



# Newcastle Financial Inclusion Group

## 10 February 2022

- Councillor Joyce McCarty
- Charlotte Johnson
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# Our financial inclusion aims – a reminder



- Maximise income & respond to the welfare reforms
- Support residents to manage their money, reduce harmful debt & prevent homelessness
- Help residents to train, gain & remain in employment
- Promote affordable credit options
- Reduce fuel poverty & promote access to bank accounts
- Tackle food poverty

## Simplify financial inclusion by helping you to do more with less & to:

- Better understand residents' challenges & talk to them about financial inclusion
- Know where to go when you can't help
- Know where to get information, advice, support & training
- Become involved & develop solutions to the challenges residents face

For all of the above we want to make a demonstrable difference by making it **everyone's business to promote financial inclusion**



# Our Active Inclusion Newcastle Partnership Approach



Our aim is to make it **everyone's business to prevent homelessness & financial exclusion**. Built on our collective strengths, particularly our council housing, to better **coordinate support for residents to have the foundations for a stable LIFE:**

**L** Somewhere to **Live** – suitable & sustainable homes

**I** An **Income** – benefit entitlement

**F** **Financial inclusion** – life without excessive debt

**E** **Employment** – inclusive economy

**The challenges for a city of 300,000 & the role of the local state as the national state withdraws**

£105m

Estimated **annual loss in working age benefits** by the end of 2026-27

£345m

Estimated reduction **in Newcastle City Council's budget by 2023**, due to government cuts & cost pressures

£5.32m

Your Homes Newcastle (YHN) rent arrears at Sept 2021 a £3.5m increase on 2012

51,371

Residents fed by the Westend Foodbank in 2020-21 an increase of 61% on 2019-20

34,140

Residents on Universal Credit – **11,108 more on Universal Credit a 48% increase** between Mar 2020 & Dec 2021



# Active Inclusion Newcastle – visualising our system’s aims & outcomes

## Our approach – understanding & connecting with residents' touch & trigger points

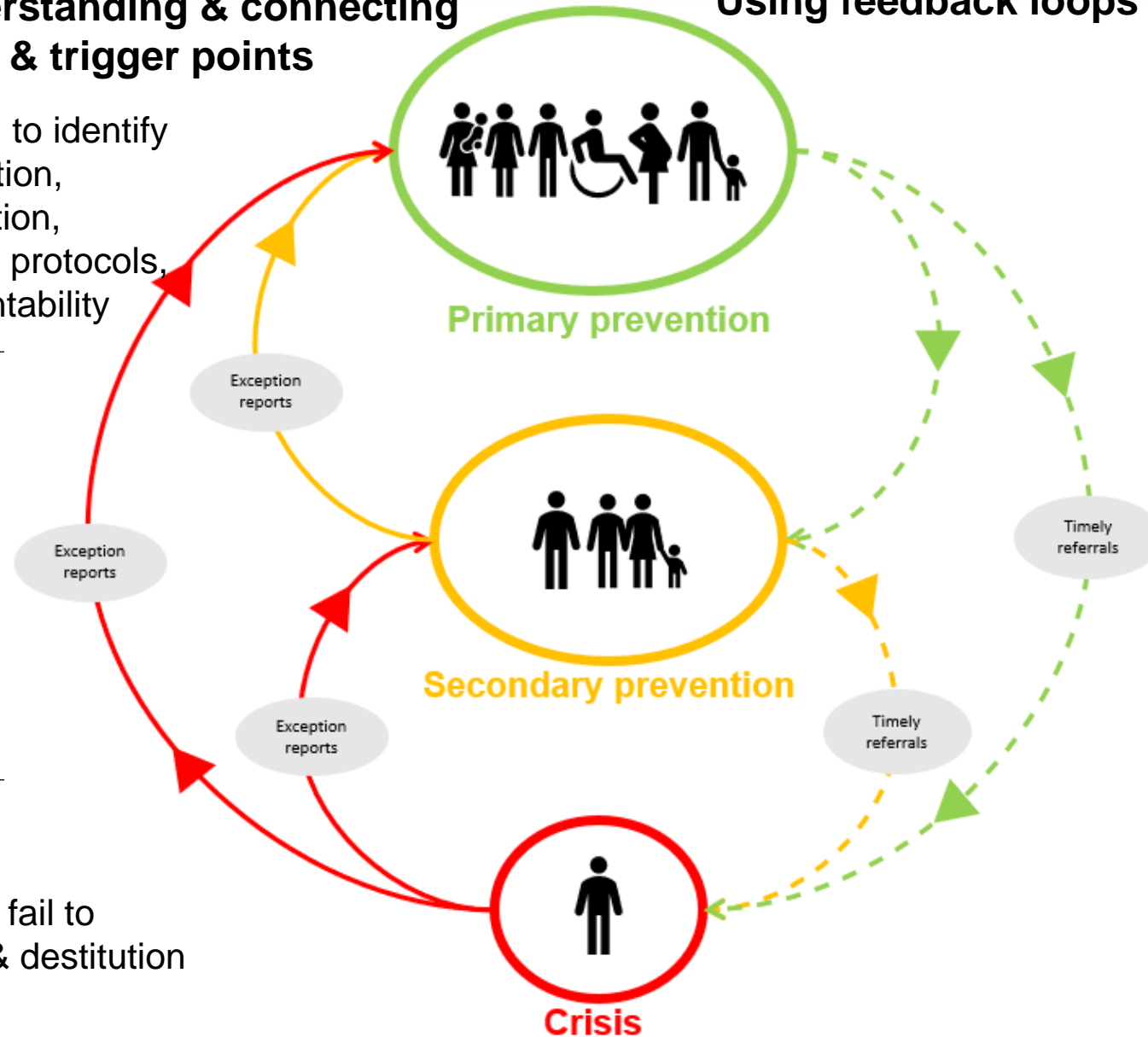
- Collaborating & adapting to identify & prevent crisis: information, training, evidence collection, reviews, to inform policy, protocols, commissioning & accountability

- Targeting specialist advice & support to vulnerable groups

- Exception reports, to identify prevention opportunities

- Catching residents if we fail to prevent homelessness & destitution

## Using feedback loops to learn from failures



## Examples 2020-21

- 125,346 website visits
- 3,638 information subscribers
- 279 people trained
- 142 partner agencies

- 31,466 residents advised
- 4,110 cases of homelessness prevented
- 20,351 residents helped to secure £25,611,181
- 2,773 residents received debt advice
- 985 non-emergency admits to supported accommodation

- 126 individuals found sleeping rough – all offered somewhere safe to stay
- 0 B&B use
- 0 YHN evictions
- 429 emergency bed admits

# How we aim to collaborate to end homelessness & financial exclusion to do more to focus on good quality homes & support

## Developing knowledge & understanding



**Visible political leadership** the policy aims & values that show Newcastle wants to end homelessness



**Aspiring to know our residents** affected by financial exclusion & homelessness



**Reviewing & accountability** what works, fairness & resource allocation



**Building relationships** collaborating to respond to interconnected demands **to bridge the gaps between silos**



**A systems approach** headroom, move-on pathways, transition, touch & trigger points – **feedback loops**

## Empowering frontline staff & volunteers



**Workforce development** equipping workers with information, networks, review opportunities, checklists & escalation routes



**Structured partnership arrangements** at the case, delivery & strategic levels – collective decisions, compromise & learning



**Ways for residents to contribute** their experiences & ideas at different levels



**Focus on improvements** identification of & consideration given to where services & support don't respond to residents' needs



**A flexible person centred approach** to providing good quality homes & support – **align the policy aims to delivery**

# Financial inclusion outcomes

	2020-21*	Q1 2021-22	Q2 2021-22	Q3 2021 - 22
<b>1. Maximise income &amp; respond to welfare reforms</b>				
• Clients advised	20,351	4,852	4,868	4,585
• Benefits gained	£25,611,182	£4,668,257	££5,122,414	£5,116,502
<b>2. Support residents to manage their money, increase financial resilience, &amp; reduce harmful debt</b>				
• People advised	2,773	770	742	808
• Debts written off	£632,702	£391,283	£386,832	£347,185
<b>3. Support residents to train, gain, &amp; remain in employment</b>				
• People supported into employment, voluntary work, or apprenticeships (SES, Newcastle Futures & YHN)	379	155	90	48 <sup>^</sup> ( <sup>^</sup> excluding YHN)
<b>4. Promotion of affordable credit as an alternative to high interest credit or loan sharks</b>				
• Moneywise credit union members	9,334	9,523	9,529	9,332
<b>5. Reduce fuel poverty</b>				
• Energy services referrals	473	115	107	136
• CAN clients advised	778	235	247	285
<b>6. Tackle food poverty</b>				
• West End Foodbank people fed	51,371	10,339	9,651	Pending

\* 2020-21 figures impacted by the temporary closure of some services during the pandemic

# Update from October 2021's seminar – promoting affordable credit

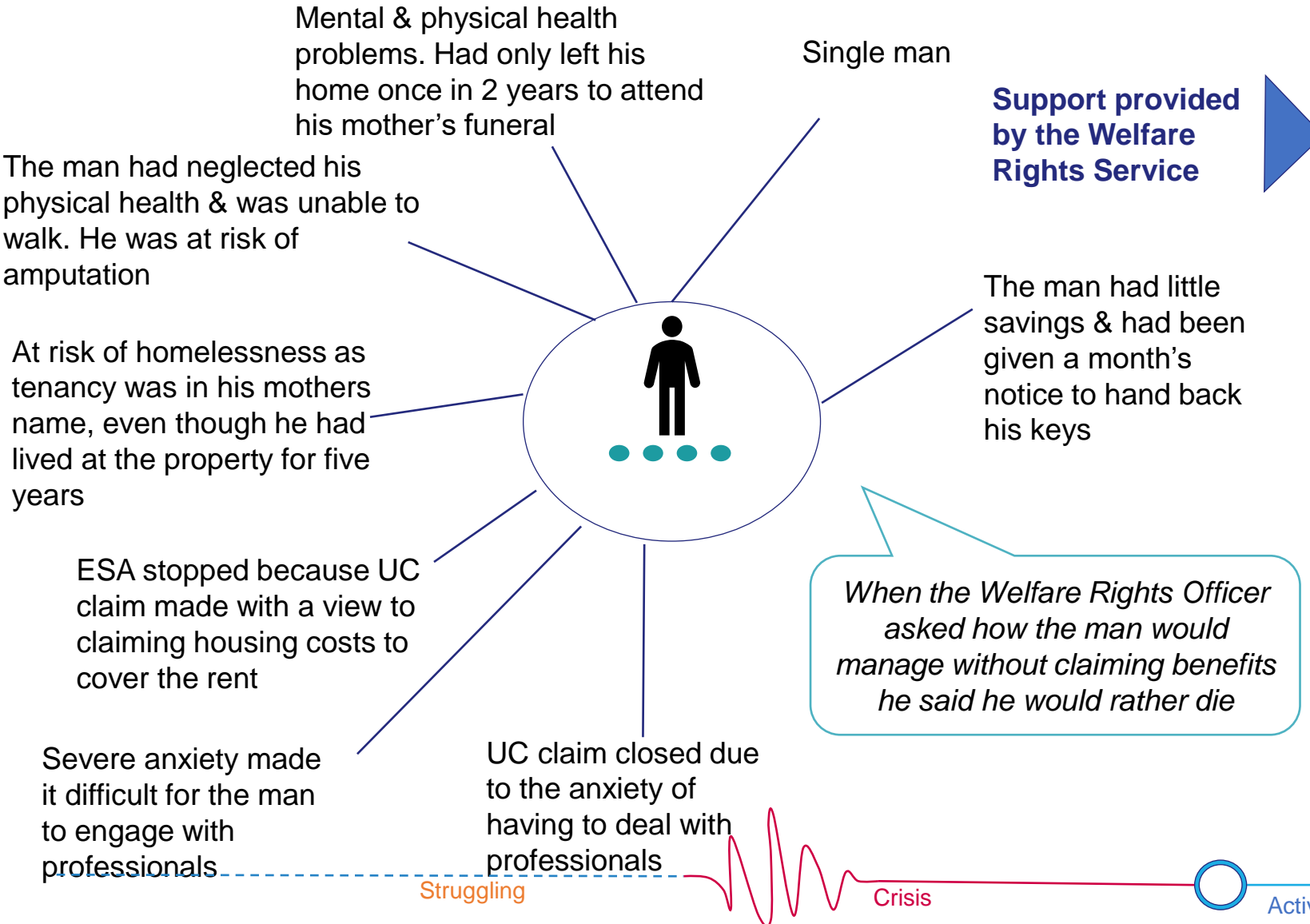


- Moneywise Credit Union agreed to share their monthly media calendar to allow partners to engage in & support their promotional plans
- The Illegal Money Lending Team held dedicated training sessions for Newcastle staff & volunteers during November & December 2021 on ‘Loan Shark Awareness’, ‘Understanding the Victim Journey’ & ‘Credit Union Awareness’
- The Illegal Money Lending Team’s Christmas campaign used “Dear Santa” stories to highlight the detrimental impact that illegal money lending has on families & how this can cause physical, emotional & psychological damage to children. It also highlighted the benefits of affordable credit





# Case example: navigating the benefits system & avoiding homelessness



## Assessed the position:

- Risk of homelessness
- Zero income
- Vulnerability, fear, anxiety & risk of suicide

## Increased income & support:

- Emotional support to engage with DWP & ensure that ongoing interactions were conducted via telephone to ease anxiety
- Liaised with DWP to ensure that his ESA work related activity group was transferred to his UC claim
- Provided support to make a PIP claim
- Helped to gather medical information for benefit claim
- UC payment in place means income has increased by **£11,554** per year (awaiting PIP outcome)

## Stability:

- Assisted the man to find suitable & sustainable accommodation in the same ward so he is close to his support network
- Worked with both landlords to ensure there were no rent arrears accrued during move



# How to get involved



**Newcastle Advice Compact** – meets monthly

Next meeting: 16 February 2020

**Financial Inclusion Group seminar** – meets quarterly

Next seminar: May 2022

**Homelessness Prevention Forum** – meets quarterly

Next meeting: 9 March 2022

**Newcastle Food Poverty Network** – meets bi monthly

Next meeting: March 2022

For more information about financial inclusion, or to receive our Active Inclusion Newcastle information updates, email: [financial.inclusion@newcastle.gov.uk](mailto:financial.inclusion@newcastle.gov.uk)





# Review of the Sustaining Tenancies Guidance



# Using Key performance indicators & making preventing homelessness everyone's business



## Making change happen – clear measures

**Off the street** – no one sleeping rough or returning to the street

**Into a home** – no B&B & limited time in homeless accommodation

**Sustain a home** – no evictions into homelessness or the street

**Clear headline measures, but a problem solving culture, infrastructure & convening for developing nuanced, collaborative personalised responses for :**

### **Safety, stability, security & sustainability for:**

- Residents
- Communities
- Staff
- Organisations
- **Balance** – individual, community, staff & organisations
- **Ethics & fairness** – transparent, democratic, legal, budgeted
- **Deliverability** – whilst ambitious, accountable & affordable
- **Flexibility** – maximising the 'housing offer' but understanding its limits & where more support is needed
- **Collaboration** – proactive, proportionate responses to making preventing homelessness everyone's business



# The review of the Sustaining Tenancies Guidance



The Sustaining Tenancies guidance for social landlords was published in December 2012, as partnership guidance to encourage social landlords to engage with support agencies & to work together to support residents to remain in their home with the aim of preventing homelessness



Evictions from Your Homes Newcastle (YHN) have reduced by 75% since 2008. In 2019/20 there were 50 evictions & there have been no evictions since March 2020



On 20 July 2020 Newcastle City Council's Cabinet approved the Council & YHN leading the wider housing sector to develop an approach of having no evictions into homelessness



A four stage review process began in 2021 & following the review there have been changes to relational practice to maximise the opportunity to connect with residents, reduce insecurity, exclusion & promote wellbeing



The updated Guidance will be published in early 2022



# Principles of the Sustaining Tenancies Guidance



Homelessness & debt are **everyone's business**



**Early intervention** to prevent a homelessness crisis



**Identify & responding to risk triggers at the earliest opportunity** - a debt advice narrative at the start of the process as well as reactive advice on the debtor side



Using the supporting resources & the Standard Financial Statement as **'tools'** to identify risk of homelessness & meet the aims of the Guidance



Council & YHN staff **working collaboratively when residents have rent arrears** to support residents to remain in their home & to have a more stable LIFE



**Identifying if a move to more suitable & sustainable accommodation as an alternative to eviction**



Everyone working towards the aim of having **no evictions into homelessness**



# Strengthening our response to residents who are at risk of homelessness & financial exclusion



- The Council's Cabinet want Newcastle to be a city where there are no evictions into homelessness, a place where organisations work together to proactively respond to our residents' needs to avoid crisis
- To do this we need to consider how we can better collaborate with landlords & tenants to respond to changing circumstances, promote safety, security & stability for everyone
- The Guidance shouldn't be thought of as a definitive guide for solving all problems. It is a problem-solving framework for collaboration to mitigate the welfare reform cuts & to strengthen residents' stability, security, & wellbeing
- It builds in routine practice of taking steps to identify & respond to risk at the earliest opportunity & working with partners to prevent crisis rather than traditional reactive crisis responses



# What will feel different to residents



- That we **can help** mitigate the impact welfare reform cuts have on residents' health & wellbeing, by increasing income, security & stability
- That we can help residents achieve **demonstratable outcomes**, such as, increased income, reduced expenditure & homelessness prevented
- All professionals working with residents will **work collaboratively** to understand & address the issues that they are facing around their income, debt & housing
- **'Needs led' referrals** should ensure residents don't feel they are being 'passed around' different services
- Residents will be **referred to appropriate advice & support at an early stage** to prevent crisis at different **touch, trigger & transitions** points in their life
- Having a consistent approach to income & expenditure (using the Standard Financial Statement) should help residents feel that they are being **treated fairly** & are being helped to set up **fair, affordable & sustainable** repayments





# A 'screening exercise' becoming part of everyday practice



A 'screening exercise' involves reviewing information held on different case recording systems, in order to **build a clearer picture of a household** & the reason why they may be at risk of homelessness

The benefits of carrying out a screening exercise before contacting a resident are:

- It helps **identify why** a resident may not be paying their rent
- It ensures that **other issues** that might affect a tenancy can also be dealt with to help a resident remain in their home
- It helps with the development of a **person-centred approach** to try & **maximise the opportunity to engage** with the resident at risk of homelessness
- It identifies other staff working with the same residents to enable a **multiagency approach** to supporting residents at risk of homelessness



It is intended that a screening exercise will take place at **two distinct points in the process**, when a resident falls into arrears (by collection teams) & when the resident is referred into advice & support services (by the advice & support team).



# The Standard Financial Statement (SFS) to form part of the core of response to risk of homelessness



Having a standardised income & expenditure assessment (the SFS) is a way to **treat a resident fairly** as it avoids personal judgements on what is reasonable or unreasonable expenditure



All teams using the SFS ensures a more **consistent approach** to a resident. It also **saves time** as it can be shared between internal teams so a resident does not have to keep repeating the same information, which can **increase resident engagement**



It also means that offers of repayment are more likely to be **fair, affordable & sustainable** if everyone is working from the same guidelines, which should in turn improve collection rates



The SFS **can indicate** when a resident is experiencing hardship, vulnerability or other issues such as addiction, being a victim of a loan shark or not being in receipt of the income they are entitled to



Being aware of the issues a resident is facing, will enable residents to be **referred to appropriate advice & support services** to receive help & prevent a financial problem turning in to a homelessness crisis



# Strengthening collaborative working to support residents



- Making referrals **'needs led'** rather than a paper exercise at certain points to prevent residents being 'passed around services'. To support this two supporting resources have been developed:
  - **A briefing to support collaboration between staff in the Council & YHN working with the same resident** by clarifying the roles of each team has been developed to accompany the Guidance. This clarifies the roles of the respective services, of how & when referrals should be made
  - **A 'supporting residents toolkit'** has been developed which is a step-by-step guide to help frontline staff support residents who may be at risk of homelessness due to financial risk triggers. This is designed to support frontline staff who do not traditionally focus on issues around housing, debt, & income
- Referral routes between advice & support & YHN collection teams now include **feedback loops** to ensure that possession action is not taken when a resident is actively working with advice & support to stabilise their situation & pay their rent
- YHN have updated their procedure for legal action & brought referrals to advice & support, including referring to Active Inclusion Services (Money Matters & the Housing Advice Centre) at **an earlier stage** when legal action is being considered, to ensure the response can be more preventative than responding to a crisis



# What will feel different to partners



- The changes in the Guidance are part of a wider **strategic approach to debt** – moving from collection to connection with residents – focusing on preventing debt from occurring rather than responding to debt when it reaches a crisis situation like homelessness
- The principle of '**homelessness & debt being everyone's business**' demonstrated by clear steps to identify & respond to risk & the tools to do this even if it is outside the remit of your current job role
- The focus on **demonstratable outcomes** for residents, such as income maximised, homelessness prevented, expenditure reduced
- A **subsidiarity approach** to supporting residents – ownership of solving the issues a resident is facing & when this isn't possible a '**needs led**' referral is made to the next level of advice & support
- Using **touch, trigger & transition points** as an opportunity to proactively engage with residents at risk of homelessness
- More **collaborative working** between staff working with the same residents, supported by clear pathways into advice & support & feedback loops, with the common aim of supporting a resident to sustain their tenancy & have a stable LIFE





The Sustaining Tenancies Guidance forms a **blueprint** for similar guidance to be developed for Registered Social Landlords & private landlords in the city



This work also contributes to our aim for Newcastle to have a **whole housing market approach**, where we work **more collaboratively & less competitively** to use the city's housing to respond to residents' needs



To do this advice, support & care services need to **proactively work with landlords & tenants** to respond to changing circumstances & transition points to promote safety, security & stability for everyone



Our aim is for **housing associations & private landlords to adopt the Guidance** as a contribution to the Cabinet commitment for the Council & YHN to lead the wider housing sector to develop an approach of having no evictions into homelessness.

# The Active Inclusion multidisciplinary team



# Background to the Active Inclusion Multidisciplinary Team



The Active Inclusion Multidisciplinary Team have been working together since October 2017 & were originally temporarily funded by the Homelessness Prevention Trailblazer & the Life Chances Fund, the Team has now been mainstreamed. The Team includes the following caseworkers aligned to the **Active Inclusion Newcastle** partnership aim of supporting residents to have a stable **LIFE**:



**Somewhere to live** – YHN Support & Progression Worker as the Housing Specialist



**An income** – Welfare Rights Officer from the Council as the Welfare Benefits Specialist



**Financial inclusion** – Debt Advisor from the Council as the Debt & Budgeting Specialist



**Employment opportunities** – Work Coach from Jobcentre Plus as the Employment Specialist



**Intensive Family Support Worker** – from the Council's Early Help Service (September 2019)





# Primary aims of the Multidisciplinary Team



There are four primary aims of the multidisciplinary team:

- To deliver **integrated casework on housing, financial & employment issues** for residents at risk of homelessness
- To be part of the Active Inclusion proportionate partnership approach by supporting those residents where **existing services aren't designed to meet the intensity of support** required & a multidisciplinary approach would be appropriate
- To provide **infrastructure support** to help services & organisations to adapt to meet the challenges of a reduced welfare state & to strengthen our local system
- To capture the learning from the team's ways of working & to contribute to evidence on the issues that residents are experiencing & the challenges they face to **inform local & national policy & practice**, for example, the anticipated 'cost of living crisis'



# The benefits of a multidisciplinary approach



The team are part of the Active Inclusion proportionate partnership response to homelessness. They offer an “**umbrella approach**” in that residents, who are at risk of homelessness, have one point of contact that leads them into all of the other specialists



Their main focus is to **improve outcomes** for the household to ensure that they are able to have a **stable life** & there is a longevity to that stability



The team liken their approach to an “**Early Help for Adults**” in that early intervention of support is given to a household to **prevent the risk of homelessness**, contributing to the Council’s homelessness prevention statutory duty



It can also mean that a resident can **be supported with their priorities** while at the same time being supported with other ‘priorities’ (as determined by professionals). This strengthens engagement & helps develop a positive relationship with residents



# The Active Inclusion Multidisciplinary team approach to supporting residents



**A case finding approach** by proactively identifying & responding to residents at risk of homelessness, by working collaboratively with partners or using data



**An in-depth screening process** is undertaken by each member on their respective databases, which provides a wide view of a residents circumstances. This strengthens their personalised approach to working with residents & helps to achieve a wide variety of outcomes for residents



**A proactive approach to establishing contact with residents** guided by principles of being clear & honest in communications, flexible in their approach, coordinated across each of their specialisms, & persistent in their attempts. The team operate a policy of only 'closing' cases where they have stabilised the resident's situation for at least 12 months



**Regular inactive case reviews** - If they fail to maintain engagement with a resident, they will make the case 'inactive'. The team conduct 'inactive' case reviews on a quarterly basis to avoid the resident missing out on support





Routes into the team are for residents with complex issues who would benefit from the multidisciplinary support the team can offer, who are:

- Are **at risk of homelessness**, for example, they have rent arrears or have been served with a notice of seeking possession
- Households who have **2 or more issues relating to the LIFE acronym** (Financial (income &/or debts), Housing, Early Help & Employment)
- If **non-engagement or disengagement has been an area of concern**, the referring team are able to evidence a concerted effort to contact the residents using multiple contact methods & multiple attempts, including liaison with other professionals

The team could also become involved at certain **touch, trigger, & transition points**, such as, a DHP application (touch), children being removed (trigger) or moving on to Universal Credit (transition)

# Examples of routes into the multidisciplinary team



The following are examples of routes into the team through collaborative working with partners:

- **Early Help** – households where residents have had long term or previous involvement with Early Help & Children’s Social Care, there are still outstanding issues around finances, housing, employment, & the family would benefit from on-going support
- **Your Homes Newcastle (YHN)** – to contribute to the updated Sustaining Tenancies Guidance by supporting those residents who are at risk of losing their home, who have two or more issues relating to the LIFE acronym & have not engaged with YHN or Active Inclusion Services
- **Corporate Debt Review** – to contribute to the work of the Corporate Debt Review the team supported a group of residents who had rent arrears, Council Tax arrears, a Housing Benefit overpayment & were at risk of homelessness
- **Adult Social Care care cost arrears** – residents who have care cost arrears owing to Newcastle City Council





1. Do you know what is expected of you to help a resident be financially included & to prevent the risk of homelessness?
2. How can you work with YHN to support residents to have suitable & sustainable homes in safe communities ?
3. How can the Sustaining Tenancies Guidance fit with other planning frameworks?
4. How can we extend the approach of no evictions into homelessness & the Sustaining Tenancies Guidance to Housing Associations & the private rented sector