MoneyActionNet

Awards 2010

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Lemos&Crane
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Introduction

The MoneyActionNet Awards recognise outstanding work that has proved successful in helping social housing tenants to improve their money management.

This can include work around:

- Developing tenants' financial literacy and financial capability
- Developing tenants' capacity to earn money
- Supporting tenants towards home ownership
- Facilitating access to financial services
- Encouraging savings and investment
- Setting up access to bank accounts
- Maximising tenants' access to benefits and tax credits
- Helping tenants with debt

This document contains details of the winner, 2 runners-up and 9 shortlisted entries, which were announced on 10 November 2010.
Family Mosaic: Building Skills

The Building Skills programme aims to support service users into employment by increasing the life skills, confidence skills and educational opportunities that can lead to full-time work. As part of the initiative, a 6-month in-house trainee support programme was set up to give service users the skills required to work as care and support workers. The project was advertised to all existing service users and staff were encouraged to identify potential former service users and sell the opportunity to them. The programme especially targeted people who historically have difficulty in accessing training and employment. Shortlisted applicants were invited to attend an interview day involving group work, giving managers an opportunity to see how they interacted with each other and to assess their views on issues such as vulnerability and dealing with difficult scenarios. This was followed up with individual interviews. The final 10 commenced a 2-week classroom-based induction which provided training around protection of vulnerable adults, health and safety, personal safety, professional boundaries, risk assessment, and support planning. A mentor was also allocated to each trainee to provide support and advice. Following the induction service users were given 3 6-week work placements which, if completed successfully, guaranteed full-time employment at Family Mosaic. The impact of the programme has been significant, with all participants completing their training and work placements and all entering employment with Family Mosaic. The programme has given people new work skills and has enhanced their personal lives through confidence building, increased self-esteem and financial independence.

Contact: joanna.coyle@familymosaic.co.uk
Horton Housing: Horton House Training Centre

The Horton Housing Training Centre is for homeless and vulnerably housed people in Calderdale, Kirklees and Bradford. It aims to provide an accessible, friendly and safe learning environment for people, and to engage 50 new vulnerable, homeless and socially excluded learners with its money management courses every month. The centre carefully selects and designs courses that promote independent living, such as money management, tenancy awareness and tenancy management. It also provides access to qualifications, employment and voluntary work. The centre aims to build clients' confidence, provide routine and boost their self-esteem, all of which supports their housing related goals. A 2-hour Tenancy Awareness session covers tenure types, housing register, and landlord rights and responsibilities. A 2-hour Tenancy Management session covers rent as a priority debt, common rent problems and solutions, and advice on avoiding possession proceedings. A 10-hour 5-week Money Management course covers budgeting, debts and benefits, banks, effective shopping, credit and loan sharks, and consumer rights and responsibilities. In an innovative Events Catering Social Enterprise scheme, clients gain furniture for their home without it affecting their benefits, while gaining work experience and training. The centre runs accredited Skills for Life courses and an employability programme alongside these courses and Training Support Workers enhance the work of Housing Support Workers by creating action plans and signposting. 711 clients have used the service since May 2009.

Contact: jamie.glencross@hortonhousing.co.uk
**Places for People: Renting to Owning**

Renting to Owning seeks to achieve the financial and home ownership aspirations of customers and the development of more sustainable communities, with customers in employment able to remain in their neighbourhood while becoming home owners. Places for People developed the Renting to Owning system to make home ownership more attractive and affordable. The system is similar to the Social Homebuy pilot. Phase 1 of the Renting to Owning scheme was rolled out in 2009 to 8,500 customers in 25 areas nationally. The system is based on equity loan. Customers of over 5 years standing in pilot areas are offered the chance to buy the home they live in. They pay out (obtain a mortgage for) 60 per cent of market value (70 per cent for customers between 5 and 7 years standing). Places for People then provide the remaining value with an equity loan which is rent/interest free. The only condition is that, when they sell, customers repay the same percentage of the market value at first sale. So a customer can buy a £100,000 home with a mortgage of £60,000 and not have any other monthly payments on the purchase. This makes ownership much more affordable to a wider range of customers – for example, those earning £20,000 to £25,000. Renting to Owning gives 100 per cent ownership to the customer – it is not shared ownership. The scheme has produced 9 sales with a further 30 live applications progressing.

*Contact: phil.moore@placesforpeople.co.uk*
Shortlisted entries

**London Borough of Camden:** Supporting Vulnerable Tenants Team

The Supporting Vulnerable Tenants Team is a team of 6 welfare rights specialists and one debt specialist who assist vulnerable Camden Council tenants to maximise their income through claiming benefits/tax credits and managing their debts. Staff work to ensure that tenants have equal access to full benefit entitlement and support them through benefits to be able to access work, training or education. The team aims to give clients the information they need to make their own decisions. It also offers support and assistance with income when people move into employment. The team represent clients at appeals, ensuring that they are supported to fully describe the difficulties they are facing. They also assist new tenants with making claims for benefits or advising more capable tenants on how to access benefits. While providing assistance, staff focus on supporting the tenant to manage their finances independently, for example a member of the team may be present when a client phones to renew a tax credit claim so the tenant has the satisfaction of knowing they managed to do it themselves. The team is also part of ‘Money Wednesday’, a group set up within the community that provides a drop-in service for advice and a budgeting program teaching tenants how to manage their money. In 2009-2010 the team reduced the amount of debt tenants owed over a 7 month period by £76,606.84. It assisted 65 tenants over 7 months with in-depth debt advice and a further 132 with one off support.

*Contact:* shonagh.dodd@camden.gov.uk

**Derwent & Solway Housing Association:** DRAMA (Debt Rescue and Money Advice)

DRAMA is a local partnership comprising a range of agencies, including: local councils, credit unions, a Community Development Finance Institution, major social housing providers, and Citizen’s Advice Bureaux. The aim of the DRAMA project is to actively address the problems of financial inclusion across Cumbria by delivering a range of accessible BASIC (Banking, Advice, Savings, Insurance and Credit) services to local communities. As part of this, the partnership seeks to increase access to basic banking services, promote a savings culture within the client group it serves (mostly social housing tenants), and facilitate access to affordable credit to help break the cycle of dependency on doorstep lending. DRAMA delivers a county-wide Handy Loans Service in partnership with Cumbrian credit unions and a local Community Development
Finance Institution. In many cases, this initiative has freed customers from dependence on doorstep lenders and loan sharks. To date, over 3,000 loans have been administered, resulting in an anticipated £2 million remaining within the most deprived local communities. As loans are delivered through credit unions clients are encouraged to become members, resulting in many becoming regular savers. As well as the Handy Loans Service the project offers money guidance and signposting to debt advice. Training is also being delivered through DRAMA to all credit unions in the surrounding areas, providing credit union staff with new information on how to improve their procedures and offering them a forum where they can come together, share best practice and work collaboratively.

*Contact: dawn.clark@harvesthousing.org.uk*

**Gateshead Housing Company: HELP (Housing Employment Link Project)**
The HELP Project tackles social exclusion in a holistic way by establishing tenants’ individual barriers around unemployment and financial exclusion. All engaged tenants have an agreed personal action plan tailored to their employment aspirations and are given financial inclusion support. The project targets, reaches out to and motivates tenants to access employability and financial inclusion support through a number of activities. Outreach community projects take employment skills training into local communities, and information, advice and guidance is promoted within local estates to encourage tenants to access support. Estates with high deprivation are specifically targeted by HELP employment support initiatives. Face-to-face engagement with tenants on estates helps to promote the projects’ aims and objectives to encourage service up take. Since its inception in May 2010 the HELP project has targeted 4 estates and has engaged a number of BME tenants after a trend analysis showed increasing rent arrears among this group. Approximately 700 flats have been visited and, from those, 107 tenants have received basic information, advice and guidance. 33 tenants have committed to 10 hours a week of employment support in partnership with employment support agencies. 12 tenants have been selected for job interviews, of which 5 have been successful in getting into sustainable employment backed by in-work support for 6 months. As part of the project’s arrears prevention and tenancy sustainability work, 213 new tenants have been visited by prevention officers in the first week of their tenancy to support tenants on financial inclusion matters and housing benefit claims.

*Contact: henrymayanja@gatesheadhousing.co.uk*
**Helena Partnerships:** Fuel Debt Relief Scheme
The Fuel Debt Relief Scheme provides financial assistance to customers who are struggling to pay their fuel bills or who are tied into expensive payment methods because of fuel arrears. The objectives of the scheme are four-fold: it is designed to alleviate fuel poverty, raise financial awareness, enable access to wider financial services, and encourage a savings culture. When customers are referred or self-refer to the scheme an Affordable Warmth Officer carries out an assessment in the person’s home to determine any energy saving measures that can be adopted as well as checking current tariffs and contacting current suppliers to discuss available options. If the customer meets the criteria, the officer arranges for a loan through the credit union and a cheque is sent directly to the energy supplier. The customer is then helped with the switching process, including filling out online forms and setting up a payment plan to repay the interest-free loan. If money management is an issue then the customer is offered a place on one of the monthly money management courses run by Helena Partnerships. Once the initial interest-free loan has been repaid the customer has 10 per cent of the original loan amount placed in a credit union saving account. In the first year of the partnership 47 loans have been made. 4 loans totalling £450 have been repaid and all 4 tenants are current savers with the credit union. 8 customers have switched onto a social tariff.

**Contact:** bob.newton@helenapartnerships.co.uk

**Homes in Sedgemoor:** Financial Inclusion Christmas Cinema Event
Homes in Sedgemoor hold a free yearly Christmas party for its tenants and their families to communicate ways in which they can save money or access extra income. The 2009 event focused on a trip to a local cinema to see a film free of charge in exchange for attending a number of stands related to saving and income management. An exhibition area was set up with agencies promoting how to save money or get extra income. 6 agencies attended with information stands, leaflets and free gifts. To ensure that tenants engaged with agencies and took advantage of the information they were provided with a form to complete that helped them make a note of potential savings. As tenants visited each stall they would be advised on how much they could save, e.g. when visiting the EDF stall they were advised to use energy-saving light bulbs as it would save approximately £7.00 per person per year. To incentivise tenants to take part they were provided with free popcorn and drinks for the family if they visited all of the agencies. The event was held in Bridgwater but Homes in Sedgemoor offered help with transport costs to attract people from across the district. In total 98 people attended (35 adults and 52 children). The event was a success, with tenants not only receiving free gifts but also
learning about saving tips within the home. The event was used as an example of good practice in a Chartered Institute of Housing publication.

Contact: dawn.lang@homesinsedgemoor.org

Newport City Homes: A Place of Your Own

A Place of Your Own seeks to ensure that young Newport City Homes residents have the skills and knowledge to make confident and informed decisions about their money management. It is hoped that this in turn will contribute to more sustainable and successful tenancies. A further objective is to promote the Newport City Homes financial inclusion team, and to ensure that residents feel confident to approach them if they face financial problems. A Place of Your Own delivers workshops in community centres and housing offices that are run by an independent trainer and help educate young people about all aspects of money management. The workshops are designed to deliver what can be a dry and intimidating subject to young residents in a fun and interactive way, so that the messages they learn stay with them after they leave. Sessions are informal and trainers avoid a classroom environment which would put many residents off of attending. 36 young residents and apprentices have completed the workshops and all participants were requested to complete an evaluation form, analysis of which show that: 100 per cent would recommend the workshops to others; 94 per cent felt that the course covered the issues they expected it to; 53 per cent rated the training as ‘excellent’, 29 per cent as ‘very good’ and 18 per cent as ‘good’; 100 per cent rated the workshop as ‘very useful’, ‘useful’, or ‘quite useful’.

Contact: leanne.herberg@newportcityhomes.com

Nottingham City Homes: Making BREAD

Making BREAD has 2 main aims: to support tenants and leaseholders in getting back on track with their finances; to use support methods to reduce the city’s rent arrears. Making BREAD comprises a number of activities. The project includes a team of Financial Inclusion Officers dedicated to supporting vulnerable tenants and ‘Money Guides’ who visit targeted groups of tenants to tackle their financial issues. Set up in partnership with Nottingham Credit Union and the Citizens’ Advice Bureau, the Money Guides scheme uses local volunteers who have recently lost their jobs. Making BREAD also sends out a dedicated financial inclusion newsletter twice a year and holds annual Financial Inclusion Roadshows incorporating more than 60 partners under-one-roof. A bus advertising campaign has been set up on specially profiled routes across Nottingham to advise tenants on claiming benefits, and a year-long poster
campaign highlighted how important rent payments were in comparison to luxury items. Regular prize draws are held for tenants who sign up to home contents insurance and for all those with a balanced rent account. Winners of prize draws are given the chance to double their money by putting it in a Nottingham Credit Union savings account. In one year Making BREAD has increased tenant sustainability (the amount of people who remain in their tenancy beyond the first 12 months) from 86.5 per cent to more than 90 per cent and has reduced rent arrears from £3.5 million to less than £1.9 million.

Contact: richard.holland@nottinghamcityhomes.org.uk

Renfrewshire Council: Twilight Team

Working over evenings and weekends, Renfrewshire Council’s Twilight Team enables council tenants to speak with arrears officers and to access additional support, advice and services at a time convenient to them. The team works to maximise tenants’ entitlement to – and take-up of – housing and council tax benefit. Team members contact tenants whose housing benefit has been suspended following a change in their circumstances and specifically target those in arrears who have struggled to effectively engage with Renfrewshire Council during normal working hours. They make contact with them to provide information and assistance with benefit issues, and seek to make reasonable arrangements with them to clear off their outstanding debt. They explain what information is required and assist with gathering the required documents for submission to the housing benefit processing team. The team have proved successful, with the amount owed in unpaid rent falling by over £95,000 (between July 2009 and June 2010) as a direct result of the increased rate of benefit take-up. £43,000 of this was generated as a result of revisions of benefit decisions following interventions by the team. The number of enforceable evictions fell by 57 per cent. Both housing and council tax benefit take-up for council tenants increased by 3 per cent and the number of suspended benefit cases being brought back into payment within 4 weeks increased from 56 per cent (2008/09) to 78 per cent.

Contact: carol.baxter@renfrewshire.gov.uk

Salix Homes: Work Pays, Money Counts

Work Pays, Money Counts seeks to increase the access to and the quality of debt advice and welfare support provided to Salix Homes tenants. The project proactively identifies social and economic groups needing tailored advice/assistance using customer profiling. It also aims to raise awareness among and improve the skills of frontline staff to enable them to offer
customised support to the most vulnerable customers. All frontline staff and customer involvement panels have attended training sessions on loan sharks, welfare and working benefits. Work Pays, Money Counts provides a ‘one stop shop’ service to assist customers in managing their finances more effectively. This includes: providing specialist in-house debt and welfare advice for existing tenants; pre-tenancy advice/benefit checks for prospective tenants; regular surgeries at sheltered schemes across the city; events and campaigns to assist identified groups, such as lone parents, refugees, older people, and workless families; visiting customers with mobility issues in their homes; providing an easy to use online benefits calculator; life skills training for both existing and new customers and our employees.

Raising awareness among our staff and customers of the key issues involved in financial exclusion. The service is valued and well used – in 2009 1,347 customers received advice and assistance (more than 13.21 per cent of Salix Homes customers). More than £550k in unclaimed benefits/tax credits were identified for customers through benefit checks, reviews, and appeals in 2009.

Contact: bora.oktas@salixhomes.org