ as we have tried to embed it as part and parcel of our service to customers. We have a Community Investment Strategy...
Our overall aim is to increase opportunities for customers to improve their quality of life. Around money, we want to build financial security by:

(a) Increasing customers disposable income
(b) Improving customers access to affordable financial services
(c) Improving customers awareness of financial issues

The outcomes we’re after are customers who are:

(a) More in control over their financial situation
(b) More confident with ICT, and have
(c) Improved job prospects

What does the project do? What are the activities?

Our market research demonstrated that customers want a service that sees them through to the resolution of their financial issues. We also try to build customers’ confidence to prevent financial issues arising in the future and act in the best interests of the customer.

We provide the following services:

- access to customised low cost loans and saving accounts with Cambridge Building Society
- checking welfare benefit and tax credit entitlement; and support with filling in forms
- information on basic bank accounts
- help with budgeting
- debt advice
- support with energy switching

In addition, we provide the following added value services:

- Information, advice and guidance on learning and work – including literacy and numeracy assessments
- Laptop loans with tuition

The service is usually provided on an individual basis – either over the phone or face to face – although we have delivered workshops too.

What is your personal role in the project?

I’m the Senior Money Matters Advisor. I’ve been with CHS since 1998, when I was recruited to develop a saving and loan scheme. I’d previously worked for a Citizens Advice Bureau and what attracted me to the role was that CHS seemed to me to be taking a holistic approach to people and money – so, not just reacting to crises but working out how to prevent them happening in the first place. My gut feeling has been borne out. As well as providing money advice, I’ve developed learning material for workshops on budgeting, attitudes to money, energy switching, etc; I’ve helped to develop a loan policy with tenants, involved tenants in a steering group to develop financial products and services, and developed a referral system for advice around learning and work.
What has been the impact of the project? Has it been evaluated?

We have a well developed monitoring system in place. This helps us keep an eye on how effective the service is. Performance data is reported to a tenants’ group on quarterly basis.

Our financial capability service has been independently evaluated to show that for every £1 invested it achieved a financial return of £4.50 and that customers acting on advice were £1,000 p.a. better off (including £100 in savings).

An internal evaluation showed that customers appreciated our:

- Personal touch – our Advisors are frequently mentioned by name in feedback
- Style of delivery – ‘friendly’, ‘they treated us as though we were human’
- Efficiency - both in achieving good outcomes and in responding to customers e.g. 70% of customers say they are more satisfied with us as a result of using the service.
- Focus on supporting customers with their overall financial issues

What are your reflections on the project? What were the major challenges and how were these overcome?

(a) engaging tenants before they get into financial difficulty and enabling them to resolve things themselves
I don’t think we’ve overcome this completely. We’ve developed ways of enabling people to take simple steps to do things for themselves e.g. setting up their own filing system for holding financial information or making their own phone calls to creditors and energy companies. And we’ve developed a way to check in with people after they’ve received a service to try to make sure they’ve taken the steps they said they were going to.

(b) customers being reluctant to change
We’ve also come across people who don’t want to change or have picked up misinformation about financial issues. In our workshops, the first thing we do is to try to enable people to understand their own attitude to money and where they’ve picked those attitudes up from. We also try to disabuse people about myths by explaining things in plain English - for example, switching energy supplier.

What are the plans for the project in the future?

Our sense is that our service can only be as good as our understanding of tenants’ anxieties and aspirations, and the infrastructure which sits behind it.

We’re planning to improve our understanding of tenants by learning from our everyday conversations with tenants – in a ‘what are our customers telling us’ type of way. We’re obviously picking up customers concerns about welfare reform and rising fuel costs and we’re looking to respond with specific projects – targeting specific groups about welfare reform, and developing an energy saving strategy which combines capital works with influencing behavioural change.

In terms of infrastructure, we’re planning to improve our ICT system so that we use it to more pro-actively to target specific groups of customers. Our current system is too property driven rather than people driven. We know that the system won’t be the answer but it will help us to provide a platform for enabling customers to get on in life.
Describe your project in a few sentences:

In July 2010, Coast & Country, Jobcentre Plus and Routes to Employment went into partnership creating the Working Communities team. The purpose of this project is to provide intense one-to-one support for individuals seeking work. The team of six advisors which has recently been increased to nine is based within community venues in the most deprived areas of Redcar & Cleveland. The team spend more time with the customer and give greater support in a relaxed environment that is familiar to customers. They tailor the service to the needs of each individual and give them the time and support required.

What is the project seeking to achieve? What are its objectives?

The vision of the project:

To create a better future for our communities by assisting in the development of sustainable neighbourhoods and homes through our ‘journey into work’.

The aims of the project:

Hard outcomes

Worklessness

- Reduce the unemployment rates
- Reduce benefit dependency
- Reduce the number of households where no one works
- Reduce the number of children living in workless households

Employment

- Increase the employment rates
- Increase the economically active rates
- Increase the number of new business start ups/self employment

Skills

- Reduce the number of residents with no skills
- Increase the number of residents with skills
Income

- Increase the use of credit unions
- Reduce the number of residents without savings
- Reduce the % of people anxious about money/debts
- Reduce the % of residents with incomes < £200

Soft outcomes

- Increase the number of people now seeking work (previously not seeking work rather than being employed)
- Increase the number of people moving from no skill to a basic skill level

In order to achieve the aims we set ourselves the following objectives:

- The Working Communities team advisors will provide greater help and support at one to one meetings
- Advisors will spend more time with customers in order to ensure the necessary help and support is given
- To ensure greater accessibility for customers by providing a wide range of venues across Redcar & Cleveland to hold the appointments
- Help customers with all aspects relating to preparing and getting a job or into training – please refer to question 2 for further information
- To develop and carry out a promotional campaign and use innovative ways to engage with customers to find them work or training
- To develop greater insight about our customers and tailor the service according to the customer’s needs

What does the project do? What are the activities?

The Working Communities team help and support the residents of Redcar & Cleveland with;

- searching for a job
- writing or updating their CV
- getting into training or education
- interview techniques
- training or to help cover the costs for when they first start work
- benefit and money advice
- becoming a volunteer
- joining a job club

They have regular one-to-one meetings with residents at various venues within the Redcar & Cleveland area. The team are flexible and are able to meet the customer at the venue that is most suitable for them.

What is your personal role in the project?

I am the Benefit & Money Advice Manager, and I am the lead officer acting on behalf of Coast & Country Housing. I arrange the steering group meetings between Coast & Country Housing, Jobcentre Plus and Routes to Employment. The focus of these meetings is to discuss our performance and outcomes achieved so far and implement changes as and when required.
What has been the impact of the project? Has it been evaluated?

Since July 2010, the team has had 2091 referrals, with a 75% success rate of customers attending appointments. Coast & Country front-line staff have an excellent relationship with tenants which has helped to increase the number of referrals.

The team has helped over 900 customers to search for jobs, apply for more than 3000 and secured over 300 training and educational places. They have assisted with curriculum vitae, interview techniques, securing funding for training and clothing and have carried out benefit checks to ensure customers are better off in work. This has resulted in 347 finding jobs.

Part of the support is signposting more than 700 customers to many other community groups within Redcar & Cleveland that provide advice and help to ensure their individual needs are met.

Overall our customers have given us a 95% satisfaction rate which reflects the excellent customer service they receive from the team.

What are your reflections on the project? What were the major challenges and how were these overcome?

The major challenges for the project and how we overcame these are:

Performance

The collation of meaningful statistical performance information, due to the involvement of three separate organisations having differing requirements. We have recently reviewed the project and we have agreed the performance information to focus on outcomes. This has been agreed and any paperwork completed by staff is to be reviewed to ensure any data required is captured.

Health and Safety

Health and safety issues with finding suitable venues within the community for the Jobcentre Plus staff to advise customers. Staff safety is paramount, however some adaptations had to be made to venues to ensure health and safety restrictions were met.

What are the plans for the project in the future?

The excellent results achieved so far have led to Jobcentre Plus extending the project until March 2012. This is an exciting opportunity that has increased the team to nine advisors. This will enable us to achieve even more and to build upon our experiences to further develop the work carried out by the Working Communities team. The extended project will be available to everyone within the Redcar & Cleveland area and we will measure the number of customers who sustain employment. We will continue to highlight and address any barriers in enabling them to stay in work.
Describe your project in a few sentences:

Our aim is to provide all tenants with the opportunity to access money and debt advice. We are achieving this by offering incentivised financial healthchecks to all new tenants and tenant profiling to target specific tenant groups. We have developed links with two local Citizens Advice Bureaus, funding a Financial Capability Tutor and Homelessness Prevention Money Advisor.

What is the project seeking to achieve? What are its objectives?

The Society’s primary objective is to minimise rent and service charge arrears and increase resident income. We aim to increase the take up of welfare benefits, increase resident take up of money saving options for utilities and encourage more tenants to pay by direct debit methods.

What does the project do? What are the activities?

The Society has entered into a partnership agreement with Tendring and Harwich CAB to part fund a Financial Capability Tutor who will provide money and debt advice to residents but also providing training to all customer facing staff to enable them to deal with low level enquiries and spot the first signs of financial difficulty so they have the knowledge to signpost to the relevant specialist.

Our second partnership is with Maldon and District CAB to part fund a Homelessness Prevention Money Advisor. This post covers a large proportion of the Society’s area of operation and provides a free confidential advice service to sustain tenancies, maximise income and provide welfare rights, debt and budgeting advice.

Referral mechanisms are in place for both posts.

The Society is offering Financial Healthchecks for all new residents within 3 months of their tenancy commencing. The aim is to provide advice on income maximisation, provide access to debt advice and welfare rights advice, ensure all tenants have access to information regarding basic bank accounts, promote energy efficiency and encourage switching of fuel suppliers to take advantage of better tariffs. We also discuss the perils of ‘doorstep lenders’ and promote the use of local Credit Unions.

We focus heavily on interacting with new tenants at sign-ups. An Income Management Advisor will attend the sign-up with the Housing Officer, and assist the tenant in making a new claim for Housing Benefit or completing a change of circumstances form to ensure the minimum of delay in receiving Housing Benefit. The tenants are made aware of their responsibility to pay rent and the consequences in failing to do so.

What is your personal role in the project?

I am have co-written the Society’s Financial Inclusion strategy and negotiated agreements with local Citizens Advice Bureaux. I am responsible for two Income Management Advisors and driving the service forward by providing training, coaching and feedback and by ensuring the Financial Inclusion strategy is delivered effectively.
What has been the impact of the project? Has it been evaluated?

The project is still in the early stages of being delivered therefore whilst it has not yet been fully evaluated, we have seen some positive results:

• The time taken for Housing Benefit claims to be processed by our largest Local Authority has decreased from approximately 6-8 weeks to 10-14 days. This is due to the Impact Management team all being trained document verifiers and ensuring the necessary paperwork is completed promptly.

• An increase in the number of tenants swapping to low user water tariffs and the ‘Watersure’ scheme for families with 3 or more children under 18. The annual savings can range from £25.00 to over £300.00.

• The Society has delivered in excess of 100 new properties in the last 4 months. Due to early intervention of the Income Management Team, overall arrears have stayed static and tenants are increasingly coming to us as the first port of call for money and debt advice.

What are your reflections on the project? What were the major challenges and how were these overcome?

The biggest challenge was changing the work ethic of the team from predominantly focusing on chasing tenants for arrears to providing a more all round Income Management service. We now heavily focus on empowering tenants to seek advice where required by providing links to the local CAB, intervening at an early stage where we know tenants are at risk of arrears or possibly eviction and working more closely with the Housing Officers to share information, carry out joint visits where necessary and work together on sign-ups.

This has been achieved by the hard work, dedication and commitment of the Income Management team to provide an outstanding service to our residents.

What are the plans for the project in the future?

Future plans include training of ‘Money Mentors’ within the community and for Local Neighbourhood Reps and also training for staff to roll out the scheme to all areas.

Our biggest challenge in the future will be the changes to the Welfare Benefit system, the implementation of Universal Credit and the changes to Direct Payments. This will require residents to be update regularly on the changes, how they will be affected and where they can get help and advice where necessary.

Organisation: Connect Housing
Project Name: £’s Positive Help Service

Are you feeling stressed about money?

Describe your project in a few sentences:

The service offers help to tenants with debt/financial difficulties. We help them create a budget sheet about their income and expenditure, assess whether they receive all the benefits they are entitled to and look at other ways of maximising their income. We help them understand priority and non priority debts and
help them find a solution for dealing with them. We advise on how to get the best value from utility services and encourage and promote savings with Credit Union as well as drawing comparisons to their loan interest rates to that of doorstep lenders.

**What is the project seeking to achieve? What are its objectives?**

The £’s positive service was created as a direct result of our concern about the effect of Financial Exclusion on our tenants. As a housing provider and from our own research, we know that many of our tenants exhibit some signs of financial exclusion and thus will suffer financial disadvantages. They generally pay more for utilities and services. They are excluded from direct debit and internet discounts and are often on pre-payment meters. They often don’t have healthcare, insurance or savings and they rely heavily on doorstep lenders, catalogues and high interest credit.

For our business this means that we have a tenant base on a low income but with higher outgoings and thus more chance of facing financial difficulty and being unable to pay rent. By creating a service to help our tenant’s budget, maximise their income and save, we are indirectly minimising loss from arrears, court action, eviction and voids. For our tenants, it means they can access help and learn to budget. It reduces the worry and stress associated with financial difficulty. They have access to a savings incentive with Credit Union, where Connect offer £15 to those who open an account and which can also lead to access to low interest credit.

The aim of the service is to offer intensive short-term help rather than long-term support and to leave our tenants with a manageable budget plan. We visit them in their own homes, create a budget sheet about their income and expenditure, look at ways of maximising income and getting value from utility services and most importantly help them find solutions to debt issues.

The key to the service is ‘handholding’. We are aware that our tenants are reluctant or do not have the ability to use some of the external services such as CAB, Welfare Rights, CCCS etc. Our service addresses this by carrying out all the work we do with the tenant present so they understand the processes and the advice supplied and can therefore do this for themselves in the future.

**What does the project do? What are the activities?**

To demonstrate how the project works I have included some case studies to show what sort of things we deal with. You will see that the service:

- Increases our tenant’s ability to manage their finances.
- They will be able to create a budget
- They will be able to access advice agencies.
- They will understand how to get the best value from their utility services.
- They will be offered a debt solution and be provided with the help to act upon it.

**Case Study 1**

- Mrs X – widow, age 59 living with her 18 year old daughter.
- Received Bereavement Allowance of only £76.15 per week.
- Together we claimed ESA for her daughter gaining the household an additional £55.45 per week.
- We got an £800 overpayment of HB written off saving her paying that back at a deduction of £9.90 per week.
- We got £125 Council tax arrears written off.
- We got £1258 from The British Gas Trust to clear her gas and electric arrears.
- We essentially doubled her disposable income.
This case study shows the benefit to tenants of amounts which may seem small or insignificant to us but in fact change their lives and leave them with a more manageable budget.

**Case study 2**

- Mr Y – age 74 and housebound due to disability.
- Had 6 doorstep loans between £200-£300 each which he was struggling to pay back at £20 per week per loan.
- He also paid out £18 per week rental for a Washing Machine and Dryer.
- We helped him reduce his payments to the doorstep lenders to £5 per week and applied to The British Gas Trust for a Washing Machine / Dryer which he subsequently got.

This highlights the vulnerability of our tenants to door step lenders and the difficulty they face repaying what appear to be small amounts of credit.

**Case study 3**

- Mrs Z, age 49, works 20 hrs per week with income that just excluded her from benefits.
- She had Bailiffs at her door for Council Tax arrears which we recalled and set up a suitable payment plan.
- She had water arrears which were written off by Yorkshire Water Trust and 1 large personal loan with high repayment plan which we reduced.
- She was very suspicious of me when I visited and even cancelled a 2nd appt.
- However the help she got resulted in her speaking to her family about her problems, reducing the stress she felt and she recommends the service to friends and family.

This highlighted the need for the face to face contact. Tenants are frightened by debt and often do not know where to turn or what to do about it. They are unlikely to access services signposted to them as they are often not opening mail or do not have the confidence to deal with someone on the phone.

**What is your personal role in the project?**

I have created and am continuing to run the £’s positive service. I carry out all the visits and collate all the monitoring information related to the project.

**What has been the impact of the project? Has it been evaluated?**

The service has been running for one and a half years and the benefits speak for themselves, for the business and for our tenants.

- The average annual amount received in additional benefits for each tenant is £1200.
- Total amount received from trust funds is £11,500.
- 17% of cases have had housing benefit overpayment instalments reduced.
- 16% of cases have had Council Tax arrears recalled from Bailiffs.
- 30% of cases have been registered with The CCCS – Consumer Credit Counselling Service, for debt solutions.
- 6% of tenants referred to the service were under threat of eviction and have been helped to retain their tenancy.

What is really significant and has made the service real however is the customer feedback.
• 100% of tenants saw an improvement in their finances.
• 100% of tenants saw a reduction in the level of stress they felt.

And tenants have commented

• “Although I saved my letters I couldn’t read them. I was terrified of how much trouble I was in. The worry was like a weight pressing me down and Kim made that go away”
• “I have slept for the first time in ages. I can open my post again”.
• “Doing a budget has made things clear. It has sorted out all sorts of other things in my life as well”.

**What are your reflections on the project? What were the major challenges and how were these overcome?**

The major challenge is that ‘handholding’ is time-consuming and thus difficult to resource. However the work we have done has highlighted the need for the service.

• Average level of arrears of tenants referred to the service is approx. £853.
• Average level of debt (excluding arrears) of tenants referred to the service is approx £6883!

One of the major benefits seen from the service is that it has led to a change in the culture of the income collection process. We have moved from a culture which focused on enforcement to take on a more sensitive approach where eviction is a last resort, and yet have still seen an improvement to our arrears. Both staff and tenants feel that there are ways to collect arrears without having to resort to more severe methods involving Court action and eviction which are in themselves costly to the Association.

The rent team have experienced improved relationships with tenants who are now more likely to get in touch with them for help and support. This gives us the chance to tackle problems early and provide a more positive approach to rent collection. We feel that by focusing on the reasons why tenants can’t pay rent, and helping them to budget, means they form a better trusting relationship with Connect housing and thus are far more likely to approach us for help.

We feel we are just touching the tip of the iceberg and recognise that major work has to be put in to help our tenants fight against Financial Exclusion and greater Social Exclusion. We want to extend the work we are doing so we can advertise the service more widely and encourage more self-referal from tenants. One of the key ways we addressed this is by making sure front-line staff have the means to identify Financial Exclusion and have the tools to do something about it. Now all new front-line staff receive ‘basic’ financial inclusion training. This is aimed to raise their awareness of the signs to look out for to spot people who may be facing financial difficulty. The growing awareness of the issues amongst front-line staff, means we can extend the work we are doing without actually relying on recruitment of more staff.

The success of this is reflected in the figures of referrals made to the service. At the start of the service 73% of referrals were made by our rent team. Now however this figure has dropped to 66% as 44% of referrals are now coming from other staff in the organisation. Thus again we’re experiencing a change of culture and ensuring Financial inclusion is a priority in everyone’s role.

**What are the plans for the project in the future?**

We are planning to extend the service we offer in three ways.

1) We intend to continue training staff to prioritise financial inclusion in their roles and are planning a new training course on debt solutions and budgeting in 2012 for our support and project officers. Because they work
intensely with tenants who have support needs we are going to raise the priority of budgeting in their roles so more tenants get the help they need.

2) We are considering ways to develop a secondary service with slightly less hand-holding, to run alongside the first, so advice can be given to a larger number of tenants, some of whom are capable of progressing debt solutions themselves.

3) We are recruiting a caseworker to expand the service and increase the number of tenants we can offer the service to.

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<tr>
<th>Organisation: Great Places Housing Group</th>
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<td>Project Name: Financial Inclusion &amp; NHS No Smoking Campaign Pilot</td>
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Describe your project in a few sentences:

The Financial Inclusion & NHS No Smoking Campaign aims to introduce tenants to the NHS smoking cessation programme. Primarily for tenants in our portfolio of homes, it is also being incorporated into our well-being quarter where staff have the opportunity to take part in some form of health and well-being activity.

In the long-term it has a doubly positive impact on the lives of our tenants by improving their health and lifestyle and saving them an estimated £2k per year per person.

Expertise and advice is provided by a member of Great Places’ financial inclusion team who underwent a NHS 12-week NHS Stop Smoking Programme.

What is the project seeking to achieve? What are its objectives?

The NHS has set targets to reduce the number of smokers in the UK. It also has separate targets to meet certain criteria, for example, the NHS struggles to get those out of work, and in particular those tenants in social housing, onto the programme.

Despite the proportion of total household spend decreasing from 3.6% to 19.9% since 1980, tobacco is still burning a hole in the pockets of many of our tenants.

From a housing association perspective, encouraging our tenants to sign up to the NHS cessation programme has twin objectives. There are the obvious health benefits that can be gained from giving up smoking, coupled with the NHS estimation that people will save £2k per year by not buying tobacco products. Ultimately this saving impacts directly on our tenants’ household spend.

Working in partnership with other agencies is a key objective of Great Places’ ‘In Your Pocket Strategy’. Our strategy aims to maximise our tenants’ income through: securing additional welfare benefits, access to basic bank accounts, helping tenants to secure cheaper gas/electricity, tapping into United Utilities Trust Fund, providing home contents insurance and assisting tenants to get back into training and employment.

What does the project do? What are the activities?

Great Places uses different methods to encourage tenants to join the scheme. Local area forums, which provide an opportunity for residents to speak one-on-one with frontline staff, provide a perfect arena for us to relay the NHS
message. We also reach tenants through visits to our supported housing schemes and visits to their homes. CAT (our customer access team) is also on hand to field any calls about the project.

**What is your personal role in the project?**

One of our financial inclusion officers helps to identify tenants who are smoking in their homes and advertises the service to them through word of mouth. Working closely in partnership with the NHS, I help to get our tenants referred onto the project.

**What has been the impact of the project? Has it been evaluated?**

Great Places has already managed to refer several tenants, whose smoking habits have ranged from 20 to 60 cigarettes per day, onto this programme and we estimate each one had been spending well in excess of £2k per year.

Having successfully completed the 12-week course, they are now classed as non-smokers, which has done wonders for their self-confidence, as well as their pockets. These savings have been added to the Great Places’ savings spreadsheet which demonstrates the savings we have made for our customers annually.

So far the Financial Inclusion Team has helped to put back a total of £155k into tenants’ pockets – when annualised this figure adds up to £400k from April 2011-Sept 2011.

The NHS in Fylde has championed our approach and has been keen to work so closely with a housing association, which it has never done before.

**What are your reflections on the project? What were the major challenges and how were these overcome?**

We are thrilled that we were able to attract several people onto the programme. We could have been successful with many more tenants but we do not have access to this information due to legal issues around data sharing and information.

Discussing the topic from a financial inclusion point of view rather than medical has helped to attract tenants’ interest. The financial inclusion team has been able to draw on its own experiences and one particular colleague has shared his story of how much he saved.

Initially there were challenges around data protection but these were later resolved as the NHS was able to put a Great Places’ employee on its referral system as a referrer on its behalf (NHS computer software didn’t recognise this at first). Referrals are still made via an ad-hoc approach but we have identified triggers and can target certain schemes if we see residents smoking.

**What are the plans for the project in the future?**

Great Places plans to roll-out the project in all its regions to residents in both general needs and supported housing. The next step is to raise staff awareness and encourage the benefits of stopping smoking through Staffroom, our online staff magazine, well-being week and money-saving training sessions. We also need to continue to reach tenants whether it’s through face-to-face communication, or through our many resident communication channels.
Describe your project in a few sentences:

Kemble works in partnership with Herefordshire CAB by referring customers who are struggling financially for advice about maximising their incomes. This work enables CAB to reach clients who perhaps would not have accessed advice. £185K worth of additional benefits have been gained for customers over the last 12 months and rent arrears reduced by £15.5K in the first 5 months. Over the same period gains to our customers were £8.60 for every £1 spent on the project and a staggering 79% of customers said they would not have asked for help had we not contacted them.

What is the project seeking to achieve? What are its objectives?

The project gives free, confidential and impartial advice to our customers about their financial circumstances to increase income streams and combat financial inclusion. The service is holistic with advice covering finance, debt, welfare benefits, housing, employment, relationships, family, tax, utilities, health, education, consumer, travel and legal issues. The project was set up to support and help prevent customers from going into debt after their rent increase in 2009 which was high due to the level of RPI then.

What does the project do? What are the activities?

Kemble employs an administrator for 16 hours per week who targets customers who are likely to be in need of financial help. These include new customers, customers who have had a change of circumstances (eg. job loss, new baby, relationship breakdown) and those making erratic rent payments or in arrears. Kemble’s administrator introduces the telephone service and ensures that the customer is clear about what information they will need to have to hand when CAB contacts them. Our CAB project worker will then follow-up the referral by contacting the customer. Once CAB is involved, there could be a further need identified for debt advice which will be provided by CAB through its debt advice team. Intervention from CAB is often through just one or two phone calls but can be more depending on the customer’s needs. CAB provides 25 hours per week for this project.

What is your personal role in the project?

I have developed this service for Kemble by approaching CAB and negotiating the service level agreement to support this project. I continue to have oversight of the project and have been involved in the evaluation of the outcomes that the project has delivered.

What has been the impact of the project? Has it been evaluated?

The project started in November 2009 and was last evaluated in February 2011. During the first 12 months, 50.9% (662) of our customers were targeted for support with a take up rate of 70%. The evaluation highlighted the following outcomes:

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<thead>
<tr>
<th>Additional benefits claimed for customers</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>£215,480</td>
<td>19/11/09 to 31/3/10 and 19/7/10 to 31/10/10</td>
</tr>
</tbody>
</table>

Current rent arrears as % of the rent debit
<table>
<thead>
<tr>
<th>December 2009</th>
<th>December 2010</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.61%</td>
<td>4.72%</td>
<td>-0.89%</td>
</tr>
</tbody>
</table>

Kemble has 1300 customers and 50% were targeted for assistance between November 2009 and October 2010 with a 71% take up. Feedback shows:

- 42% saved money as a result of advice given
- 62% understood household finances better
- 79% would not have asked for help if we had not contacted them
- 90% would recommend the service to others

**Case Study**

A client, unemployed after years in work, was struggling with finances. They were advised on benefits and that if their wife worked an extra 2 hours per week, they would be able to claim another £1300 per year in tax credits (plus extra wages). They were also paying £160 per hour to a solicitor for help with an employment tribunal claim and CAB referred them to the legal aid employment case worker since they were eligible for help.

**Quote from a Kemble Customer**

“I found this very helpful and was told that in the future if I needed help or advice then I knew where to go. This kind of service is brilliant”.

**What are your reflections on the project? What were the major challenges and how were these overcome?**

I am very proud of this project and its success for Kemble and our customers and it’s a great example of partnership working. One of the major challenges was developing the right approach to promote this telephone service for referrals to CAB. Debt and finances are a sensitive subject for our customers and we have to be creative at times to get our customers engaged with the service. An example of this is suggesting that we could save our customers money on something impersonal like fuel costs which allows us to have a fuller conversation with them about other money worries.

**What are the plans for the project in the future?**

A review of our income management service will happen in 2012. We will consider costs of this service together with costs of our income management services and the findings will contribute to our financial inclusion strategy in 2012.

The project will continue to be needed – unemployment in Herefordshire has increased by 9% in the last year, rents in the private sector have increased by 10-20% and there is a lack of affordable accommodation compared to need and jobs in the area.

The Welfare Benefit changes are identified as a business plan risk. Cuts in Housing Benefit from April 2012 and the move to Universal Credit will mean that ensuring customers understand the benefits they are entitled to and maximising take up will be increasingly important. Kemble is committed to continuing this project and will share our success factors.
Describe your project in a few sentences:

This project provides financial inclusion and affordable warmth advice to our most vulnerable tenants. Within this project we offer a range of services including Welfare Benefits service, Home Energy audits, access to Basic Bank Accounts, work with Illegal Money Lending Team at KMBC, promotion of the most affordable home energy supplies and improving our customer’s financial capability through promotion of Credit Unions and Education.

What is the project seeking to achieve? What are its objectives?

This project is seeking to achieve the following objectives:

Maximising tenant income through work carried out by the Welfare Benefits Advisors and through our early intervention will help prevent debt and homelessness through tenant rent arrears. Our advisors assist vulnerable tenants in their homes providing advice on a range of benefit entitlement including Housing Benefits, Disability Living Allowance and Pension Credits.

Through our trusted partner agreement with Royal Bank of Scotland we are able to help our tenants open up basic bank accounts this enables them to better manage their financial situation, budgeting and giving them the option of paying bills by direct debit and benefit from the service that banks can provide e.g. access to their money via internet banking.

Increase the take up of KHT’s tenant’s home contents insurance scheme through providing affordable home contents insurance we enable our tenants to cope during a crisis e.g. floods.

Increase the estimated annual utility bill savings for KHT tenants as a result of fuel switching initiatives through Billscutter and Energy Best Deals to ensure our tenants are on the right tariff and are able to switch provider. We are aware that a large proportion of our tenants are on benefits and we aim to ensure that our team maximises our tenants incomes though these schemes.

Monitor and increase referrals to support agencies providing budgeting and debt advice to KHT tenants. We provide budgeting education to our tenants and their children to ensure that they are able to make to an informed choice in relation to financial matters of the home.

Our overall aim is to reduce household, rent arrears and evictions which can have a devastating affect on our tenants and neighbourhoods. Increase KHT tenants membership of Credit Unions. We actively promote our local credit unions to all of our tenants and we have worked on a number of initiatives to improve the local credit unions capacity.

Our aim is to provide a real alternative to doorstep lenders and loan sharks on our estates for all of our tenants.

The Save Energy Save Money project is also working to achieve affordable warmth for all KHT tenants as this will enable them to heat their homes for less than 10% of their annual income.

Through the programme we are also generating local employment and training through KHT’s Advantage and the Future Jobs Fund.
Our aim is to reduce energy costs, refer all eligible tenants to low rate social tariffs, refer and provide access for all other tenants to Government approved utility price comparison, services (phone/ web/ paper based) and reduce energy consumption amongst KHT tenants.

We also aim to review the building fabric and services to ensure all properties have the correct systems installed and rectify problems where identified.

Reduce water cost and consumption, recommend the installation of water meters to all appropriate properties and Install water displacement devices to all large capacity cisterns.

**What does the project do? What are the activities?**

The project provides our tenants with the means and support that enables them to better manage their financial affairs through access to advice and guidance.

This project operates on a number of levels; visits to their homes, information on our website, information held at community events and news letters.

**What is your personal role in the project?**

My role in project is to attend our tenant’s homes and assist them a variety of financial inclusion schemes including budgeting for the home, energy efficiency advice, bank accounts and Home Contents Insurance applications. We also provide financial Inclusion group sessions in our residents schemes which house young people, Schools and Adult learning centres to ensure that a wide range of our tenants receive that best advice and guidance they need to make informed decisions and choices with regards to their financial wellbeing.

**What has been the impact of the project? Has it been evaluated?**

We have supported two local Credit Unions Knowsley Mutual Credit Union and Enterprise Credit Union in the administering of affordable loans to KHT tenants.

We have calculated that KHT tenants have saved £166,100 in potential loan charges. KHT investment was £40k

In partnership with United Utilities we helped KHT tenant’s access water metres which have saved tenants £125,347. KHT investment Officer time.

Our partnerships with KMBC and Welfare Benefits service have helped KHT tenants recover £209,880 worth of benefits. KHT investment £50k

Our partnership with CAB our Debt Advice service dealt with £3.02m worth of debt totalling 453 cases. Total gains back in tenant’s pockets totalled £80,327 back in tenant’s pocket. KHT investment £30k

KHT have completed 261 Home Energy Audits with an average saving for KHT tenants around £100

**What are your reflections on the project? What were the major challenges and how were these overcome?**

One of the challenges that we have come across so far was getting all the relevant groups together to get involved in the project and deliver it to relevant members of our community. We overcome this issue by bringing together all the areas of our organisation and actively promoting the work that we carry out for the benefit of our tenants and community. We
did this by placing advertisements in our own quarterly magazine, actively promoting it to our Housing Officers to ensure that when they carried out home visits information about the project was provided to the tenants who needed it. We also carried out group sessions in Yates Court which is a supported living housing complex for young people.

**What are the plans for the project in the future?**

Our plans for the project is to create a legacy of sustainability in our communities ensuring that all our residents can afford to live in our homes and help prevent them from falling into the poverty trap through not being able to pay their rent, utility bills and daily household goods by providing them with the resources and tools available to help them tackle these issues with our support.

We aim to provide the children in our schools with adequate budgeting and financial education that will help and support them when they leave education because we believe that if we give them the tools to deal with household budgeting they will not fail when it comes to them taking residence in our properties.

The Save Energy Save Money project is embedded with our Corporate Social Responsibility Strategy that will guide the work of our Social Responsibility team until 2013. This CSR strategy has been approved by our board and is resourced with a team of dedicated staff to deliver outcome for our tenants. Future developments for this area include a partnership with EON which will see 15 young people being trained to give Home Energy Audit advice to tenants in preparation for the Green Deal in 2012.

We are also working closely with our neighbourhood management teams to develop a sustainability strategy that will direct our work around supporting tenants in the future around changes on Welfare Reform.

| Organisation: Leeds Federated  
| Project Name: Passion4Fashion |

**Describe your project in a few sentences:**

Passion4Fashion was a partnership initiative developed by 8 social housing providers and other agencies in Leeds and used fashion as an innovative engagement tool, providing unemployed social housing tenants with the opportunity to improve budgeting skills and access employment and training opportunities, whilst learning how to create high fashion clothing from 2nd hand materials. Passion4Fashion culminated in an exciting fashion show at Leeds Town Hall to an 850 strong audience and not only provided fantastic opportunities for all involved, but also highlighted the commitment of all agencies to tackling financial exclusion in the city.

**What is the project seeking to achieve? What are its objectives?**

Passion4Fashion is an exciting new project in Leeds. This project is the result of Financial Inclusion Officers from several Housing Associations and Arms Length Management Organisations (ALMOs) in the West Yorkshire area, collaborating to develop a high profile Financial Inclusion project based on fashion designed to appeal to social housing tenants residing in areas of deprivation in Leeds.

A partnership between Affinity Sutton, Leeds Federated, Chevin (Together Housing), Connect Housing, Unity Housing, Aire Valley Homes, East North East Homes and West North West Homes was formed and these organisations worked together alongside Leeds City Credit Union, Leeds City Council, Job Centre Plus, Leeds CAB and Trading Standards to deliver this project.
Research had suggested that those most likely to be financially excluded are single people, lone parents, the long term unemployed. Of those that are financially excluded, approximately 60% live in social housing. The Personal Finance Education Group (PFEG) have highlighted that over half of England’s teenagers have been or are in debt by the time they are 17 and 90% worry about their money and spending.

The 16-30 age group is notoriously difficult to engage and no one knows this better than the social landlords that have previously tried to engage their tenants in budgeting workshops! Our previous attempts to run typical money advice courses have resulted in little interest and poor attendance. It was felt by all that a more innovative approach was required to deliver this essential area of work.

The effects of being financially excluded are far reaching. It can impact on a person’s physical and mental health, family relationships and even anti-social behaviour. It is the one aspect of social exclusion that covers the wider remit of unemployment, crime, low income, poor skills and poverty. These also often cover a geographical area not just affect an individual.

Increasing a person’s financial capability can therefore not only have a direct effect on the individual by helping them to feel more confident in dealing with money, improving their physical and mental health and assisting with employability, but also assists in improving a geographical area in the longer term by reducing crime and creating stable, economically active communities for the future.

Passion4fashion aimed to engage with over 50 social housing customers from across Leeds, providing the following key outcomes for participants:

- Increasing financial capability, knowledge and awareness
- Providing access to debt advice
- Providing access to employment and training opportunities
- Learning new skills in design, sewing and customizing clothing
- Increasing confidence and self esteem

It was also the intention of the project to develop good practice in partnership working and collaboration between social housing providers, private sector, voluntary and community organisations and to highlight the work of the Leeds Financial inclusion Group and the effects of financial exclusion across the city.

By promoting ‘fashion’ as the hook to entice and interest young people and embedding financial capability into activities that are both fun and educational, this project was guaranteed to engage young, vulnerable members of the community that may otherwise remain financially excluded.

A group of 65 residents from a range of communities and providers across Leeds were provided with a limited budget to create their own ‘re-cycled’ designer outfit. To do this, a set curriculum was followed, devised by specialist tutors who were brought in to provide coaching on all aspects of fashion design, including practical skills such as sewing, fabric paint, embroidering, tucking, gathering etc. These designers provided an expertise in recycling old and unwanted items of clothing into new designs.

Through this innovative delivery model, participants also gained an insight into future training courses and employment options with the support of Job Centre plus Outreach workers, further increasing their future financial stability through raising aspiration, confidence and increased knowledge of career and employability skills. The course was held over a series of 4 weekly creative workshops, including weekly session on all aspects of money management, a ‘money skills’
session provided by Trading Standards, one-to-one employment support provided by Job-Centre Plus and individual support for personal debt issues.

The project culminated in a fantastic fashion show event at Leeds Town Hall on 26th April 2011. Participants of the project modelled their outfits to an audience of over 850 family, friends and general public. The show was hosted by Capital Radio’s breakfast show host JoJo and received substantial media coverage through press, blogs and regional news programmes.

A film was made about the Passion4Fashion project and can be viewed by following this link http://www.youtube.com/watch?v=xaNcILrcMNA

**What does the project do? What are the activities?**

The project engaged with 65 social housing tenants and brought them together initially to attend a series of creative workshops. Each participant was given a budget of £25 to create their recycled catwalk outfit. After an initial design workshop, a budgeting workshop was delivered to provide assistance to participants on managing a limited budget and shopping trips were organised. Participants were shown how to make the most of the limited budgets they have and techniques they can use to ensure they are able to cover the cost of everything they need. After these initial sessions, participants then engaged with creative workshops to develop their outfits in preparation for the final fashion show. Each creative workshop included a tailored interactive budgeting session covering banking, managing finances, debt and affordable credit, and each workshop was supported by a Job Centre Plus Outreach Worker who engaged with participants interested in looking at training and employment opportunities. Additional one-to-one sessions were arranged for further support.

The participants worked together to create their outfits and to prepare for the final fashion show. They participated in a cat walk confidence day where they were coached by professional models and a choreographer. Trading Standards also delivered the Barclays Money Skills workshop for all participants on this day.

The final event was held at Leeds Town Hall and consisted of a fantastic fashion show supported by entertainment by local dance and music artists. Local colleges provided hair & make-up for the models and we are proud to say every one made it onto the stage for the final show despite the nerves!

**What is your personal role in the project?**

I work as Community Development Manager for Leeds Federated, one of the housing providers involved in delivery of this ambitious project, I took a leading role in steering the project through to completion. This involved co-ordinating meetings and assigning tasks, sourcing funding and promoting the initiative across the region.

**What has been the impact of the project? Has it been evaluated?**

The project was evaluated by questionnaires provided to the participants and outcomes provided by Job Centre Plus in particular. Evaluation has been included with this application as a supporting document. We also commissioned a film of the project which captures the wider personal outcomes for the individuals involved in the project, a link to this film is also submitted as supporting evidence.

The impact of the project has been far reaching. There have been clear successful outcomes in terms of engaging tenants and their participation in a variety of budgeting and employment activities as well as the creative skills and confidence building element of the project. Being creative in the way we engage our customers is certainly a way of working that organisations will adopt in future initiatives.
Aside from the grand finale of the fashion show, research undertaken throughout the project highlights that participants had indeed taken on board the aims of the project, that is, to raise awareness of financial issues and to increase the participant’s financial capability. This was achieved in several ways:

- Budgeting sessions held during the workshops.
- Designers taking on board the ethos of the project and promoting money saving ways to shop
- The whole concept of the project is to create an exciting, interactive way of using a minimal budget to maximum effect.

Evidence from the data collected states that 87% believe that running projects based on managing a limited budget is an excellent way of teaching people how to manage their finances. Quotes include ‘yes people can be more aware of what they can get for their money’ and ‘yes it’s a really great way, I got £5 left, cool right!’

On being asked if they would make any changes to how they manage their finances, 74% stated they would make some change. These included better budgeting, opening a bank account, changing fuel supplier and contacting creditors, many making more than one change. Overall 71% stated they were now quite or very confident in dealing with their finances.

Partnerships with other agencies has brought substantial results, CV’s have been updated, referrals made to specialist advisers, employment advice provided and information given on further education courses.

The difficulty in the project was to engage the young people in the first place, a problem common to this field of work; when they had come down to their first workshop session, of the 67 that originally wished to participate, only 2 no longer attended - an excellent retention rate of which we are very proud!

All the above information highlights that when you create a project that captures a person’s imagination and they commit to the project, they take on board the issues raised begin to trust and work with the partners involved and it can lead to exceptional results.

To summarise this best is to use further quotes from the participants involved.

‘gave me confidence and put my mind at what I would like to do’
‘would like there to be another opportunity like this again’
‘I met new people and I acquired knowledge about business’

One really exciting outcome for the project is the development of a Sewing Enterprise. Juanita Golding is an unemployed single parent aged 29, living in the Woodhouse area of Leeds. She has been unemployed for a number of years and her son has just started high school. When Juanita joined the project, she was struggling to manage utility debts, desperately wanted to find employment and really wanted to increase her income to build a better life for her and her son. Juanita has since engaged with support from CCCS as well as receiving one-to-one debt and money management advice from one of the Financial Inclusion Officers assigned to the project. It was also clear that Juanita was a very talented designer and during the workshops she managed to create 4 high fashion garments out of her budget and modelled them all at the fashion show!

Following on from the experience of being involved in Passion4Fashion Juanita has since teamed up with one of the tutors on the project and is currently developing a sewing group in Leeds with a view to developing it into an enterprise for talented people to create and sell their recycled clothing designs as well as supporting the sharing and learning of dress-making and design skills within the local community. We are really excited about the potential for this enterprise
and the intention is that Juanita and her group will work to support other young people in the next Passion4fashion project in 2012.

We have seen a real shift in the commitment to partnership working between agencies and we anticipate that we will collaborate on similar projects in the future. Passion4Fashion 2012 is already in development with an additional project in Kirklees is also planned for 2012.

What are your reflections on the project? What were the major challenges and how were these overcome?

It was hugely challenging to deliver such an innovative project in Leeds on this scale, there were many partner agencies involved all with their own ideas to contribute and varying degrees of resource contribution to manage. We managed this with regular meetings and ensuring that all partners were kept informed. We developed a smaller core group to drive the project forward, each member with an agreed responsibility for an area of work, this allowed us to address issues swiftly when they arose.

The co-ordination of the workshops was hugely time-consuming, we provided dedicated staff to manage each workshop and each organisation took responsibility for ensuring their tenants managed to attend the workshops. The final show at Leeds Town Hall was a far greater event than any agency had managed previously so we were lucky enough to engage the support of a professional event manager who was able to provide his services free of charge. This ensured that the show was delivered in such a professional manner.

What are the plans for the project in the future?

Passion4Fashion was an extremely successful project. It has become the signature initiative to not only highlight the effects of financial exclusion in Leeds but has also benefited 65 social housing tenants and their families and the wider community. Passion4Fashion has become infectious! Not only have plans begun to deliver it again in Leeds in 2012, but a Kirklees Passion4Fashion is also in development. We are also incredibly proud to see the sewing group in early development in Leeds with a view to it developing into an exciting community enterprise in the future.

Organisation: NCHA
Project Name: Financial Inclusion Project

Describe your project in a few sentences:

The Financial Inclusion project: "Helping Tenants, Residents and Service Users To Be Better Off ". The project objectives are to increase NCHA's tenants', residents', service users' and staffs' Financial Inclusion and Financial Capability. It aims:

- To reduce rent and service charge arrears.
- To develop partnerships and alliances to achieve these aims.
- To increase the quality of life experienced by stakeholders by maximising their income.
- Devise a method of monitoring the success of debt advice.
• Review NCHA's web pages to ensure that tenants, residents and service users have information about debt advice.

**What is the project seeking to achieve? What are its objectives?**

As part of the Financial Inclusion and Sustainability Strategies, NCHA set up a project to assess individual households' energy use and offer practical advice for improving energy performance, reducing CO² emissions and utility costs, whether through fabric improvements or changes in occupant behaviour.

The data gathered would inform future energy saving and fuel debt advice programmes. The anecdotal case studies would enable Technical Services to target resources.

Home Evaluators Energy visit homes to undertake an energy assessment for individual households. This will identify recommendations to help reduce costs and lower carbon emissions. The recommendations will go beyond physical measures relating to the building and include changes to occupant behaviour to promote home energy efficiency and reduce fuel bills.

Housing Energy Evaluators assess individual households and offer practical advice for improving energy performance and encourage and motivate occupants, facilitating implementation of these recommendations

- controlling energy usage
- managing energy bills and
- Become more energy efficient.

NCHA also set up a training programme to train staff in giving basic energy advice to tenants as part of NCHA’s drive to reduce fuel poverty.

Advice and Training are seen as a significant part of the association’s Sustainability Strategy.

It is important that the message about energy advice is delivered to tenants effectively and this is either by those staff visiting their homes or by contact during office visits.

Energy advice has the capacity to provide fuel cost savings for low income families.

The course is for new staff as part of their induction training programme. Any frontline staff who regularly visit tenants in their homes or who provide advice and information to tenants.

The course provides basic energy awareness training.

To equip participants with the necessary knowledge and skills to be able to give basic energy advice to tenants as part of their everyday work.

To provide information where appropriate and to refer tenants on to specialist agencies which provide energy efficiency and fuel debt advice and assistance.

By the end of the course participants should be able to give advice and information on the following:

- Heating systems
- Energy Efficient appliances
• Tips on reducing energy use
• Help with fuel bills
• Where to seek further advice
• NCHA Sustainability Strategy

In conjunction with the above NCHA also assessed the need for debt advice for NCHA’s tenants. The objective of this is to gather data about the need for debt advice, the type of tenant requiring debt advice and the type and level of debt of the participating tenants. The data gathered was then be used to write a business plan to request resources to employ a permanent debt advisor if the data showed a significant need and that debt advice could generate additional income for our tenants, increase peace of mind and reduce rent arrears. This would aim to

• Develop NCHA's debt advice service and targeting resources where external debt advice is difficult to access.
• Develop partnership with Citizens Advice Bureau and other advice agencies.
• Devise a method of monitoring the success of debt advice.
• Review NCHA's web pages to ensure that tenants, residents and service users have information about debt advice.
• Provide advice and support for shared owners who are having financial difficulties.

The main purpose of these initiatives is to maximise Customer Income and Savings. This can be done by :

• Ensuring that tenants, residents and service users are advised of their eligibility to Housing Benefit and other welfare benefits.
• Continue to develop Links, verification and service level agreements with Local Authority Housing Benefit departments.
• Promote low cost furniture schemes.
• Promote sources of alternative funding to tenants for example, the Severn Trent Welfare Fund.
• Promote mortgage rescue schemes to shared owners and owner occupiers with rent/ mortgage arrears
• Use tenant profiling information to identify those tenants, residents and service users affected by Financial Exclusion and adopting services to meet their needs.

What does the project do? What are the activities?

Three Home Energy Evaluators were employed as part of the Jobs Fund for the Future Programme in September 2010. They are young local people who had been unemployed for 6 months. Tenants were offered an Energy Evaluation, followed by advice relating specifically to their circumstances, The survey included:

• Checking the depth of loft insulation.
• Recording the Hot water tank temperature.
• Assessing the Thermostatic Radiator Valves and room thermostat settings.
• Advice to help reduce utility bills.
• Information about switching tariffs.
• Ensuring householders know how to use their heating system.
• General energy efficiency tips

A Debt Advisor was also employed as part of the Jobs Fund for the Future. The Debt Advisor was given intensive training into debt and Welfare Benefits advice and dealt with cases which had been referred to him by the Income Team. The activities carried out by the Debt Advisor were to offer debt advice, offer benefit advice, maximise tenants’ income from benefits, to deal with any debts which the tenants have and to raise with their debtors in order to agree arrangements to reduce the debt which were acceptable to the debtors and our tenants. The Debt Advisor also advised
tenants about bank accounts, home contents insurance and affordable credit. NCHA offers all of our tenants a £10.00 voucher to open a Credit Union account and this was promoted.

**What is your personal role in the project?**

As the Energy and Environmental services Co-ordinator, I facilitate the project.

Through the Sustainability and Financial Inclusion Strategy NCHA wants to obtain real benefits for tenants through the affordable warmth aims of the strategy in a drive to eradicate fuel poverty. As well as addressing the financial exclusion issues of our tenants and service users will help NCHA to achieve our strategic objectives of;

- Maximising Customer Income and Savings.
- Providing access to debt and money advice.
- Providing access to financial services and products.
- Reducing Fuel debt.

**What has been the impact of the project? Has it been evaluated?**

In the 6 months, 1000 tenants were contacted and offered an Energy Evaluation visit, of these 200 responded, surveys were done in the inner city, suburbs and rural areas of Nottinghamshire and Lincolnshire.

**CASE STUDIES**

- Tenant given an Energy Monitor to see how much electricity he uses. He saved £60 a year and reduced output by 50kw per year.
- A householder was advised to reduce her hot water temperature; she was also informed when the cut off time was for her particular tariff. As a result of the advice she was prompted to change her tariff, the estimated saving was over £100 per year.
- In analysis of the data collated from the Evaluations the estimated saving if tenant acts on advice: over £4000 per annum would be saved on utility bills, averaging £45 per person each year.

Over fifty cases were dealt with by the Debt Advisor; average debt of those tenants who were advised was £5,000. 83% of tenants arrears decreased as a result of the debt advice. NCHA's arrears reduced by £4,500, total for the tenants advised by the Debt Advisor. A typical quote from a tenant was "Thank you so much for everything you have done for me, I can finally stop worrying."

The data collected, as a result of this project, enabled a business case to be written to support the recruitment of a full time Debt Advisor. This recommendation was agreed by our Executive Team and a full time Debt Advisor started work for NCHA in September 2011.

The expectation is that the permanent Debt Advisor will deal with 250 cases a year and that tenants' incomes will be increased by £56,000 per annum and rent arrears for NCHA tenants who have been advised will be reduced by £18,000.

**What are your reflections on the project? What were the major challenges and how were these overcome?**

The reflections on the project are that it was a very worthwhile initiative to undertake, NCHA tenants often have very chaotic lives and unless someone actually knocks on their door, sits down on their sofa and starts to untangle the web of issues that often accompany debt, tenants are unlikely to refer themselves to other debt advice agencies or follow...
NCHA’s advice to do so. The considerable success and ability of the Debt Advisor has enabled NCHA to justify the appointment of a full time Debt Advisor.

NCHA is now looking at options to expand the Energy Team to provide permanent Home Energy Evaluators due to the achievements, valuable work and savings made as part of this project.

OUTCOMES for NCHA

- Targeted programme of Loft Insulation saving an average of 210 Kg CO² and £40 savings per year
- Energy Efficiency and Fuel Debt Advice Training for staff based on project data to pinpoint advice more directly.
- Energy Advice and Debt Advice to be included as regular item in Tenant magazines. Articles based on actual case studies and real savings made
- "Your property and U" booklet has been produced to give to all new tenants. This gives advice on: How to choose a supplier, and which tariff to pick, How to read meters and tips on Energy use.
- Debt Advice trainer used an intensive training course for the Debt Advisor. He also acted as a mentor for them in the first few months of their employment.

What are the plans for the project in the future?

The project is now that NCHA offers debt advice as part of our income service. Given the changes which are due in the Welfare Reform Bill which is going to affect benefits, it is likely that similar staff may have to be appointed in order to continue and extend the service which our current Debt Advisor offers. The Energy Team is looking to expand to include Energy and Fuel Debt Advisors in the face of rising fuel costs for tenants, residents, service users and staff.

Organisation: Poole Housing Partnership Ltd
Project Name: Your Money

Describe your project in a few sentences:

All Poole residents have access to the service. It aims to maximise income, help people to switch Energy suppliers if the tariff is cheaper, and promote the services of the Credit Union to give access to banking, savings and low cost loans to break the cycle of dependency on high interest and illegal money lenders. The team educates and gives money saving tips through Newsletters, Calendars, PHP’s website and Facebook. The team of two has carried out 686 Finance Checks in two years and residents have gained additional annual benefit of £1,042,954 and saved over £8,500 in energy costs.

What is the project seeking to achieve? What are its objectives?

The project is seeking to achieve financial inclusion for residents in Poole and to reduce poverty. The objectives are to maximise income, reduce fuel poverty, give access to mainstream financial services and ultimately to help build strong sustainable communities. We work in partnership with other teams at PHP, for instance PHP has a team who
give housing related support to residents between the ages of 18 and 64 and we have referrals for Finance Checks from that team. We have a day to day relationship with the Income recovery team, who have a strong customer focus with an emphasis on prevention of rent arrears, making realistic arrangements to pay rent and to prevent evictions. PHP has a high rent collection rate (over 99.2% at March 2011 and a very low eviction rate). Part of the success we have at collecting rent arrears can be attributed to the financial inclusion project. We also receive referrals from Adult Social Care teams and the strategic housing team from the Local Authority. We have formed partnerships with other organisations such as Coastal Credit Union, Hamworthy Money Advice, Christians Against Poverty and Dorset Energy Advice Centre, to help us deliver some of our objectives. To make the partnership with the Credit Union stronger, one of PHP’s Senior Managers is a Director and more recently the Borough of Poole has nominated one of their Senior Managers to become a Director and to give a long term loan to enable further capacity building.

The project has been very successful and we have offered our services to other Social Landlords who have properties in Poole. We have expanded the service this year to cover everyone who lives in the Poole area regardless of their tenure type. We believe it is essential to be inclusive to achieve the aim of building strong communities.

We have a particular focus on one of the more deprived communities in Poole, as the Bourne Estate is a high priority for the Local Strategic Partnership (LSP). Bourne Estate has high levels of low income families and a high percentage of young children living in poverty. One of the LSP’s objectives is to reduce Child Poverty. PHP staff attend community meetings and a Christmas Savings Club operated by the Credit Union was set up a few months ago.

PHP residents are encouraged to be involved in the project. We have formed a group to assist with the fitting of Energy meters in residents’ homes for a period of 8 weeks or so. They are called the Housing Energy Advice Team (HEAT). The focus for the forthcoming twelve months will be around information campaigns to let residents know about the changes to welfare benefits and how they may be affected. We will target information to particular people who may be affected by benefit caps. Additionally we plan to work with the Credit Union and the Local Authority to open a town centre office to give a ‘one-stop’ shop for the Credit Union, Benefits and the Money Matters teams.

The Your Money team will also be working in partnership with Children and Young People Integrated Services from the Local Authority who will be leading a project (Working Families Everywhere). The aims of the project will be to break down barriers to work, including any Financial barriers.

**What does the project do? What are the activities?**

Finance Checks, including referrals for debt advice where required. The Finance Check could be carried out in the resident’s home, in the office or over the telephone.

Assisting with completion of claim forms if required and support at any Benefit appeal tribunals if requested, taking advice from Housing Benefits teams or Job Centre Plus.

Completion of applications to join the Credit Union, if requested by the resident.

Carrying out visits to new tenants within 4 weeks of the start of their tenancy with the aim of making sure they are claiming any benefit entitlement, to signpost them to other agencies if required and to prevent rent arrears.

Targeted information to residents for instance information about Pension Credits to people of pensionable age, Disability Living Allowance and Attendance Allowance for those with disabilities, and Tax Credits for families.

Preparation of literature – leaflets, newsletters, website information, annual calendars and posters.
Attending community events such as PHP Fun Days, sheltered housing coffee mornings and supporting events hosted by other organisations such as Coastal Credit Union.

Fitting Energy meters in residents’ homes and carrying out online comparisons for them and helping them to make a switch to another supplier if applicable.

Making referrals to other teams such as PHP’s Repairs teams, Social Services, Tenancy Support, Housing Officers.

Offer basic job skills advice and support where requested by residents.

**What is your personal role in the project?**

Head of Service covering Financial Inclusion team, Business Improvement, IT, Complaints, Performance Management and Communications

Director of Coastal Credit Union

Instrumental in raising the profile with Poole Council to encourage their investment in capacity building for the Credit Union. Bournemouth Council is also considering further investment in the Credit Union.

Grant Fund raising

**What has been the impact of the project? Has it been evaluated?**

Impact – outcomes for residents – over £1 million in annual benefit gain. Over £8,500 in energy bill savings. An increase in the number of Credit Union members – over 30% growth in the last 4 years

The respect in the community – we are trusted by residents and other organisations look to work in partnership with us. For example the Local Strategic Partnership was particularly keen for the team to focus on the Bourne Estate to help achieve one of its aims to reduce Fuel Poverty. Other Social Landlords refer clients to us.

Evaluation – satisfaction surveys are sent to all residents who have received a Finance Check and the satisfaction level has remained high at 99 -100%. PHP’s Rent Collection % has remained high during the difficult economic climate.

The LSP expected reports whilst they were funding the project and expected to see that we had delivered the outcome targets

The project has been evaluated as Value for Money for both PHP and our residents. So much so that up until now the project has been funded by grant income but from April 2012, PHP will earmark some of its budget to fund one of the project officers.

**What are your reflections on the project? What were the major challenges and how were these overcome?**

A very successful and worthwhile project. It has achieved so much for residents.

One of the first major challenges was to obtain grant funding. PHP is an Arms’ Length Management organisation and has no income part from its Management Fee from the Local Authority which allows PHP to carry out its Housing Management function. Any other activities we wish to carry out for residents, means that we have to obtain funds. The
LSP funded Year 1 in conjunction with a small grant from Social Services and a local Charity. We were then successful in obtaining a three year grant from Scottish Power.

There was the challenge about how to reach people, particularly the more vulnerable members of the community. We soon realised that although literature and letters was important, we needed to get out into the community. We started attending local events and offering a free Finance Check in residents’ homes. We also contacted other organisations to let them know what service we could offer. We attended team meetings at PHP and he front line staff from those teams spread the word for us. We had a conference with other Social Landlords to tell them about our project and how we could help them to deliver some of their objectives.

Building the trust of residents started when we became an ALMO and delivered Decent Homes. This helped the Project because we already had an excellent reputation. Building trust on an individual basis was due to an excellent team and their customer focused approach. Achieving results helped spread the word amongst others in the community

The Credit Union was perceived to be one of our major partners in the project. Building capacity and growing membership has been difficult. The Dorset area was not perceived by Government as a Growth Fund area (areas of high deprivation) and the Credit Union did not receive Growth Fund monies from the Department of Works and Pension. In fact there are major areas of deprivation in Bournemouth and Poole and especially in the rural areas in Dorset. PHP felt that we had to do more to help the Credit Union and have actively sought financial support from Local Authorities

The challenge of eradicating illegal money lenders has not been overcome, but we will continue to let residents know of the alternatives and to explain the savings they could make by seeking a low cost loan from the Credit Union.

**What are the plans for the project in the future?**

Helping residents through the changes to Welfare Benefits. This may be about raising awareness, financial education. It may be working with tenancy support to encourage some residents to downsize if they would be adversely affected by any potential benefit cap.

Working in closer partnership with the Benefits teams to pick up any individual problems where we can get in early to prevent rent arrears and any potential homelessness.

Training staff particularly front line teams about benefit changes.

Working Families Everywhere project to help and encourage residents back into work.

One stop shop in a High Street Location in Poole – Financial Inclusion team, Benefits and Coastal Credit Union.

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**Organisation:** Regenda Group  
**Project Name:** Debt and welfare advice

**Describe your project in a few sentences:**

Regenda employs three debt and welfare advisors to help residents become financially included and financially literate. These Money advice officers were introduced to the income generation team in April this year. They are based in the local Neighbourhoods, one at Liverpool, one in Oldham and one at Blackpool. The officers have a caseload of Regenda residents referred to them by Income Generation Officers, neighbourhood teams, other Regenda front line staff and
external agencies. There are also direct referrals from residents. The officers provide an outreach service, giving debt and welfare advice. They also refer to internal tenancy support officers. Residents who want to return to work are referred to our worklessness co-ordinator.

**What is the project seeking to achieve? What are its objectives?**

The project seeks to ensure the financial well being of our Regenda residents and to reduce poverty in the neighbourhoods and communities where we work. The recent economic downturn, cuts in advice services such as CAB, along with future changes to the welfare system will have a negative impact on both residents and Regenda alike. The officers support residents during the current period of economic uncertainty and fill the gaps which have appeared in many services. This is achieved by referring to local approved partner agencies who are an intermediary for further support. We also aim to sustain tenancies by ensuring our residents are financially capable and financially literate.

**What does the project do? What are the activities?**

The Money advice Officers workload has included income maximisation, benefit checks, help filling in claims, backdates on appeals/reviews, budgeting, better off calculations, representation in court, liaising with housing benefit/tax credit/councils/DWP etc...negotiating with creditors including payment plans.

The service has been subject to internal & external casework audits, and they have access to the same AdvisorNet systems, reference books & guides that CAB use when giving advice.

We also do internal and external Surveys to improve the service we are giving residents.

**What is your personal role in the project?**

I am the financial inclusion co-ordinator for the group. I lead on the co-ordination of activities across Regenda to ensure the financial well being of our tenants and residents and to reduce poverty in the neighbourhoods and communities where we work. I also manage a team of debt and welfare advisors who deliver an outreach service to our residents which ensures residents are supported and helps sustain tenancies and therefore our communities.

**What has been the impact of the project? Has it been evaluated?**

The total amount of cases the Money advice officers opened in the 1st quarter was 309, they closed 133, of these 40.51% closed with a successful claim.

Of the 45 successful claims the average financial gain to our Residents and Regenda was £1903.92 per claim.

The following residents have been assisted at our key stages of the rent arrears process:

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Qtr1</th>
<th>Qtr 2 (Sept average)</th>
</tr>
</thead>
<tbody>
<tr>
<td>New tenant</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Adjourned on Terms</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Postponed Possession Order</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Applying for Eviction</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Increasing Arrears</td>
<td>25</td>
<td>12</td>
</tr>
<tr>
<td>Court Warning</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>Immediate Possession</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Eviction Warning</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>
From these figures we can see that 9 evictions have been prevented in quarter 1, this is a saving of £22,400.73 (average arrears of £668.97 + £1800 repairs). A further 2 evictions were prevented in Quarter 2, which is a saving of £4937.94.

There were 16 court applications prevented, this is 65.31% of last years average quarterly court applications saving £2400 in the 1st quarter. There were a further 12 court applications prevented in Quarter 2 saving £1800.

There were 25 cases with increasing arrears & 12 cases with NOSP’s served received intervention in Quarter 1, and a further 12 cases with increasing arrears and 21 NOSP served in quarter 2.

This is a total saving to the business of £29000.73 (qtr 1 & 2)

If we combine this figure with the lump sum amounts for Regenda and Residents this is an immediate financial gain of £67431.09 (qtr 1 & 2)

The main outcomes so far and the projected figures to year end are as follows:-

<table>
<thead>
<tr>
<th>Benefit type *</th>
<th>Qtr 1</th>
<th>Qtr 2</th>
<th>Qtr 3**</th>
<th>Qtr 4***</th>
<th>Total</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrears reductions (lump sum payments &amp; new HB for year 2011-2012)</td>
<td>£58,886.01</td>
<td>£66,362.82</td>
<td>£41,882.70</td>
<td>£23,159.91</td>
<td><strong>£190291.44</strong></td>
<td>5% £56,060**</td>
</tr>
<tr>
<td>Void loss savings (evictions)</td>
<td>£22,400.73</td>
<td>£4937.94</td>
<td>£2468.97</td>
<td>£2468.97</td>
<td><strong>£32,276.61</strong></td>
<td>£7964.*</td>
</tr>
<tr>
<td>Court cost savings</td>
<td>£2,400</td>
<td>£1800</td>
<td>£1500</td>
<td>£1200</td>
<td><strong>£6,900</strong></td>
<td>£1,470*</td>
</tr>
<tr>
<td><strong>Total for Regenda</strong></td>
<td><strong>£83,686.74</strong></td>
<td><strong>£73100.76</strong></td>
<td><strong>£45,851.67</strong></td>
<td><strong>£26,828.88</strong></td>
<td><strong>£229,468.05</strong></td>
<td><strong>£65,494.00</strong></td>
</tr>
<tr>
<td>All other gains for residents (Lump sum payments &amp; new claims for year 2011-2012)</td>
<td>£30,500.33</td>
<td>£25,074.61</td>
<td>£19,133.48</td>
<td>£12,808.06</td>
<td><strong>£87,516.48</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Total for Resident</strong></td>
<td><strong>£114,187.07</strong></td>
<td><strong>£98,175.37</strong></td>
<td><strong>£64,985.15</strong></td>
<td><strong>£39,636.94</strong></td>
<td><strong>£316984.48</strong></td>
<td></td>
</tr>
</tbody>
</table>
Typical success stories are as follows:-

Client referred via Income Generation Officer due to increasing rent arrears. Client not receiving any housing benefit, so home visit conducted.

Client had given up work in June to care for his severely disabled friend. He had given up a well paid job and tried to claim benefits as a carer. Constant difficulties with DWP and Carers Service trying to claim his entitlements and was getting nowhere. Had no income at all and was living off his small amount of savings.

Following intervention/negotiation by MAO:-

- Client awarded Income Support backdated to 13/06 – payment £515.40 plus ongoing entitlement of £42.95pw
- Client awarded Carers Allowance backdated to 13/06 – payment £666.60 plus ongoing entitlement of £55.55pw
- Client awarded Housing Benefit backdated to 13/06 – payment due to landlord £1,078.80 plus ongoing entitlement of £89.90pw
- Client awarded Council Tax Benefit backdated 13/06 – payment £233.76 plus ongoing entitlement of £19.48pw

Typical comments from external customers:-

- I thought that the service was really helpful for people like me, who are struggling to deal with day to day living financially and you have been a huge help to me in dealing with my finances. It will be a great service for people also in the same situation that we are in knowing that a service like this is here to help.
- The service and help I received was excellent. Before I was in total distress and did not know which way to turn. I can not thank the team, Colette, Mark & Susan enough for all their time and help and assistance they gave to me.
- Very, very helpful

Typical comments from internal Customers are:-

- Collette was excellent very efficient and easy to talk too.
- Brilliant service please with the outcome
- New Sign up New tenant, Client not aware that he was entitled to Housing benefit, this is now in place Client is now £75.00 per month better off

What are your reflections on the project? What were the major challenges and how were these overcome?

The major challenge was getting the policy and procedure correct and a case management system up and running which delivered the following:-

- Rigorous monitoring of outcomes & prove true impact of service to residents
- Collection of the correct profiling data to help target residents at key stages of change in circumstances

The dedicated Wroses case management system has been successfully introduced and reports are now produced on a monthly basis. In addition any action taken has been recorded on Orchard in order to maintain communication with the Income Generation team and provide a seamless service.

The Financial inclusion co-ordinator has also put the following in place to support the service:-
• Produced a robust monthly, quarterly and yearly KPI report which can be viewed alongside the Income Generation KPI’s.
• Developed a Policy, Policy Statement, written procedures and process maps for the Money Advice Officers.
• Conducted the money advice officers 1-2-1’s and given feedback from audits.
• Communications sent out to residents offering the service at key stages of the income generation process and from reports on new residents in arrears. This is mail merged from the SSC.
• Set up monthly internal and external customer service surveys and reported on quarterly.
• Helped develop the Wroses system through the Merseyside Financial Inclusion forum, including future development of debt & affordable warmth packages.
• Developed a Guidance document for the Money Advice Officers which includes a systems “how to”.
• Set up a process in Wroses to monitor the referral process to CAB and other agencies including two way feedback.
• Welfare training for front line staff.
• Intranet and internet updated regularly including all success stories sent out via news flashes – very positive feedback from staff and other organisations.
• Regular team briefings and information for newsletters to promote the delivery of FI initiatives.
• Continual updating of the Debt Advice pack which is already available both through the website and in hard copy for residents and staff.
• Developed a funding and grants application process including Turn2Us Training for front line staff.
• Manage an illegal money lending policy (loan shark training already provided), including the use of credit unions and affordable credit.

What are the plans for the project in the future?

A business case will be submitted to Board at the end of October to mainstream the posts, and keep this great value for money service we are delivering to our Residents for years to come.

In addition we are in the process of providing the following services:

• Establish a banking proposition for residents – already underway awaiting authorisation to become RBS Trusted partners where front line staff will be able to open basic bank accounts.
• Develop procedures for pre tenancy affordability checks - already underway processes to be agreed with Lettings & SSC.
• Developing a new partnership with Billscutter to provide best energy deal searches for residents to ensure they are paying the least possible for gas and electricity.
• Developing a DRO/IVA/Bankruptcy policy & procedure for the group.

Organisation: Riverside Housing
Project Name: LiveTime

Describe your project in a few sentences:

LiveTime is Riverside’s innovative project to look at ways of better supporting our older tenants to retain their independence and also to ensure that their basic needs are met. This includes access to financial advice including debt management advice and affordable warmth advice. The aim is to make people as ‘rich’ as we can through personal advice delivered in the home so that even housebound people can benefit from advice.
What is the project seeking to achieve? What are its objectives?

LiveTime concentrates on 4 key areas:

1. Getting the basics right – ensuring tenants have access to advise on benefits, money, debt and affordable warmth. This is in addition to housing advice and where required employment advice.
2. Physical wellbeing – ensuring tenants can live healthier lives via healthy eating, budgeting advice, heating their homes effectively and keeping fit and active.
3. Mental wellbeing – engaging in social activities to combat isolation.
4. A place in the community – participating in community based activities to give a sense of belonging to the community by contributing to it.

Objectives which are pertinent to the competition:

• To increase the access to Riverside services of our older tenants
• To increase income levels of our tenants via saving them money on fuel, increasing benefits paid to them and generally ensure their income is maximised
• To deliver advice and information on the doorstep – we take advice to people and especially those who are isolated.
• To decrease the number of older tenants in fuel poverty via advising them on using energy efficiently, ensuring that homes are insulated and ensuring that they are on the lowest cost tariffs available to them.
• To connect people with appropriate services external to Riverside in order to ensure they get appropriate advice and that it is funded via social services etc where appropriate.
• General work to enable tenants to sustain tenancies – such as moving to more appropriate accommodation and also helping them to retain independence via having aids and adaptations installed into their houses.

What does the project do? What are the activities?

Health Checks – Services Coordinators go into older tenants’ homes and conduct an holistic survey of tenants’ aspirations, what services they receive any which they require and any advice which they require. After this assessment it is the coordinator’s role to follow up any actions and record outputs where possible. This includes making referrals to debt and financial inclusion advice as well as affordable warmth advice.

Services Coordinators are also trained to provide advice on affordable warmth.

Tenants get advice delivered to their doorstep – like their milk!

Services Coordinators also run older people’s days where advice is given on saving money, affordable warmth, health and safety etc. We have run 3 events and have 2 more to run this Winter.

We run projects to reduce expenditure – cooking cheap and nutritious food, growing your own veg projects and running lunch clubs to give access to cheap warm and nutritious food. We run knit and natter sessions which enable tenants to learn new talents and also make things to keep them warmer.

What is your personal role in the project?

I am the Project Manager who oversees 5 project workers and who looks at the strategic direction which the project takes as well as recording its outputs.
What has been the impact of the project? Has it been evaluated?

Yes – it has been running for almost a year and with Services Coordinators in place for only 2 months – so outputs are accelerating!

Affordable Warmth advice given to around 50 tenants resulting in savings to tenants of £23k

70 health checks completed and 1114 tenants surveyed

13 referrals made for aids and adaptations to homes

65 benefits referrals with £4k additional income for tenants reported so far

6 community alarms fitted and funded

£500 work carried out on gardens etc – free

£2k of repairs carried out and recorded with 31 cases reported in total values for which we are awaiting

What are your reflections on the project? What were the major challenges and how were these overcome?

The major challenges to the project are continuing public and charity funding cuts which have resulted in more cuts to services which means there is more pressure on the project but also even more need for it! We intend to train some tenants to deliver advice and a signposting service and we are starting a pilot in the Wirral in January so that peer to peer support and signposting can be provided across tenure. This project will start by offering energy and affordable warmth advice including information on sustainable energy sources and general money saving tips. We are also looking at a good neighbour programme to combat isolation and expand advice services next year. Volunteers are the way to go as we need extra advisor hours.

We plan an Older People’s conference next year with interactive workshops where people can learn skills and receive benefit advice and assessments, as well as housing and financial inclusion advice.

As austerity measures cut more deeply into the economy and affect the poor pressures on our services will mount so we face further challenges as demand increases.

What are the plans for the project in the future?

To expand peer to peer advice and ensure tenants receive more training on how to understand benefits etc.

We will generate a great deal more outputs as we have more people on the ground now and outputs over the last couple of months show that this is easily achieveable.

I hope to prove the benefits to our tenants so that we can increase the coverage of the project by receiving funding for more posts. We intend to work in community partnerships with Police, Fire Service, GPs, health practitioners and other
housing associations so that we can cover older people across tenure and ensure we address financial inclusion and associated needs.

Organisation: **Russet, part of Circle Housing Group**  
Project Name: **Welfare Benefit Advice Service**

### Describe your project in a few sentences:

Russet’s current benefits system is complex, involves lots of paperwork and a high level of literacy to negotiate. For many of our most vulnerable customers this meant that they weren’t receiving that benefits they were entitled to. This lead to rent arrears, fuel poverty and living on the breadline. Our dedicated welfare advice service has helped our residents claim around £1.4m of benefits helping to change their lives. We do this by working with them to identify, make applications and challenge decision for benefits to which they may be entitled. The aim is to help our customers address their rent arrears, financial exclusion and benefit issues. New tenancies automatically trigger offers of assistance from our benefits specialists.

### What is the project seeking to achieve? What are its objectives?

As a provider of social housing, Russet seeks to enhance customers’ life chances and support them in maintaining their tenancies. We recognise the importance of financial wellbeing and inclusion for our customers and the severe consequences in personal and family costs if customers fall into arrears. It also benefits our wider community, as arrears mean we can invest less back in to the organisation.

Our welfare benefits service ensures that all our customers receive the right benefits for their personal circumstances. We advertise the service to all customers through regular newsletters, leaflets, door knocking and community events. We also work with new residents and make sure that they claim benefits quickly, after moving into their new accommodation.

Our dedicated officers work to increase financial capability and reduce levels of worklessness in our resident group. The officers signpost to local agencies, and we part fund local Citizens Advice Bureau (Tonbridge & Malling). We also work closely with the West Kent Debt Advice Centre when residents need specific help with emergency debt.

The objective is to make sure that our customers do not experience rent arrears as a result of reduced income, changes of circumstances or financial hardship. When our customers are receive the benefits they qualify for, they are more likely to remain independent, housed, in optimum health and contribute to sustainable communities. This in turn, enhances their Life Chances, something which Circle is passionate about achieving.

This truly unique service is open to all of our customers and has become relied upon by our customers.

### What does the project do? What are the activities?

Our welfare benefits service helps our customers secure the benefits they’re entitled to, by checking for benefit eligibility and grant assistance. We have two full time welfare benefits officers who visit our customers in their home or
see them in regional offices to discuss their benefit entitlement and any problems with ongoing claims. The officers, George Beresford and Ashley Ross, help and support customers to challenge benefit decisions. They will accompany customers to tribunals where decisions are not overturned on reconsideration. They have been successful at appeal in 63 cases.

Many of our customers are vulnerable due to varying disabilities and without the support from our team, they would be underrepresented throughout the benefit process. We work with them so that they have the confidence to follow their case through from beginning to end. This support can range from, attending court, to providing transport so our customers can attend meetings and hearings associated with their case.

A major part of the officers’ work is applying for disability benefits and a large proportion of the benefit gains generated have been with these type of awards. Without this specialist advice many customers would not be able to complete the forms with sufficient detail. Others may not even realise that they should be claiming for themselves or simply find the system too complex. Assistance is offered throughout the entire application process. If people are turned down, we secure a review and ultimately a tribunal which the officers will attend through to its conclusion. We have a very high success rate, 87.5%, at tribunal having challenged decisions on all manner of benefits.

In line with the pre action protocol for rent arrears we engage with customers and give full assistance to prevent housing possession cases. When customers do fall behind with their rent, our income officers refer them to our two welfare benefits officers as well as the CAB or West Kent Debt Advice. One of our officers worked for the local authority as principle benefits officer for over 10 years. He has detailed knowledge of this system and strong links with the council. This means that our customers are able to submit claims to cover rent and council tax information and identification – getting this right first time. Both officers can explain letters from the council and other benefit agencies which many residents would not understand due to lack of financial skills.

**What is your personal role in the project?**

I am one of two welfare benefits officers we have at Russet. Our housing stock is separated into two geographical areas and as part of the Sustainable Communities Team I cover the Tonbridge stock area and my colleague covers the Larkfield area. Together we offer support and assistance with benefit applications, review requests and appeals/tribunals to the tenants we have in over 6600 properties. I am also personally responsible for the financial inclusion programme with the aim of promoting good credit working with the credit union Kent Savers, loan shark awareness, basic bank accounts for tenants, savings culture, grant applications and looking for all relevant sources of finance or charitable donations for those tenants experiencing both financial hardship and exclusion.

**What has been the impact of the project? Has it been evaluated?**

The figures for benefit since January 2009 are a guaranteed £651,237 in lump sum and weekly rolling entitlement with an estimation of this raising to approximately £1.2 million over the course of three years allowing for a 10% drop/change in benefit entitlement or awards.

Since the inception of the service we have had 646 referrals and have also successfully applied for 40 grants to help with various other issues such as utility debt, shopping vouchers, white goods and to repay benefit overpayments.

We have also attended 72 tribunals on behalf of our tenants and have won 63 which is an 87.5% success rate.

From the beginning of the undertaking to provide a welfare benefits service we calculated the income generated by taking the weekly award granted, multiplying this by 52 weeks if the year, adding this up for each award and then
subtracting 10%. We have since decided that for on-going calculations we will deduct 20% so as to under estimate rather than over estimate to try to ensure that we get the truest figures possible.

What are your reflections on the project? What were the major challenges and how were these overcome?

The project has been a resounding success, as we have managed to maximise the income for the majority of those people referred, as well as avoiding eviction for many of these. There has been a large workload and we had to request extra funding in order to secure a second post to maintain the high level of service that we have offered. The main obstacle to the service has been tenants not engaging with us. This has resulted in lost appointments and wasted time, so we introduced a from of ‘three strikes and out’ system where after three appointments a case would be closed. We also suffered with the lack of computer equipment available in the homes of many tenants, this made benefit assessments time consuming as they had to be performed manually. To combat this, we requested funding for two I-Pads which have proved to be invaluable for our work and that of others as they are also mobile translating units and can be used to communicate with tenants who do not use English as a first language. The I-Pads allow us to do on the spot assessments for those who do not have the internet or are not computer literate. We have also used applications on the I-Pad to occupy children where parents brought them to their appointment due to a lack of childcare. This entertainment has meant that parents have not had to leave appointments early, as their children have felt able to stay longer with the I-Pad app distraction.

What are the plans for the project in the future?

The welfare benefits advice project has started a dedicated benefits helpline one day per week which we hope will further increase access to advice especially at a time of significant welfare reform. The team will also advise on back to work benefits as part of a pilot project starting in early 2012 giving intensive help to 10 residents to return to the workplace, reducing their dependency on earnings replacement benefits.

Another new project involves outreaches with Children’s Centres from January. A monthly surgery will be offered as a pilot in several Children’s Centres within Tonbridge and in-depth advice will be offered to all of our tenants as well as more limited advice to members of the general public.

A financial well-being course has also been offered to all local primary schools with a view to enhancing the financial education which children get at school in the hope that they develop an early understanding of money, needs, wants and priorities.

Organisation: **Scotcash**  
Project Name: **Affordable credit**

Describe your project in a few sentences:

In January 2007 Scotcash opened to Glasgow’s citizens offering alternatives to high cost doorstep credit lenders. Scotcash is a social enterprise reducing financial exclusion by increasing access to affordable credit, providing basic bank accounts, discounted household goods as well as access to credit union savings accounts and high quality financial advice. It targets people in poverty, mainly through housing association newsletters and awareness campaigns, and works with them, moving them on the route to financial and social inclusion. For tenants unable to access mainstream credit and those who are financially excluded, Scotcash offers a direct alternative to doorstep lending, illegal money lending, and other expensive forms of credit.
What is the project seeking to achieve? What are its objectives?

The scale of financial exclusion in Glasgow is vast with 16% of households having no access to a bank account, over 60% having no savings, and almost 40% having no home contents insurance. In addition, there are an estimated 45,000 users of home credit in city, borrowing money at an average of 164% APR. The financially excluded pay more for basic necessities such as utilities, essential household goods, and credit. It is estimated that poor families pay a ‘poverty premium’ of £1,000 additional costs per annum. £1,000 represents the average of 9% of the disposable income of the average family. Having access to basic financial services such as a bank account and Direct Debit, and affordable credit can therefore make a massive difference to the lives of the most vulnerable in our society, many of whom are tenants in the social rented sector. Scotcash objectives are:

- to create a new Community Development Finance Institution (CDFI) capable of becoming a self sustaining business operating within the social economy
- To offer affordable loans to low income Glaswegians at interest rates far below those currently charged within the home credit market
- To provide access to bank accounts for the un-banked
- To provide potential customers with access to good quality financial assistance including debt advice and financial capability advice
- To encourage customers to develop savings with credit unions

What does the project do? What are the activities?

Scotcash provides a one stop shop for a range of related financial services and products:

- Basic bank accounts via Trusted Partnership Status with the Royal Bank of Scotland
- Affordable loans through our partnership with Department for Work & Pensions
- Savings accounts via our collaboration with Glasgow Credit Union
- Access to in-house debt and benefit advice delivered by Glasgow Central Citizens Advice Bureau
- Energy Savings Advice through in-house services provided by G-Heat
- White Goods Package through Scottish Hydro Electric

It is only through collaboration and working together that we have been able to achieve such a comprehensive and effective service delivery model which meets a whole range of financial and social inclusion needs.

What is your personal role in the project?

I am the Business Development Manager, a new role created within the organisation to assist in development and expansion.

What has been the impact of the project? Has it been evaluated?

It is clear from evidence that Scotcash is reaching some of the most vulnerable citizens in Glasgow. A typical customer is a single parent, renting from a social landlord and reliant on welfare benefits as their main source of income. In addition, 95% of customers reside in areas with high levels of deprivation as defined by the Social Index of Multiple Deprivation (SIMD). We have opened almost 1300 basic bank accounts, 335 credit union savings accounts and written almost 5000 loans, saving customers £1.2m in interest.

An independent evaluation by the University of Sheffield has concluded that Scotcash is one of the most successful institutions in the UK at easing financial exclusion. The study revealed that people who use Scotcash services:
• Were more likely to stop using doorstep credit
• Saw their household income rise on average by 19%
• Adopted a savings habit
• Suffered less worry and stress as a result of getting financial advice
• Experienced an Improvement in health outcomes
• Were lifted out of poverty

What are your reflections on the project? What were the major challenges and how were these overcome?

A similar type project has never before been attempted on this scale in the UK. A social enterprise which provides holistic and forward thinking financial services for its customers is unique within the UK CDFI sector.

The scale and complexity of the project in terms of funding was a particular challenge. There was a funding package of £3.578M, encompassing 10 funders with a mix of public sector funding and private sector borrowing. In addition, tight timescales were dictated by the Department of Work and Pensions (DWP) Growth fund requirement to commence business operations by the end of January 2007. Finally, regulations for banks and credit unions are strict and the idea of Scotcash staff opening accounts on their clients’ behalf was a new concept. A commitment to financial inclusion and partnership working has allowed us to overcome these challenges and resulted in a strong Board of Directors.

What are the plans for the project in the future?

Scotcash intends to build on the current success by expanding throughout Glasgow and potentially across Scotland to ensure that those who are financially excluded are given a choice and are not disadvantaged by paying much more for goods and services. We have already opened our first outreach office in North Glasgow Housing Association and are confident that we will reach many more people in the future.

Describe your project in a few sentences:

Stockport contains four areas in the 1% of most deprived areas nationally. A significant amount of staff time is therefore spent dealing with the consequences of financial exclusion.

Realising mainstream funding limitations, a scheme was implemented where Stockport Homes collect water charges on behalf of United Utilities, with all surplus revenue generated used to develop and sustain financial inclusion and employment projects for customers.

The scheme has generated over £1 million pounds of funding over the past 2 years. This has made it possible for Stockport Homes to deliver a wide range of projects tackling the effects of financial exclusion.

Organisation: Stockport Homes
Project Name: Social Inclusion Team
What is the project seeking to achieve? What are its objectives?

One of Stockport Homes’ (SHL) aims is ‘...to build social inclusion and safer sustainable neighbourhoods’. This is achieved through the delivery of the Financial Inclusion and Working Communities Strategy 2011-15, which provides direction for the scheme.

The key objectives of the scheme are to:

• Maximise customer income
• Minimise customer debt
• Build financial capacity and awareness

What does the project do? What are the activities?

Due to the wide range of activities covered by the scheme, and the word limit here, the range of activities is covered in Question 4 (Impact of the project).

What is your personal role in the project?

I manage the Social Inclusion Team, which is responsible for delivering a range of projects aiming to reduce inequalities amongst SHL tenants, through the Financial Inclusion and Working Communities Strategy. This includes managing the budget for the water monies.

What has been the impact of the project? Has it been evaluated?

The scheme is evaluated on a bi-annual basis. The key benefits and positive outcomes achieved by use of the water monies so far are:

• Over £1 million has been generated to fund social inclusion work over the past two years, including creating additional 13.5 full time posts
• In 2010/11, 5 pre-employment courses were delivered to 61 customers. 13% of graduates moved into employment, over 7% on a six month paid placement at SHL, and 33% moved onto further training
• During 2010/11, the water-funded Employment Support Officer has provided assistance to 489 customers. 64 customers have been directly helped to move into training, education or employment
• The water-funded Debt Outreach Worker has gained additional income from unclaimed benefits amounting to just over £50,000 for customers since Sept 2010
• Water funding has been made available to Stockport Council Welfare Rights Service for an Outreach Worker providing targeted support. From 01.04.10 to 08.03.11, this produced £400,000 additional income for tenants
• Rent arrears reduced 17.7% from year end 2009/10 to year end 2010/11
• Reductions in water charges for customers amounting to just over £49,000 have been secured since April 2010
• Since April 2010, seven training sessions on managing money have been delivered to over 260 young people in local schools

What are your reflections on the project? What were the major challenges and how were these overcome?

The scheme is been highly successful, generating a large amount of funding without which we would struggle to support our customers to manage their money better.
A challenge for projects can be securing support from key decision-makers. SHL’s Service Improvement Plan 2010-13 commits to ‘maximising access and our contribution to social inclusion’. This commitment, alongside an evaluation of the impact of financial exclusion on our tenants identifying that 30% of customers are in rent arrears, and 56% in priority areas do not know where to go for help and support, secured support at Board level for the scheme.

Another challenge can be securing support from service managers who often face a multitude of pressures. At the outset of the scheme, all SHL services were briefed on financial issues tenants faced and how they impact on service delivery within SHL. Services were then invited to consider how they could contribute to tackling financial exclusion, with the scheme providing financial support to services as required. The result is an organisation-wide commitment to supporting tenants with financial issues, the strength of which is reflected by the diversity of service involvement in the Financial Inclusion and Working Communities Strategy 2011-15, with 81% of SHL services committing to specific actions. Senior management and service managers also meet on a quarterly basis to track progress through a Social Inclusion Strategic Group.

What are the plans for the project in the future?

The new Financial Inclusion and Working Communities Strategy 2011-15 sets out a number of future aims for the scheme, over and above what we currently deliver. Some of these commitments include that we will:

- Deliver a marketing campaign to raise customers’ awareness of how the April 2012 welfare reforms will affect them
- Increase the number of pre-employment courses we deliver
- Support at least 100 customers to gain employment, and provide 1000 hours of volunteering opportunities
- Increase the number of customers downsizing their property in order to avoid being affected by the 2013 Housing Benefit changes
- Raise awareness of illegal money lending in Stockport
- Support Stockport Credit Union to ensure its services meet the need of Stockport residents, and support SHL customers to save with the Credit Union
- Develop a partnership with a local bank to offer basic bank accounts to SHL customers
- Support at least 1400 individual customers to reduce the impact of fuel poverty on their lives
- Provide financial literacy and support to groups who are more likely to be financially excluded; such as young people, older people, people with mental health issues, carers, disabled people, and parents
- Increase the proportion of customers with Internet access

Describe your project in a few sentences:

Our Financial Inclusion and Capability Project began in December 2008. Our aim was to increase access to financial services, provide good quality information, to offer support that encourages a culture of self-help and to foster a culture of economic prosperity. With the current focus on financial issues during the ‘credit crunch’ the issue of financial exclusion and capability has become even more real in the everyday lives of The Wrekin Housing Trust’s customers and communities as a whole.

Organisation: The Wrekin Housing Trust
Project Name: Financial Inclusion and Capability Project
What is the project seeking to achieve? What are its objectives?

Using our own resources and working with local partners such as the Citizens Advice Bureau, Local Authority and Credit Unions we set out to address the following priority areas:

- Increasing incomes through appropriate advice
- Developing a savings culture
- Increasing access to affordable credit
- Improving financial skills and money management
- Giving customers the knowledge to make their own informed ‘financial’ choices
- Increasing spending power e.g. by reducing fuel poverty and increasing home insurance take-up
- Working with prospective tenants to give them the best possible chance of sustaining their tenancy.

From the onset, the first priority was to find out the real issues facing our local residents. This was done by way of a ‘Money Matters’ survey to 1800 people. With a high response rate we were confident with the survey results and responses aided us with developing our ongoing action plan.

The survey highlighted priority areas for us to develop, for example:

- Only 42% of respondents knew we provided a Welfare Benefit Advice service
- 95% of respondent had never used the local Credit Union to borrow money
- 45% had never heard of the Credit Union
- 55% of those struggling to consistently pay their rent stated they would have no means of funding an emergency expense
- 78% of those struggling to pay their rent did not have any contents insurance
- 29% of respondents didn’t even know we offered an insurance scheme
- Only 63% for those who receive full Housing Benefit had access to a bank account
- 81% of those struggling with their rent use a pre-payment meter for their gas & electric, with many thinking they had ‘no choice, as the meter was already installed’

The full survey results and responses then informed our ongoing action plan.

What does the project do? What are the activities?

The project works on a number of different activities at anytime as detailed below – the aim being to address the numerous issues raised by our initial tenant survey and support the ongoing priorities within the organisation.

- Developing a better understanding of tenants’ financial situation and aspirations

A paper-based questionnaire and freepost envelope was sent out to a sample of tenants, 1455 in total. This sample included groups of tenants who were are in various stages of arrears. The results from this enabled us to tailor our ongoing actions to meet their needs and to better profile and target tenants with support and information.

By surveying customers we were able to identify the key things locally that people needed, and through raising awareness of this important agenda with local Resident Involvement groups we have been able to tailor services, access to advice and local events to meet the needs of residents.
Engaging tenants in this work is very important, satisfying and very well received by customers. We developed a group of local tenant ‘champions’ and through training, awareness and regular supervision we have developed their knowledge and skills of both local services and the issues faced by the financially excluded.

These tenants receive monthly updates on all financial inclusion projects and they in turn feed this back to their local Resident Involvement group. Customers are encouraged to feedback concerns and highlight local issues (such as neighbourhoods targeted by high cost lenders and such like) to their champion. This ensures that alongside our planned project work, we can also react quickly to address local matters impacting on our customers.

Working in this way has help to improve the profile of this area of work, and ensures it is a regular agenda item at all local resident meetings.

• Encouraging tenants to save and plan for the future

We worked in partnership to design a Credit Union ‘Home Saver Account’. Launched in July 2009, this scheme involves personal invites being sent out every week to customers registering on our Choose Your Home CBL scheme. The scheme is incentivised by free Credit Union membership and £5 credit in the account to kickstart savings. To date we have had 101 accounts opened by those needing housing and over 50% are using their accounts for regular saving.

The publicity encourages small regular savings whilst waiting for a home, and then allows people to apply for a low cost loan to help with the costs of buying furniture and white goods to give them the best start in their tenancy.

Our January ‘Money Matters’ A4 colour newsletters, sent with our quarterly rent statements always carries a key message to encourage people to think about saving towards the following Christmas and our 2 local Credit Unions have both seen an increase in membership of approx. 25% over the last 2 years.

We recognise that our organisation has been instrumental in improving local awareness of Credit Unions and feedback from customers highlights this.

In Sept 2008 we knew that 95% of customers had never used the local Credit Union to borrow money and 45% of customers were not even aware of them.

A second survey in Oct 09 showed us that 93% of respondents would now consider using the local Credit Union for a loan.

• Maximising tenants’ income

We have increased incomes through money/welfare benefit advice. This has been achieved through early intervention and good promotion of our in-house Welfare Benefit Advice Team. Referrals to the team have increased by 31% over the last 18mths, with our customers weekly potential benefit increasing by 21%.

During the previous 12 months our team has dealt with over 1690 cases generating the following direct income and potential income increases within our communities.

£104K in lump sum benefit paid direct on to individual rent accounts

£11600 in avoided court costs due to timely interventions.

£15400 in backdated Council tax Benefit
To date from April 2011 we have already generated total backdated benefits of over £129K, within potential increases to all income generated for our communities of over £1.5 million.

- **Helping tenants to avoid debt**

We have increased access to affordable credit, which in turn increases spending power but more importantly gives customers a real alternative to very high cost lenders, ‘pay as you view’ schemes and weekly payment stores prevalent in our areas.

The Community Fund Loan scheme began in July 2009 with £120K of Growth Fund and four loan applications sessions are held every week across our network of local offices.

Over 465 new ‘Community Fund Loans’ have been granted since the project began, with a total loan value of over £235,000.

Many customers return direct to the Credit Union for ‘top-up’ loans and the majority had previously used high-cost companies like ‘Provident’ for regular credit. Using Community Fund loans has not only kept over £167,000 in our communities, due to reduced interest payments charged, but has helped foster a savings culture. Each customer is encouraged to save what they can alongside the weekly loan repayments, and on average people are saving about £3 per week. For most customers this is the first time that they have successfully saved with a financial institution.

- **Ensuring tenants have a bank account and access to the banking system**

We promote benefits of banking and local CUCA to all new tenants via the pre-tenancy discussion and comprehensive ‘Money Matters’ Information pack. This pack is used to support frontline staff with the discussion and can then be taken away by customers as a useful reference for the future. Credit Union Current accounts are offered to tenants via Housing Officers, Housing Support Workers and local CU Staff to those encountering difficulty with opening a mainstream high street basic bank account.

**What is your personal role in the project?**

As the Financial Inclusion Manager, it is my role to identify customers needs, implement, co-ordinate and promote access to services. I work closely with our Income Management Project officer, Resident Involvement Executives, Welfare Benefit Advice Team, Home Contents Insurance Administrator, Tenant Groups and all frontline staff who collectively support and help me in my role.

I took the lead in both developing and chairing a local Financial Inclusion Partnership to better co-ordinate and lead on Financial Inclusion activities and events locally. The group comprises of:

- Local Authority (Benefits, Housing Needs, Affordable Warmth and Neighbourhood Management)
- Local Credit Unions
- Citizens Advice Bureau
- Jobcentre Plus
- The Pension Service
- National Loanshark Team.

Collectively we have arranged many shared training events for all frontline staff including Loanshark Awareness, DWP ‘Working Benefits Workshop’ and produced publications offering advice and guidance for local people. The group has
now been tasked with delivering on the action plan for the ‘Financial Support’ quadrant of the Local Authority’s Child Poverty Action Plan. I also sit on a neighbouring authority’s ‘Into Work’ Steering Group, both representing The Wrekin Housing Trust and as a Financial Inclusion specialist.

**What has been the impact of the project? Has it been evaluated?**

Different elements of the project have been monitored and results are as follows:

**Increased awareness of the Credit Union as a trusted and affordable loans provider:**

In Sept 2008:

- 95% of customers had never used the local Credit Union to borrow money
- 45% of customers were not even aware of them.

Our second survey in Oct 09 showed us that:

- 93% of respondents would now consider using the local Credit Union for a loan.

Our local Credit Unions have both seen an increase in membership of approx. 25% in the past 18 months

**Improved communication with our residents:**

89% of those surveyed, found our ‘Money Matters’ flyer sent with their rent statements very useful.

We now send out a flyer twice yearly to communicate important ‘Money Matters’ information to residents.

We have worked hard to increase the awareness of our frontline staff on the Financial Inclusion agenda, ensuring that they are knowledgeable on in-house services and products and other areas such as the Credit Unions.

By encouraging staff to take an holistic approach when discussing rent arrears, we have continued to perform at very high level, in what has been a difficulty financial climate.

**Performance and customer satisfaction**

At the start of the previous financial year arrears performance stood at 0.85%, placing us amongst the top performing organisations in the country.

From our recent survey, 55% of customers who had recently had rent arrears issues, rate the support and advice they received from us as ‘Very Good’

Overall, 93% of our tenants are satisfied with the services we provide as a landlord.

We conducted a further survey in October 2009 to enable us to evaluate our on-going work. The survey highlighted increased awareness of services and choices available.

To measure the on-going success of this project we have developed a suite of performance indicators on our in-house ‘Infomania’ system to regularly monitor the following areas:
• Take up of Credit Union ‘Community Fund Loans’
• Take up of Credit Union ‘Home Saver Accounts’
• Take up of Home Contents insurance
• Referrals and financial gains from our Welfare Benefit Advice Team
• The number of new tenants getting into debt (and levels of debt)
• The number of evictions and court actions cases for rent arrears
• The number of abandoned properties

What are your reflections on the project? What were the major challenges and how were these overcome?

One key challenge was to find a successful way to promote services and support to both our staff and residents.

Traditionally, we would promote services in our ‘Trust Talks’ tenant magazine, but in response to important Welfare Benefit changes in October 2009, we designed a simple ‘Money Matters’ newsletter which was sent out along with our rent statements. This was a successful and cost effective way to communicate with our customers and directly resulted in:

• £12k extra Housing Benefit onto our rent accounts
• £3k in interest savings for those using the Credit Union for loans instead of a high-cost lender
• 20 customers requesting Home Contents Insurance.

Another key challenge to us was to increase local awareness and confidence with Credit Unions, in what was a very challenging financial climate with general mistrust of financial services being reported daily in the media.

From the onset, we involved the Credit Unions by inviting them to:

• Resident Involvement events
• Community Events
• Staff team meetings
• Local resident meetings
• Attend other organisations that we have close links to, such as other local housing providers and the local authority.

We used our staff intranet, local shops, tenant magazines and flyers in free newspapers to promote services and offered free use of our local offices for savings and loan appointments.

We learnt from feedback from customers that face-to-face promotion was the best way to spread the word, but also the most resource intensive. With the Credit Unions having to rely on volunteers and keep their overheads low, we enlisted the support of our four local Resident Involvement groups (including six tenants volunteer ‘Financial Inclusion Champions’).

By presenting to these groups, giving them confidence in the services available, they have helped to spread the word amongst their neighbourhoods.

What are the plans for the project in the future?

The welfare reforms, with the potential introduction of both universal credit and Housing benefit restrictions pose a very major challenge for the social housing sector.
For The Wrekin Housing Trust, 67% of our income is paid directly through Housing Benefit and as an organisation we need to ensure that tenants have the right tools and skills to manage monthly benefit payments being made directly into their bank. The economic climate and the prevalence of weekly payment stores and other high costs forms of lending and purchasing in the high street make the need for improving the financial skills of our customers even more critical.

The project will focus on the following areas:

- Ensure suitable transactional banking products available for customers and increase access to these.
- Promote access to affordable forms of credit for short term loans and purchases.
- Monitor and review our existing provision for free debt advice to ensure it is meeting the needs of the customer.
- Promote welfare reform changes and identify and support those these will impact on.
- Research the need for generic money advice and develop access to suitable services.
- Develop insurance ‘catastrophe cover’ for all tenants to ensure a basic level of protection in a crisis.
- Develop financial capability training for new and existing tenants, with a focus on those deemed at high risk of not sustaining their tenancies. Utilise tenant ‘Money Mentor to deliver informal tenant awareness in the community.

Describe your project in a few sentences:

V2C works in partnership with Welsh Water to identify their shared customers who have fallen into financial hardship. V2C employ a member of staff who works with these customers to develop their individual financial and budgeting skills and to provide financial capability training.

Welsh Water assists the process through their provision of a “write off” scheme known as the Customer Assistance Fund. V2C’s Utility Debt Advisor uses this scheme as a source of referral and offer of help in order to engage customers into the financial capability programme.

The service offers customers personalised support and a helping hand on the road to recovering their financial stability.

What is the project seeking to achieve? What are its objectives?

In October 2008, Valleys to Coast Housing initiated a pilot scheme to collect customer payments on behalf of Welsh Water. This pilot scheme opened access to the customer records of all V2C tenants who were liable to pay water rates in respect of their home. The records unearthed an underlying trend of debt and financial distress amongst a significant proportion of our customers with arrears ranging from £150 to £2775.

Services were subsequently designed to deliver an effective arrear recovery service that recognised the specific and unique set of circumstances that V2C’s customers were encountering. All formal routes of recovery were utilised, including notification and reminder letters, along with home visits and office interviews. Whilst this service was
successful and met the initial collection targets that had been set at pre contract stage, both V2C and Welsh Water felt that more could be done to help customers who were encountering genuine financial hardship.

Welsh Water offer a service known as the Customer Assistance Fund, that offers to “write off” existing debts in excess of £150 on the condition that ongoing payments are made in full and on time.

At this stage V2C identified an opportunity to engage with its vulnerable customers in order to provide financial capability training and personalised support. Some 1625 customers potentially qualified for the Customer Assistance Fund, and there were clear benefits to the customer, V2C and Welsh Water.

**What does the project do? What are the activities?**

In June 2010, V2C created a new post – Utility Debt Advisor, whose remit is to work with those customers identified as eligible to apply to the Customer Assistance Fund, with a view to applying to the fund for write off. All customers who engage with this service are offered and provided with personalised budgeting advice and financial capability training. The service also identifies other financial issues that require redress and signposting and referral systems have been put in place with organisations including the CAB, Moneyline Cymru, local Credit Union and utility supplier customer engagement officers.

V2C’s Utility debt Advisor provides this support through a combination of home visits, office appointments, local surgeries, and via V2’s mobile information office in order to reach as broad a range of customers as possible.

**What is your personal role in the project?**

I developed and now manage the debt advice project from a financial inclusion perspective, and work in tandem with our Utility Debt Advisor to deliver additional financial advice and support to our customers.

My role is also to evaluate the service and provide regular updates to the Wales Financial Inclusion Network. This has led to an additional initiative where I am looking to deliver a Quality Mark for Financial Inclusion activities across the housing sector in Wales.

**What has been the impact of the project? Has it been evaluated?**

432 customers have been added to the fund in the past 12 months, with a potential write off of £404,881.90, and 135 customers have been identified as eligible for reduced rate water tariffs to less than £4.50 per week. Each customer receives personalised follow up calls and questionnaires to evaluate the impact of V2C’s intervention.

Anecdotal evidence suggests an increase in confidence amongst those who have utilised the service with most stating that they felt empowered to resolve their financial issues. There has also been a tangible increase in the level of customer engagement as a result of this service as trust in both V2C and Welsh Water has been significantly augmented.

Huw Parry (Income Manager for Welsh Water) has stated that V2C is by far the most proactive, effective and successful promoter of its social tariffs across Wales as a whole, and additional RSL’s are looking to replicate the service provided.

**What are your reflections on the project? What were the major challenges and how were these overcome?**

The provision of this service has reduced the administrative burden upon V2C and Welsh Water, as there has been a significant reduction in the need for debt recovery intervention by both organisations. Fewer letters are issued to the customer and there is no longer a requirement for doorstep calls to the customers’ address. This allows both
organisations to concentrate their efforts on those customers who require different assistance, and allows them to improve the services provided to the community.

From a customer perspective there is an increased perception of trust in both organisations, and there is evidence of improved levels of customer engagement with V2C via its Community Forum and Tenant Participation Group.

This trust based relationship has also enabled V2C to identify those customers who may qualify for reduced rate “social tariffs”, not only from Welsh water, but also with other utility providers.

The net result of this project has been a streamlining of the services provided by Welsh Water and V2C, with a seamless service provided to the customer from initial billing stage, assistance with payments, unavoidable accrual of arrears, recovery of debt and financial capability assistance/training.

The initial challenges were based around proving the business case to employ an additional member of staff to deliver the service. However, careful target projections showed that the service would pay for itself through increased income and customer engagement.

Additional challenges were encountered from long serving members of staff who could not see the value of developing financial inclusion services. In addition to this there was a feeling amongst some of ‘why should debts be written off when everyone else has to pay’. However, this was overcome when the decreased arrears and reduced need for intervention became apparent.

**What are the plans for the project in the future?**

The success of the project has been recognised by other Housing Associations and partner organisations, who are working with Welsh Water to launch similar schemes over the next two years. Moneyline Cymru has also recognised the importance of this service as a valued source of referral, and this has led to V2C being given trusted partner status, allowing V2C to access their fast track process to open bank accounts for customers with National Westminster (Nat West) bank. This has in turn further streamlined the collection process, as we can assist customers with the opening of bank accounts, thus facilitating the use of Direct Debits.

The project is being developed to act as a preventative service in order to reduce the initial accrual of arrears. All new tenants who are housed with V2C are offered free impartial budgeting advice where the need to cover all utility costs is factored in at the start.
Describe your project in a few sentences:

The ‘My Home.. making every penny count’ DVD is an innovative approach to tackling the day to day financial issues that a tenant may run into when first starting a tenancy with a social landlord. The film explores the ‘good’ and ‘bad’ approach to money handling and highlights the dangers of adopting a ‘careless’ attitude towards household finances. It also gives practical ideas as to where savings can be made and debt avoided.

It particularly highlights the consequences of borrowing from illegal loan sharks and other sources of high cost borrowing.

The DVD is made available to all new housing association residents in north Wales.

What is the project seeking to achieve? What are its objectives?

The financial challenges faced by social landlord residents when moving into a new home can be daunting and if left unaddressed can lead to deteriorating health and well-being, failed tenancies and a potential increase in homelessness.

In a determined effort to address this all the housing associations in north Wales and the North Wales Financial Inclusion Champion joined together 4 years ago to form the North Wales Financial Inclusion Partnership.

The ‘My Home..making every penny count’ DVD is the latest in a suite of products this partnership has produced. What makes it unique is the fact that it has been shaped and produced ‘by residents for residents’. A real opportunity for existing residents to share their experiences in order to help new tenants to sustain their tenancies by better managing their money.

What does the project do? What are the activities?

The initiative involved residents of the partner organisations volunteering and working together to create a DVD to augment the ‘My Home..’ portfolio which previously offered a leaflet to prospective tenants and a booklet given out to new tenants and which included information about:

- Benefits
- Budgeting
- Making the most of your money
- Employment and training
- Banking, borrowing and saving
- Good practice guidance regarding dealing with debts
The DVD expresses the same money management messages in a visual format and therefore goes some way to addressing the issue of low literacy and numeracy skills in Wales. As a part of this support package new residents are now offered a choice of the DVD or the booklet when signing up for a property.

The theme of the DVD was decided and shaped by tenant volunteers whose ages ranged from 18 to 80 years and contrasts the fortunes of two families – one of them gets it right and gets off to a good start in their new home by following the guidance within the ‘My Home’ booklet. The other family ignores the advice and gets into all sorts of difficulty including falling prey to a loan shark until finally being rescued with the help of their landlord and other agencies.

As the story evolves the viewer is led through a series of events which evoke the full range of human feelings from pathos to laughter. But in the end the message is clear and positive: no matter how bad things get there is always someone willing to help,

**What is your personal role in the project?**

I was one member of a team of individuals representing the partnership who enabled this project to take place by identifying, encouraging and supporting potential participants. This involved providing transport to the various venues; ensuring that the storyline was factually accurate; providing some funding to augment monies provided by Barclays plc and contracting with TAPE Community and Film to provide expert advice and guidance.

We worked with the resident volunteers to ensure that any practical barriers to their participation were removed and to encourage them in any way possible. In reality they soon grew in confidence and became self motivating as they had a genuine desire to get their messages across.

**What has been the impact of the project? Has it been evaluated?**

The DVD has given all the Housing Associations in north Wales an additional resource with which to combat the financial challenges faced by new residents. It reinforces the messages in the ‘My Home…making every penny count’ booklet and leaflet which have been available since 2010.

As the DVD was only officially launched at the Scala Cinema in Prestatyn in May of this year, and began to be circulated in July, it is too early to benefit from a detailed evaluation but anecdotal evidence to date suggests that it has made a significant impact upon tenancy sustainability.

“Watching this DVD is so much better than all the leaflets and stuff I’ve had to read in the past, which to be honest are full of don’t do this, don’t do that. The DVD’s quite funny but hard hitting at the same time. It’s made me think twice anyway”. (a resident).

“(I believe) The DVD is really excellent… this is going to help a lot of people steer clear of some dangerous financial pitfalls”. (Pam Lonie, Chair of the Board at Cartrefi Conwy)

Here is what 80 year old Clwyd Alyn resident Leo Farrell (who plays the grandfather in the family which follows the guidelines within the booklet and stays out of debt), had to say about the finished design of the DVD...

“I thought it was impressive to see it on the big screen; I think it worked really well. The good thing was that it had a balance of comedy and pathos and it was a very effective way of getting the message across.

“The comparison of the two families – the one that went by the book and the other that threw the book away – was a good way of doing it.
“The film puts across an important message: that you can get into so much trouble...and the consequences. Hopefully, through this DVD, people can be shown the right route to take”.

**What are your reflections on the project? What were the major challenges and how were these overcome?**

The project was created to give social landlord residents the opportunity to create a DVD which reflected their ideas about the financial challenges of moving into a new home and how they could be overcome.

None of the volunteer participants had any previous experience of making a film and yet over a period of about 3 months they engrossed themselves in the pre-production planning; storyboarding; scripting; acting; sound recording; filming; editing and the creation of a soundtrack.

This involved them in making a commitment to ensuring the success of the project by turning up and getting involved even when other aspects of their lives made this difficult. Their personal backgrounds ranged from managing a major shopping complex to serving behind a hotel bar and some of the younger ones had recent experience of being homeless. This extraordinary mix only served to enhance the quality of the end product.

My greatest memory of being involved in this project is the amount of enjoyment everyone seemed to get out of it and I feel confident that it will therefore increase the participation of residents in future initiatives.

**What are the plans for the project in the future?**

The ‘My Home...making every penny count’ DVD produced by the project will continue to be offered to all new residents in an effort to ensure that they are financially included and better able to manage their money.

The partnership has now launched a financial inclusion through digital inclusion initiative. Entitled Take Ctrl and funded for 2 years by Communities 2.0 – a Welsh Government digital inclusion programme - this new project will build upon the success of the ‘My Home..’ initiative.

The ‘My Home...’ DVD and booklet can be viewed on the North Wales Housing Association website using the following link: [http://www.nwha.org.uk/en/general-paying-for-your-home/help-with-your-budgeting](http://www.nwha.org.uk/en/general-paying-for-your-home/help-with-your-budgeting)

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Organisation: **Wandle Housing Association**  
Project Name: **Pre-Employment Workshop**

**Describe your project in a few sentences:**

Wandle Housing in partnership with the single parent family charity Gingerbread provided a pre-employment workshop for residents just starting or planning to return to full or part time work with one or more children aged 16 or under or with children aged between 16 and 18 in full time education.

The workshop’s aims were to help residents feel more confident about looking for and taking up work. They provided information about the financial and non-financial support available when making the transition to work and the range of childcare available.
What is the project seeking to achieve? What are its objectives?

Wandle housing conducted a resident profiling and research exercise which revealed that single parents were one of the groups most likely to have difficulties in obtaining and maintaining employment. They were also more likely to fall into rent arrears and lacked confidence at their chances of returning to work. Further research showed that many of our single parents had been out of work for a long period of time.

Wandle worked in partnership with the single parent family charity Gingerbread to provide a pre-employment workshop for residents that would help them feel more confident and motivated about looking for and taking up work. The workshop provided training and information about the financial and non-financial support available when making the transition to work and the range of childcare available. The training also highlighted the assistance that is available to overcome barriers to employment with advice on In-work benefits, interview skills, CV making, job applications, recognising transferable skills and action planning.

What does the project do? What are the activities?

The workshop was divided into two half day sessions.

Session 1: Dealing with the challenges of work covered the following topics:

• Managing childcare for your children when in work – what are the options? How do you source it?
• Working with your employer to meet the challenges of work
• Your employment rights and options as a parent seeking work – flexi, job share, leave etc
• Managing leave and holidays when working as a parent

Session 2: Your family and work covered the following topics:

• How do you balance the obligations of work and the commitments of your family?
• “Mummy/Daddy is going to work!” – tips for managing the transition into work from your child’s perspective
• Tips on organising a routine that fits around your family and your job

An opportunity for general advice and information was also provided.

What is your personal role in the project?

My role was to project manage the profiling and research exercise creating and implementing an action plan and measuring the impact. I was responsible for managing the partnership with Gingerbread and promoting and recruiting suitable residents to the workshop. Gingerbread provided the trainer and all training materials and worked with Wandle to tailor the workshop to the needs of Wandle residents where possible. Wandle ensured it received evaluations from the residents of their experience which fed into an action plan in response to the findings of the resident profiling exercise. Residents were encouraged to take up free membership with Gingerbread so that they could be further supported in regards to information and employment opportunities.

What has been the impact of the project? Has it been evaluated?

The workshop was very well received with 100% of residents rating it as excellent for course content, materials, and organisation. 20% of attendees went on to become members of Gingerbread and were able to access monthly e-newsletters, special offers and regular updates on their campaigns. The membership also gave residents access to
materials and information relating to: financial capability, support groups, child maintenance, housing options, further education and emotional health.

One resident went on to be accepted for a work experience placement which resulted in permanent employment.

6 month post course evaluation showed that 100% of residents said the course had improved their confidence and knowledge of how they can be supported to return to work. Rent arrears fell for 66.66% of the attendees with the remaining 33.34% having no change to their rent arrears. Half the attendees went on to secure a work experience placement with 1 resident securing permanent employment.

As part of the action plan Wandle has further invested in improving the employment chances of its single parents by part funding work experience placements and training with Gingerbread.

**What are your reflections on the project? What were the major challenges and how were these overcome?**

One of the challenges residents faced, in particular those with children under 5, related to childcare. There were a number of residents who wanted to attend but were unable to find any affordable childcare. We were unable to overcome this challenge in the first instance, but did ensure that future workshops included funding for childcare so that no residents were excluded.

There were some difficulties in recruiting single parents, as some residents did not feel comfortable with the single parent label. We were able to use guidance from Gingerbread to help combat this and found their campaign materials around tackling the stigma around single parents by dispelling myths and labels extremely useful.

The project was very well received by residents and was our first experience at providing a financial inclusion imitative specifically targeted to one particular group. From resident feedback we found that working in this targeted way had more of an impact.

As a result of this successful project, Wandle went on to work with Gingerbread to fund a group of single parent residents to attend training and work experience opportunities. Once again this was very well received by residents and for many was their first experience in a number of years of being in a work environment.

**What are the plans for the project in the future?**

As part of our ongoing commitment to financial inclusion, Wandle are considering offering more of these workshops to resident’s as well further supporting work experience placements. We are also starting work on providing specialists training to other groups of residents whom we have identified as more likely to be in rent arrears and have employment difficulties/barriers.

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**Organisation:** Wherry Housing Association  
**Project Name:** Money and Benefits Advice Service

**Describe your project in a few sentences:**

The Wherry Money and Benefits Advice service offers discreet, impartial and non-judgemental advice to social housing residents, helping them to maximise their income and manage their debt. Educating, enabling and empowering residents to take control of their personal finances leads to significantly improved life outcomes for both them and their families.
What is the project seeking to achieve? What are its objectives?

The Wherry Money and Benefits Advice Service aims to provide social housing residents with a bespoke service to support them to become financially stable, manage their money more proactively and reduce the negative effects of serious financial difficulty. Many of our customers, already struggling on low incomes, are losing money through high loan interest charges, under claiming of benefits and an inability to take advantage of spreading payments and receiving discount by using direct debits and shopping online. This project seeks to address these issues by helping residents to:

- Manage their money on a day to day basis effectively and confidently
- Maximise income including take up of appropriate benefits
- Decrease dependency on high interest credit options
- Access suitable mainstream banking services
- Improve tenancy sustainability, reducing the risk of rent arrears and possible eviction
- Improve health and wellbeing by reducing stress and risk of poverty

By offering this service ‘in house’ we are able to build on our existing relationship with our residents which allows us to work with many of societies most vulnerable people that other agencies often find ‘hard to reach’. The service is easy to access and can provide a faster response which leads to a higher success rate in resolving issues.

What does the project do? What are the activities?

The project offers discreet, impartial and non-judgemental advice about how social housing residents can maximise their income by claiming the benefits and tax credits they are entitled to and manage their debts. The service is completely confidential and free of charge. Wherry residents struggling with financial difficulties can receive a one to one home visit from one of our 2 highly qualified and experienced Money and Benefits Advisors. The advisor will gather all the information available on the residents current financial situation, explain the range of options open to them for improving their financial situation and support them to take appropriate action. They will carry out a benefits check to ensure the resident is receiving all the financial help they are entitled to and can work with them to produce a financial statement and negotiate on their behalf with creditors to come to a realistic solution to their debt issues.

The advisors also help the residents learn how to manage their money more effectively in the long term so that the cycle of poverty and debt can be broken and a more stable financial future secured.

What is your personal role in the project?

I have been involved in the project since it began and 2006. I line manage the two advisors and am responsible for evaluating the services and providing statistics about the impact the service has. Our first advisor is on a permanent secondment from the Citizen’s Advice Bureau, and I also manage this relationship. This secondment arrangement ensures we have back-up arrangements in place to cover for annual leave and other absences, and ensures that our advisors have access to training and support when required.

On a practical level, I monitor the workload of each advisor, randomly case sample their work, arrange appropriate training, and set individual performance and other targets. I am also responsible for planning additional events and campaigns related to this work, for example financial inclusion training for our residents, welfare benefit take-up campaigns, and targeted money advice campaigns.
What has been the impact of the project? Has it been evaluated?

325 residents have been referred to the project for debt advice since it began in November 2006; of these 226 had dependant children. Our residents have been supported to deal with £4.3 million in debts made up of £1 million in priority debts, including £220,000 rent arrears, and £3.3 million in non-priority debts. 65 residents have been helped through the bankruptcy process or supported to put in place a debt relief order.

Our ‘in house’ benefits advisor has dealt with 159 referrals. These residents have been awarded benefits amounting to £48,951 per year; this figure only includes benefits that customers would not have received without the projects intervention. These additional payments are now bringing benefit to some of most vulnerable residents and includes:

- £22,689 Housing Benefit, Council Tax Benefit and Discretionary Housing Payments
- £16,908 Attendance Allowance, Disabled Living Allowance Care and Mobility
- £8,022 Employment and Support Allowance, Income Support and Child Tax Credit
- £6,025 Pension Credit Guarantee and Savings

We now have 180 cases that have been closed for more than 1 year. Of these cases 41 had a Possession Order in place prior to the case closing, meaning that the resident and their family was at risk of eviction. Only 5 of these households have subsequently been evicted and 32 have reduced their arrears significantly reducing the risk of them losing their homes.

It is widely recognised that residents in social housing are disproportionally affected by financial exclusion. This affects all members of a family, their physical and emotional health, and their ability to contribute and participate fully in society and their local communities. By offering a range of support services to help our customers cope with their financial responsibilities we enable more families to work through their issues leading to more positive outcomes and significantly improving life chances.

70% of the people supported by the Money and Benefits Advice Service have dependant children. With 4 million children - one in three - currently living in poverty in the UK, this valuable service is making a direct impact on reducing the risk of child poverty and enhancing the life chances of the children living in our homes.

What are your reflections on the project? What were the major challenges and how were these overcome?

Wherry Housing Association recognises that social landlords can play a pivotal role in reducing tenants financial exclusion. We set up the money advice service in 2006 because we believed that our resources’ could be used much more effectively ‘in house’ using a more targeted approach to tackling the financial difficulties faced by our residents. We made a significant financial investment in the project right from the start with the appointment of a permanent member of staff. Due to the success of the project we recruited a 2nd advisor in 2009. As these services are ultimately paid for by our residents through their rent payment we had to ensure that service was cost effective and could be seen to provide value for money.

The rural location of a large proportion of our homes brings a number of challenges. Many of our residents living in rural areas have a long distance to travel to access mainstream services and poor access to public transport. Our data shows us that 55% of our households receive housing benefit indicating that they are low income households. Putting together the rural location of our homes and low income levels of many residents we believe that the rural outreach nature of the service essential to allow the people most in need to engage with and benefit from this valuable service.
What are the plans for the project in the future?

We have recently added a Household Energy Advice Service to the range of services offered to residents. Our Energy Advisor is able to visit residents, carry out a home energy audit and offer a range of free energy saving devices to help them save energy and save money.

We have also developed a new ‘Making Your Money Go Further’ workshop which is delivered at community venues. The workshops help residents to identify the difference between high, medium and low priority expenditure, recognise the importance of good budgeting, learn about some of the ways to save energy and save money and identify actions for improving your personal finances.

We are always looking for new ways to reach out to our rural customers and have recently embarked on a targeted money, debt & benefit campaign in the areas furthest away from mainstream services. This campaign promises a home visit to anyone who requires help, however large or small the issue is.

Looking to the future we are exploring ways we can better tailor the services offered to deal with effects of the Welfare Reform Bill and introduction of Universal Credits which we expect to have a significant impact on many of our residents. This will include targeting our residents who are under-occupying their home, and providing additional help and advice about bank accounting for those that will receive all their benefits direct to themselves for the first time.