

Debt Bulletin: Debt changes and news

Produced by the Active Inclusion Service, Newcastle City Council

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In this issue we thought we would focus on Money Matters; who we are and the service that we offer to residents and professionals.

Money Matters

Money Matters provides a specialist face to face debt advice service to people living or working in Newcastle upon Tyne. It is part of the Active Inclusion Service at Newcastle City Council, which also provides benefits, employment and housing information, advice and support and accommodation, and leads and coordinates the [Financial Inclusion Group](#) and [Homelessness Prevention Forum](#), bringing together 117 services and organisations in Newcastle to develop consensual responses to promote financial inclusion and prevent homelessness. Money Matters promotes proactive work and early intervention by identifying people who may be financially excluded and supports tenants and owner occupiers to stay in their homes.

What we do:

The Money Matters team is located in the Housing Advice Centre on Pilgrim Street and works alongside Newcastle City Council's Homelessness Prevention Officers. We focus on:

- **Preventing homelessness** – working in partnership with the frontline statutory homelessness prevention service. Many of the people who present are on the cusp of eviction and our joint early intervention resolves many crisis situations



- **Assisting in supporting and promoting sustainable tenancies and mortgages**
- **Working with the most vulnerable residents of the city** – The majority of the residents we work with need intensive face to face debt advice and support. Their financial situation tends to be complex and needs continuous input and monitoring from support services. They can also be difficult to engage and can have substance / alcohol misuse issues; often receiving multi-agency support through Adult / Children's Social Care, Sure Start and Community Psychiatric Services. In essence, hard to contact groups who don't always present themselves to services seeking advice, and don't have the capability to sustain contact with an adviser without other support.
- **Responding to the government's welfare reforms** – We deliver projects which contribute to Newcastle City Council's response to the government's welfare reforms, such as Personal Budgeting Support for new Universal Credit claimants and proactive targeted support to families affected by the benefit cap.

Meet the team

Charlotte Johnson: Charlotte joined the Money Matters team 3 years ago and has been a debt advisor for 8 years. Charlotte is the North East Money Advice Group (NEMAG) branch representative.

Craig Lydon: Craig previously worked as a solicitor and has since worked in debt and money advice for 11 years. Craig has previously worked in several local Citizens Advice Bureaux where he had various roles, including supervisor of the Money Advice Service debt team.

Alison Marsh: Alison is the newest member of the Money Matters team. Alison is a non-practicing barrister and has worked in debt advice for many years. She has obtained her professional money advice qualification and is an approved intermediary.

Karen Maving: Karen has been a debt advisor for the past 13 years. Karen used to be the regional representative for the Institute of Money Advisers. She works Tuesdays and Thursdays.

Mark Newbury: Mark has been a debt advisor for over 30 years and has worked for Money Matters since 1993. He is also a trainer who writes and presents courses and workshops for the Institute of Money Advisers. Mark is also one of the original tutors for the Money Advice Trust: Wiser Adviser project.

Gillian Turnbull: Gillian has been a debt advisor for 18 years. Gillian has attended financial wellbeing events in order to provide debt advice and money saving tips and helps to deliver debt advice training.

In 2015 Money Matters won the best '*Financial Capability Project*' at the Institute of Money Advisers' Money Advice Awards.

Money Matters consultancy line – 0191 277 1050

The Money Matters consultancy line is a telephone advice line for residents and professionals to use on Mondays, Tuesdays, Thursdays and Fridays from 9.30am to 11.30am.

When you phone you will be greeted by one of the Money Matters team who will be able to assist you with a whole host of debt / budgeting related queries. Examples include the following, whether the advice is for you or a resident that you are working with:

- How and when to make a referral to Money Matters
- Completing a monthly budget with you to help you to manage your spending
- Discussing what you should do to maintain your budgeting plan
- Checking whether you can maximise your income
- Helping you to apply for grant payments if you are eligible for any schemes
- Checking whether you can reduce spending on any of your bills and non-essentials
- Explaining which of your bills are priority for you and why
- Advising you how to open and run a bank account
- Talking to you about borrowing money at affordable rates
- Advising you where you can get more help and advice, including on other issues

Examples of professionals using the consultancy line:

- A mental health worker phoned the Money Matters consultancy line regarding a patient who had just been released from prison. Upon release he had discovered that his gas and electric had been disconnected due to arrears on the account. **Money Matters advised the mental health worker on the options available to get the gas and electric turned back on and how to deal with the arrears on the account.** Money Matters also made a referral to Newcastle City Council's Energy Services.
- A support worker called on behalf of a young mother she was working with. The mother had disclosed that she had an eviction warrant due to be executed in 6 days, due to arrears on her rent account. Money Matters arranged for them both to attend the drop-in session the next day to seek joint advice from a Money Matters Debt Advisor and a Homelessness Prevention Officer. **As a result of the intervention by Money Matters and the Homelessness Prevention Officer her homelessness was prevented, she was able to remain in her home and she is virtually debt-free.**

Money Matters referral form

Money Matters has recently updated its referral form and we have included a copy with this Debt Bulletin. If you would like to refer someone to Money Matters, please complete the referral form and return it to us at:

Email moneymatters@newcastle.gov.uk

Fax 0191 277 1065

Post Money Matters, Housing Advice Centre, 112-114 Pilgrim Street
Newcastle upon Tyne, NE1 6SQ

Discretionary Housing Payments

The Discretionary Housing Payment (DHP) scheme was introduced in July 2001 and its main aim is to sustain vulnerable households by providing additional short-term financial support towards housing costs. Money Matters make regular applications for DHP on behalf of clients who are suffering a short-term financial crisis to help them to remain in their homes. Applications must be made using Newcastle City Council's DHP form, which is available [online](#). Anyone can complete the application as long as the person the award is for has confirmed and signed the application.

Fair Funerals

Latest figures estimate the average funeral cost to be £3,675. The number of people taking out payday loans to pay for a funeral has increased to 12 million, totalling £576 million of unmanageable funeral debt.

The majority of people who need help paying for a funeral will get no help from the government. The State Funeral Grant (the social fund funeral payment) is only available if you have no other means of paying and, even if it is awarded, now only covers around 35% of the cost. In response to this problem Quaker Social Action, an East London Anti-Poverty group, has started a '[Fair Funerals](#)' campaign and set up '[Down to Earth](#)'. The staff at Down to Earth provide practical information on where to find affordable funerals in the local area and to help those on low incomes to organise meaningful funerals that don't result in a lot of debt.

Student Moneymanual

The [Money Charity](#) has launched their latest edition of the '[Student Moneymanual](#)', which contains all of the latest information on student finances to help students to make the most of their money whilst at university.

TV Licensing

On 1 April 2017 the cost of a TV License increased from £145.50 to £147 per year. Anyone who started a payment plan before 1 April 2017 will continue to pay £145.50 until their licence is up for renewal.

From April 2017 anyone prosecuted for watching television without a valid licence may be able to avoid an automatic fine by receiving a conditional discharge instead. A conditional discharge is where the offence is registered on a person's criminal record but no further action is taken unless another offence is committed within a certain time period, which is decided by the court. This may be appropriate when there is a genuine mistake and a license is not held for a short period of time. For more information, visit the [Sentencing Council](#) website.

Further information and help

Can be found on [Newcastle City Council's debt and money advice web page](#).

This debt bulletin was written in **June 2017** by the Money Matters team at Newcastle City Council. It is provided quarterly and is as accurate as possible at the time of writing. The bulletin is part of the Active Inclusion Newcastle offer of support to professionals, which includes debt awareness and benefits **face to face training** and **eLearning**. [For more details, see our web page for professionals and volunteers](#).

You may also be interested in the weekly **Active Inclusion Newcastle e-bulletin** which provides a brief update on financial inclusion and homelessness prevention issues. If you want to receive this, or for more details, email activeinclusion@newcastle.gov.uk