

Active Inclusion Newcastle

Newcastle's Financial Inclusion Briefing: 2018-19 Q2

Promoting financial inclusion is an important part of Newcastle City Council and its partners' commitment to tackling inequality. Our approach to financial inclusion is based on working in partnership through our Financial Inclusion Group to provide information, advice and support to residents when they face difficulties, and promoting early intervention to prevent problems reaching crisis point. Whilst many of the causes of poverty are out of our control by working together we can make the best use of the resources available to make the greatest difference for residents.

To support this cooperative approach, we aim to share systems, and priorities to help meet the challenges created by the welfare reforms (£129m cut in Newcastle by 2023) and austerity measures (£283m cut by 2020). To help facilitate this we produce a quarterly briefing note to create a common language, to highlight trends and to review our responses to the following five objectives in our Financial Inclusion Action Plan:

- 1. Maximise income and respond to the welfare reforms**
- 2. Support residents to manage their money, increase financial resilience, reduce harmful debt and prevent homelessness**
- 3. Help residents to train, gain and remain in employment**
- 4. Promote affordable credit options**
- 5. Reduce fuel poverty, increase financial resilience and promote access to bank accounts**

Our quarterly review process helps to create collective agreement about the issues residents face and the difference we are making to those who experience financial exclusion. We recognise that there are limitations in some of the data collected, as organisations invariably count their interventions differently. However, there is sufficient agreement for us to produce these briefing notes to demonstrate the work of the Financial Inclusion Group. Our main aim is to make a positive difference and reduce inequality by prioritising financial inclusion, not to produce a piece of pure academic research. However, we welcome partners to point out any errors or opportunities for improvement.

Headlines:

- The UN Special Rapporteur on Extreme Poverty and Human Rights visited Newcastle as part of his visit to the UK to understand the impact of austerity and the welfare reforms on residents – [see his statement](#). At the same time, research on the impact of Universal Credit in Gateshead and Newcastle by Newcastle University and others was published – [see the report](#). Newcastle Advice Compact members contributed to both
- Newcastle City Council and Your Homes Newcastle (YHN) took part in the Social Security Advisory Committee's (SSAC) consultation on the government's 'managed migration' plans for Universal Credit where 2.87 million existing benefit claimants will be told their 'legacy benefits' will stop and they will have to claim Universal Credit. YHN also attended an 'invitation only' partnership event on 'managed migration' hosted by Neil Couling, Director General for Universal Credit
- The 2018 Budget announced changes to Universal Credit and other benefits. For more details, read the latest Benefit Bulletin on www.newcastle.gov.uk/financialinclusionforprofessionals
- Newcastle City Council were called to give oral evidence to the Work and Pensions Committee for their re-opened inquiry into the benefit cap, following a joint [written evidence](#) submission with YHN
- The next Financial Inclusion Group seminar is on 24 January 2019 and will focus on food poverty. For more information, or to book a place, email financial.inclusion@newcastle.gov.uk

1: Maximise income and respond to the welfare reforms (including digital inclusion)

Table 1.1: Annualised benefit gains and clients advised by the Newcastle Advice Compact

	2017-18	Q1 (18-19)	Q2 (18-19)	Q3 (18-19)	Q4 (18-19)	2018-19
Benefit gains	£30,000,543	£7,670,863	£9,192,669			£16,863,669
Clients advised	19,069	5,158	5,421			10,579

Trends:

Table 1.1 shows that between Q1 and Q2 of 2018-19 benefit gains have increased by 20% and in the same period the number of clients seen has increased by 5%. Advisers continue to experience more time consuming and complex cases due to welfare reforms. Some Universal Credit claimants, such as those with issues such as drug or alcohol dependency, require intensive support to understand and navigate the process of making claims and getting benefit into payment. For more information and guidance on Universal Credit, visit www.newcastle.gov.uk/universalcREDIT. Citizens Advice Newcastle's hardship fund has been suspended due to oversubscription. Furthermore, demand for food vouchers has continued to increase over the past few months.

What we are doing:

- As part of making financial inclusion everyone's business the [spectrum of advice for benefits](#) continues to help services better understand what level of benefit support services provide, whilst providing information, support & training for those organisations. This includes the following targeted face to face and online training:
 - 15 people completed the 'Introduction to Benefits' tiers 1 and 2 and the 'Universal Credit' e-learning modules in Q2 of 2018-19
 - 27 people attended the free quarterly face to face training on 'Introduction to Benefits' and 'Preventing Benefit Sanctions' in Q2 of 2018-19. The next sessions are on 10 January 2019 and 19 March 2019
 - 3,044 people receive our bi-monthly Benefit Bulletins which provide the latest benefit news and targeted information and 'tips' to help navigate the benefits system and avoid problems
 - The Active Inclusion Service writes a quarterly article on welfare reforms for the national Institute of Money Advisers' Quarterly Account magazine, which is distributed to 1,930 money advisers
- During Q2 of 2018-19 there were 6,626 unique visits to the welfare rights and money advice section of Newcastle City Council's website – www.newcastle.gov.uk/welfareRights. The most visited page describes [benefit advice services and benefit offices](#)
- The Active Inclusion Service provides targeted benefit information for GP TeamNet, the web-based portal for health staff including GPs. This quarter information received 71 views
- The Welfare Rights Service undertook Tax Credit take-up sessions at the Bangladeshi Centre during June and July 2018. Over 50 residents attended for support with tax renewal form completion. £225,139 was raised in annualised financial gains
- Since January 2018, the Welfare Rights Service has provided a weekly outreach session with the MacMillan Cancer Support and Information Centre. By the end of Q2 2018-19, 140 patients had attended these sessions, generating £401,038 in annualised financial gains

- Since March 2018, the Welfare Rights Service's Children with Disabilities project has received automatic referrals for children who receive an Education Health and Care plan. 191 children were automatically referred into the service for advice, which generated £65,745 in annualised financial gains. Due to the time-consuming nature of completing and processing a Disability Living Allowance claim for a child it is likely that these gains will increase as many families are still waiting for decisions
- Between March and September 2018, the CWDP project has supported 665 families in addition to those above, generating £2,399,853 in annualised financial gains
- From May 2018 we seconded an Active Inclusion Officer to work with Jobcentre Plus to reduce the risk of homelessness. For more information contact James Williams by email james.williams@newcastle.gov.uk
- We are continuing to develop the Homelessness Prevention Trailblazer, a two-year programme to consolidate Active Inclusion Newcastle and strengthen our citywide approach to identifying residents' risks of homelessness related to the foundations for a stable life: somewhere to live, an income, financial inclusion and employment opportunities The Homelessness Prevention Trailblazer Multidisciplinary Team started working together on 9 October 2017 and started targeting residents in November 2017

What next:

- The Welfare Rights Service have received ward funding from Elswick and Monument wards for targeted take up activity, including a new drop in session at Cruddas Park Library. This is in addition to the other ward-funded activity in five wards which includes a new drop-in venue at Blakelaw Centre
- The Active Inclusion Service is working with Ways to Wellness and Primary Care Navigators to improve partnership working in relation to social prescribing
- Given the impact of austerity measures and reductions in benefit support on household budgets, the Joseph Rowntree Foundation has developed a [definition of destitution](#), which the Council's Welfare Rights team is using. This will help us to better identify residents at risk of destitution and to understand why and what responses are available. Newcastle Advice Compact partners are considering monitoring using the same definition

Case study: Multi agency working to support a family avoid destitution and homelessness

Context



The family were referred to Sure Start for support as the children were subject to a child protection plan



The Jobcentre concluded that the mother did not have a right to reside in the UK. Child and Working Tax Credit payments were stopped, with an overpayment of £3,200. This also resulted in the stopping of free school meal entitlement. Housing Benefit payments were being used to pay for food, resulting in rent arrears and the potential risk of homelessness



The mother is an EU National, pregnant with her fourth child. She had been in part-time employment but was recently made redundant

Work done

This is a complicated area, but the Welfare Rights Officer (WRO) was able to successfully demonstrate to the Jobcentre that the mother satisfied more than one 'right to reside' test. Intensive support was provided over a 15-month period by several agencies including the Department for Work and Pensions, Your Homes Newcastle (YHN), Newcastle City Council and Jobcentre Plus. Specifically, the WRO:

- Helped the mother to obtain backdated earnings, regained worker status links for continuing 'right to reside' and claim the relevant benefit entitlement for the family
- Ensured that the mother's Tax Credit claim was reinstated, and the overpayment was withdrawn
- Ensured that Housing Benefit was paid in full and negotiated with the landlord to negotiate a repayment plan for the arrears
- Negotiated for free school meals to be awarded to the children whilst the claims were processed
- Supported the father to find and secure paid employment
- Helped the family to claim Income Support and Maternity Allowance from the mother's 29th week of pregnancy
- Made a successful application to the Supporting Independence Scheme for essential household items

Due to the support provided, the household income increased by £17,957 per year. The family also received a one-off payment totalling £7,281. They are receiving all support to which they are entitled, which has stabilised their situation, and they are no longer at risk of homelessness.

Digital inclusion

Table 1.2: Initiatives to promote digital inclusion

	2017-18	Q1 (18-19)	Q2 (18-19)	Q3 (18-19)	Q4 (18-19)	2018-19
Digital skills courses	87 sessions 503 attended	33 sessions 127 attended	26 sessions 123 attended			59 sessions 250 attended
People's Network take-up	30%	29%	29%			29%
One to one digital sessions	129	25	22			47
Hours volunteered	1,473	352	414			766

Trends:

Table 1.2 summarises activities to support residents to get online. Between Q1 and Q2 of 2018-19 the number of digital skills courses decreased by 21% (7 less courses offered this quarter), however the number of hours volunteered increased by 21%. For more information about the help available to get online contact Lisa Dawson by email lisa.dawson@yhn.org.uk or phone 0191 277 1251.

What we are doing:

- Free Wi-Fi is available in 69 public buildings and city centre streets increasing opportunities for people to get online. For more information visit <http://www.godigitalnewcastle.co.uk/wifi>
- During Q2 2018-19 we held 6 Techy Tea Parties for customers with a tablet, iPhone or smartphone that they want to learn more about. Techy Tea Parties take place on the second and last Thursdays of the month at City Library. For more information, or to book a place, visit [Newcastle Libraries' event webpage](#)
- During Q2 2018-19 we held 20 sessions (10 courses) of the Learn My Way, Online Basics sessions. For more information, or to book a place, visit [Newcastle Libraries' event webpage](#)
- City Job Centre invited Lisa Dawson to talk to their Work Coaches about the digital support available for residents and how this is accessed. Following this Lisa now attends City Job Centre for 1 hour per week to meet with Work Coaches and residents to discuss the help available to get online
- Specialist Get Online Champion Training sessions for staff from local community and charity organisations continue to run monthly at the City Library. As of 30 September 2018, 190 people had attended. For more information contact Lisa Dawson lisa.dawson@newcastle.gov.uk
- A Digital Inclusion (tablet) course took place in September 2018. The 20 participants are YHN and Newcastle Futures clients who are claiming UC. Participants who attended each session in the 8-week course received a free tablet

What next:

- The Newcastle Advice Compact is working with Jobcentre Plus to develop an exception reporting procedure to help identify and better respond to issues where residents are unable to get online. For further information email financial.inclusion@newcastle.gov.uk

2: Support residents to manage their money, increase financial resilience, reduce harmful debt and prevent homelessness

Table 2.1: Debt and budgeting advice provision by Newcastle Advice Compact and its impact on Newcastle residents including homelessness prevention through debt advice

	2017-18	Q1 (18-19)	Q2 (18-19)	Q3 (18-19)	Q4 (18-19)	2018-19
Debts written off	£2,604,533*	£467,044*	£429,756			£896,800*
Clients advised	6,454*	1,311*	1,200*			2,511*
Homelessness prevention	1,785*	38**	32**			70**

* Figure does not include all partners. ** Figure only includes Money Matters returns

Trends:

Table 2.1 shows that between Q1 and Q2 of 2018-19 the number of clients advised has remained largely consistent, with an 8% decrease which is usual during the summer period. As not all partners have reported returns, we are unable to provide a full comparison with previous quarters.

Money Matters Debt Advisers continue to monitor sustainability of their clients' budgets. During this quarter, out of 130 households for whom budgets were completed:

- **58% had sustainable budgets**
- **27% were able to meet their living costs because of additional financial support**, such as Discretionary Housing Payments (DHP) to help pay their rent and the Supporting Independence Scheme (SIS) to replace unaffordable goods bought on hire purchase
- **15% had unsustainable budgets** where there was no additional financial support available

What we are doing:

We continue to take a coordinated citywide approach to supporting Newcastle residents affected by money problems and debt. Examples include:

- Supporting households on Housing Benefit affected by the lower benefit cap – at 30 November 2018, Active Inclusion Newcastle's information showed that there were 264 households in Newcastle who are affected by the benefit cap:
 - YHN's Advice and Support Team continue to support their affected tenants
 - The [Homelessness Prevention Trailblazer](#) multidisciplinary team began approaching residents on 12 November 2017. By 9 October 2018, the team had identified and approached 244 residents identified as 'at risk of homelessness'. The team currently identify residents through five different routes: YHN tenants affected by the "bedroom tax" and benefit cap; single YHN tenants involved in the '[sustaining tenancies](#)' process; residents identified as having integrated needs by Energy Services and private rented tenants identified as 'at risk' through the use of predictive analytics. Their fourth quarterly 'progress and learning' report is available upon request and covers key learning from the pilot up to October 2018. Email activeinclusion@newcastle.gov.uk to request a copy
 - The Active Inclusion Service co-ordinates support for households in private and social rented tenancies and prioritises according to the risk of homelessness: 'high risk' households include families that are losing £60 per week or more in Housing Benefit and/or households that are vulnerable due to their prior or current involvement with prevention services. 'High risk' households are referred to Money Matters for support. Between 1 June 2016 and 30 September 2018, Money Matters offered advice and support to 214 affected households. Information on some of the outcomes and outputs of this support and on the barriers that the families need to overcome to improve their finances and achieve financial stability is highlighted below:

- 39 households are no longer affected by the benefit cap
- 75 households received debt advice and 43 received budgeting advice; 41 were awarded DHPs which amounted to £55,412 in extra income; 31 were prevented from homelessness and 16 were referred to Newcastle Futures for employment support
- 196 barriers to a stable life were recorded against 61 benefit cap households, including 35 households in housing that is no longer affordable, 25 without access to childcare, 15 with no confidence of securing employment and 19 with an addiction which reduces their ability to pay priority bills
- Supporting residents who are claiming UC – YHN and Money Matters provide Personal Budgeting Support (PBS) to residents who need help managing their money as a result of claiming UC. 309 referrals were made during Q2 2018-19, an increase of 216% on the previous quarter
- Supporting residents who are applying for a DHP to help them pay their rent – in Q2 Revenues and Benefits referred 46 residents to Money Matters for budgeting support following a DHP application
- We provide training to partners as part of our [spectrum of advice for money management \(budgeting and debt\)](#). As part of this approach:
 - The ‘Debt Awareness’ e-learning module was completed by 2 people in Q2 of 2018-19 and provides basic debt information and details of organisations residents can be signposted to for advice
 - Quarterly face to face ‘Introduction to Budgeting’ training was completed by 6 people in Q2 of 2018-19. Details of the Active Inclusion Newcastle training programme is available online at www.newcastle.gov.uk/financialinclusionforprofessionals
 - 409 subscribers received our quarterly debt bulletins, providing the latest debt news and targeted information. To view and sign up for debt bulletins visit www.newcastle.gov.uk/financialinclusionforprofessionals or email activeinclusion@newcastle.gov.uk
- Money Matters supported 11 vulnerable residents to obtain a Debt Relief Order (DRO) in Q1 and Q2 of 2018-19 through its discretionary DRO fund

What next:

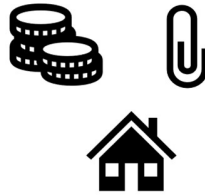
- Newcastle is one of the three local authorities chosen to pilot a new approach to problem debt – the Civil Service initiative “Re-imagine Debt” – which involves government departments identifying vulnerable people early and providing joined-up support to people who struggle with debt. 20 households have now been selected and are receiving support from Money Matters
- In March 2017 Money Advice Service (MAS) released the [Standard Financial Statement \(SFS\)](#), a single format for financial statements, allowing debt advisors and creditors to work together to achieve the best outcomes for people struggling with their finances. We are consulting with MAS about Newcastle City Council’s Corporate Debt Strategy to help us create more consistency between Newcastle City Council’s collection departments and debt advisers, and a smoother transition through the debt collection process for residents who owe money to Newcastle City Council
- As part of our work to support residents with debts and to roll out the SFS, we are working with Advice Compact partners to develop a consistent approach to budgeting support and debt advice for residents whose income is insufficient to meet their basic needs, and/or to afford to make debt repayments. This will be the topic of a Financial Inclusion Group Seminar in October 2018
- Citizens Advice Newcastle (CAN) report an increase in gambling related debt and are working locally and nationally with gambling organisations to fund support to those most affected

Case study: insolvency support

Context



Single female referred to Money Matters by the Welfare Rights Service Macmillan Project. She is living with terminal cancer and suffers from anxiety and depression



She owed £26,535 in non-priority debts, the stress of which which was exacerbating her health conditions

Establishing contact



Contact was made by telephone. At the initial contact it was established that she had disposable income as she was living rent free in a property owned by a family member. Her financial statement showed that she had £390 per month in disposable income as well as savings of £3,000

Work done

- The Debt Adviser spoke to an Individual Voluntary Arrangement (IVA) Debt Management Plan (DMP) Provider about her situation and emphasised that due to her health condition the client wanted a solution that was finite rather than a long-term IVA or DMP
- The Debt Adviser negotiated with the IVA / DMP Provider to lower their fees (usually in the region of £4,000)
- It was agreed that using her saving, the client would be able to access a 'lump sum' IVA using her £3,000 in settlement of both her debts and the IVA provider fees
- On 31 October 2018 the lump sum IVA was finalised, meaning that the client could live the rest of her life debt free

3: Help residents to train, gain and remain in employment

Table 3.1: Number of people supported into employment, self-employment, volunteering or apprenticeships

	2017-18	Q1 (18-19)	Q2 (18-19)	Q3 (18-19)	Q4 (18-19)	2018-19
Total	996	298	113			415

Trends:

Table 3.1 shows that between Q1 and Q2 of 2018-19 the number of residents supported into employment has decreased by 62%, however, figures have fluctuated as not all partners have consistently reported their figures via the Newcastle Employment Support Compact.

Employment advisors from the Supported Employment Service, Newcastle Futures, YHN, Crisis Skylight Newcastle, JET, and Barnardo's continue to work with residents experiencing significant barriers to employment which must be overcome before work can be considered. Typically, barriers relate to confidence, debt, concerns about being "worse off" and fears about rent affordability.

What we are doing:

- The Skills Hub and City Library offer a variety of free workshops and events to help people into work. Details of upcoming events are available [here](#)
- The Newcastle Employment Support Compact will now refocus to consider opportunities to align work-related conditionality and employment support provision. For more information contact Clare Fish by email clare.fish@newcastle.gov.uk
- In September 2018, YHN held their third employer engagement event, which was attended by over 100 tenants. The event provided an opportunity for residents to meet potential employers and find out more about training and employment opportunities
- YHN are a delivery partner for the European Social Fund (ESF) and National Lottery Funded 'Wise Steps' programme, which supports people with multiple barriers to employment find work. For more information contact YHN's Employment Team by email employability@yhn.org.uk
- 15 tenants who were employed by YHN prior to Q1 of 2018-19 all progressed into permanent employment this quarter. The tenants were employed through a combination of our Your Homes Your Jobs and Apprenticeship programmes.
- The Walker and Galafield Learning Hives supported 6 people to progress to employment this quarter
- The Supported Employment Service now have FoodWorks Coffee Carts at four locations (YHN House, Allendale Road, Fenham Library and the Civic Centre), offering sustainable employment opportunities for vulnerable people. Further information about FoodWorks is available at www.wemakethingsbetter.co.uk

What next:

- We will be promoting cooperative growth – supporting the 40,000 households affected by welfare reforms to participate in the city's economic development; sharing solutions and developing a coordinated, targeted response for residents who need additional support to gain and sustain employment
- July 2019's Financial Inclusion Group seminar will focus on employment support. For more information please email financial.inclusion@newcastle.gov.uk

4: Promote the expansion of affordable credit options as an alternative to expensive high interest credit, such as payday loans or loan sharks

Table 4.1: Moneywise Credit Union membership and loans granted

	2017-18	Q1 (18-19)	Q2 (18-19)	Q3 (18-19)	Q4 (18-19)	2018-19
No. of members	11,352	11,531	11,219			11,219
Loans granted	2,308	560	530			1,090
Loan value	£2,266,706	£503,610	£553,756			£157,366

Table 4.2: Five Lamps loans granted and loan value (Newcastle residents)

	2016-17	Q1 (18-19)	Q2 (18-19)	Q3 (18-19)	Q4 (18-19)	2018-19
Loans granted	457	84	89			173
Loan value	£315,353	£65,810	£65,709			£131,719

Trends:

Table 4.1 shows that between Q1 and Q2 of 2018-19 Moneywise Credit Union's membership slightly decreased (3%). The number of loans granted this quarter also slightly decreased by 5%.

This quarter the number of loans granted by Five Lamps has remained consistent. Five Lamps no longer have an office in Newcastle and have not undertaken any active promotion in the city since 2012. Loan applications are generated from repeat business or word of mouth.

What we are doing:

- The Illegal Money Lending Team offers free Stop Loan Shark Awareness Training sessions to organisations and volunteers, to raise awareness of the dangers of loan sharks and how to tackle them. For more information e-mail natalie.barker@birmingham.gov.uk
- Moneywise Credit Union is working with staff at the Royal Victoria Infirmary and the Freeman Hospital to promote their payroll savings scheme. Organisations interested in offering a payroll deduction scheme for staff can e-mail symon.agnew@moneywise.org.uk
- Moneywise Credit Union is working with YHN to promote the benefits of regular saving with new apprentices
- Representatives from Moneywise Credit Union attended the Pottery Bank Community Centre and Riverside Community Health Project to promote the benefits of saving regularly and affordable credit
- Representatives from Moneywise Credit Union attended the 1001 Critical Days (pregnancy preparation events) at Sure Start centres across the city to discuss benefits of saving regularly and affordable credit
- Five Lamps has secured £5m investment to help vulnerable households break out of the cycle of high-cost debt. Further information is available at www.fivelamps.org.uk
- Five Lamps is working in partnership with ASDA to promote affordable credit options to customers. Further information is available at www.money.asda.com/personal-loans/

What next:

- In March 2017 the Money Advice Service (MAS) released the [Standard Financial Statement \(SFS\)](#), a single format for financial statements, allowing debt advisors and creditors to work together to achieve the best outcomes for people struggling with their finances. We are consulting with MAS about Newcastle City Council's Corporate Debt Strategy to help us create more consistency between Newcastle City Council's collection departments and debt advisers, and a smoother transition through the debt collection process for residents who owe money to Newcastle City Council

5: Reduce fuel poverty, increase financial resilience and promote access to bank accounts

Table 5.1: Energy Services new referrals, cases closed and financial outputs

	2017-18	Q1 (18-19)	Q2 (18-19)	Q3 (18-19)	Q4 (18-19)	2018-19
New YHN referrals	334	89	79			168
New non YHN enquiries	67	26	26			52
Energy debts written off	£104,708	£8,654	£15,790			£24,444
Total cases closed	259	91	48			139
Average financial gains	£404.28	£95.10	£328.96			

Table 5.2: Citizens Advice Newcastle's (CAN) Northern Powergrid Fuel Debt Project's new clients seen and fuel debt issues dealt with

	2017-18	Q1 (18-19)	Q2 (18-19)	Q3 (18-19)	Q4 (18-19)	2018-19
New clients	566	216	225			441
Issues addressed	978	370	387			757

Trends:

Newcastle City Council's Energy Services provide specialist energy saving and fuel debt advice to Newcastle residents and fuel debt casework. Table 5.1 shows that between Q1 and Q2 of 2018-19 there was a 9% decrease in the number of referrals received, however referrals remain higher (46%) than the same period in 2017-18 (68 referrals). Energy Services note that referrals this quarter are historically lower than the previous quarter due to a seasonal variance.

CAN's Northern Powergrid Fuel Debt Project started in October 2014. It provides a daily drop-in face-to-face specialist advice for residents experiencing problems with energy bills and fuel debt, including advice on reducing energy costs by switching tariffs, payment methods or suppliers, and saving money through energy efficiency, or help with current supply problems, including debts and disputed bills. Table 5.2 above shows that between Q1 and Q2 of 2018-19, the number of new clients seen increased by 4% and the issues addressed increased by 5%. This quarter the project also helped residents to deal with £41,794 of fuel related issues, including fuel debt, reimbursements, hardship payments and tariff checks.

What we are doing

- Newcastle City Council's Crisis Support Scheme provided 146 fuel top-up vouchers during Q2 of 2018-19
- CAN have a hardship fund to support vulnerable clients (based on Ofgem's definition of vulnerability) experiencing hardship, for example benefit delays, with a one-off short-term emergency payment via the Northern Powergrid Fuel Debt Project. For more information contact the team by e-mail powergrid@newcastlecab.org.uk or phone 0370 1451450
- Newcastle City Council is running an energy price comparison and switching scheme. For more information visit www.newcastle.gov.uk/energyswitch
- Newcastle City Council have been awarded £400,000 from National Grid to install gas central heating systems for fuel poor households without central heating. For more information contact Energy Services on 0191 2783427

- Newcastle City Council have secured funding from National Grid to provide support to residents who are home owners or are living in private rented accommodation. For more information contact Energy Services on 0191 2783427
- YHN's 'Void Affinity' scheme which allows the energy supply for their empty properties to be switched to a preferred supplier, was successfully completed. A procurement is underway to appoint a supplier for the next two years

What next:

- Energy Services have reviewed best practice from the other cities which have decided to have a greater role in the supply of energy to their communities. An energy company options appraisal is being carried out with other North East local authorities and North East Procurement Organisation (NEPO)
- April 2019's Financial Inclusion Group seminar will focus on fuel poverty. For more information contact Clare Fish by email – clare.fish@newcastle.gov.uk

Active Inclusion Newcastle

The Financial Inclusion Group is part of the Active Inclusion Newcastle partnership approach that responds to the growth in demand for information, advice and support to promote social and financial inclusion and to prevent the risk of homelessness with reduced resources. The Active Inclusion Newcastle partnership coordinates responses to the welfare reforms, austerity and destitution by creating the conditions for stability:

- **An income**
- **Somewhere to live**
- **Financial inclusion – life without excessive debt**
- **Training and employment opportunities**

The Active Inclusion Newcastle partnership provides and supports partners to deliver the following:

Primary prevention activities – to support making the prevention of homelessness and destitution ‘everyone’s business’:

- Information for professionals, volunteers and the public – financial inclusion examples are available online at www.newcastle.gov.uk/financialinclusionforprofessionals
- Consultancy advice for professionals and volunteers – contact details are available online at www.newcastle.gov.uk/financialinclusionforprofessionals
- Briefing sessions for professionals and volunteers – to request a briefing, email activeinclusion@newcastle.gov.uk
- Spectrums of advice – details are available online at www.newcastle.gov.uk/financialinclusionforprofessionals
- Training for professionals and volunteers – details of e-learning modules and face to face training sessions are available online at www.newcastle.gov.uk/financialinclusionforprofessionals
- Protocols and policies – details are available online at www.newcastle.gov.uk/homelessnesspreventionforprofessionals
- Partnerships and governance – details are available online at www.newcastle.gov.uk/financialinclusionforprofessionals
- Copies of previous quarterly reviews are available online at www.newcastle.gov.uk/benefits-and-council-tax/welfare-rights-and-money-advice/information-professionals-and-volunteers/financial-inclusion-group

Secondary prevention activities – specialist advice and accommodation services that community based primary services can turn to when they need help

Crisis activities – services that support people facing destitution when community and preventative support fails to prevent crisis

Next steps and how to get involved

The issues raised in this briefing were discussed at the Newcastle Advice Compact meeting on 21 November 2018. Feedback has been incorporated into this document which will be presented to councillors and the Financial Inclusion Group at our next seminar on 24 January 2019.

For more information on financial inclusion:

visit www.newcastle.gov.uk/financialinclusionforprofessionals or contact Clare Fish by phone 0191 277 7529, or e-mail clare.fish@newcastle.gov.uk