

Waverley Borough Council

Financial Inclusion Approach

Autumn 2009

Introduction

Waverley Borough Council's Financial Inclusion Approach is an essential component of our Social Inclusion Strategy, which was adopted in July 2008. Waverley is committed to "Improving lives – Improving the quality of life for all, particularly the most vulnerable in society. (Priority two of the Waverley Borough Council Corporate Plan 2008-11 "Town and Countryside Together"). This approach will consolidate the ways in which the Council promotes and assists Financial Inclusion.

Waverley is supporting the Governments' aims in Financial Inclusion: The Way Forward and Financial Inclusion: Action Plan for 2008-2011:

- To help people manage their money day-to-day
- To plan for the future and cope with financial pressure
- To deal with financial distress

What is financial inclusion?

Financial inclusion is one aspect of social inclusion by ensuring everyone has the ability to access appropriate financial products and services needed to fully participate in modern-day society and the economy. For example access to a bank account, affordable lending and saving rates, debt and money advice.

To facilitate financial inclusion we need to:

- Prevent people from falling into poverty
- Provide routes out of poverty
- Help people sustain a poverty-free lifestyle

Financial Inclusion is a national and local issue. Nationally:

- three million people have no access to banking services
- two million older people are living in relative poverty
- 3.9 million (1 in 3) children live in relative poverty, and
- 60% of those who are financially excluded are social housing tenants.

The 2008 Social Inclusion Strategy acknowledged that Waverley is, on the whole, an affluent area (the 6th least deprived Borough in the country according to the 2007 'Indices of Multiple Deprivation'), as demonstrated by high house prices and the high level of car ownership. Relative affluence can mask individuals or groups of people who may be struggling to live in an expensive area without the income levels, and there are areas of inequality and greater need.

Since the 2008 Strategy was approved, the 'credit crunch' has deepened into a recession, which has adversely affected many residents and businesses.

Waverley context

Waverley has an estimated population of 118,700 (mid 2008 estimate – Office of National Statistics). The Surrey Joint Strategic Needs Assessment (JSNA) 2008/09 identified that Waverley had the largest proportion of all the Districts of Surrey's 65+ and 80+ residents.

The 2008 Social Inclusion Strategy reported that the average weekly income of working residents in Waverley was £624, which was high compared to the national average of £456. However, the average weekly income of workers employed in Waverley was significantly lower - £467 – and the lowest in Surrey. There is the potential that high earning residents with an affluent lifestyle, who have large financial commitments such as mortgages, may become socially excluded if they lose their job.

Waverley has seen a large increase in the number of people applying for Housing and Council Tax benefit, with a the overall benefits caseload passing 7,000 live cases in June 2009, compared with 5,500 in April 2009.

Objective one of the 2008 Social Inclusion Strategy is to:

- Combat poverty and financial disadvantage

This Financial Inclusion Approach supports that objective by detailing the services available to residents and reiterating the Council's objective to combat poverty and social disadvantage.

We know that, because Waverley is a very affluent area, those who have low incomes or are deprived in other ways can be and feel worse off in comparison with others. We raise awareness of available services, encourage people to access and maximise the benefits available to them, and try and make quality services accessible to all.

Financial Inclusion Approach aims to:

1. provide advice, support and referrals to residents to be financially included
2. prevent people from falling into poverty and becoming financially excluded
3. provide routes out of poverty and break the cycle of financial exclusion
4. collect funds in a fair and firm manner

To meet its aims Waverley has a range of services that assist in financial inclusion by providing advice, assistance and referrals to residents. Waverley also works in partnership with other organisations to promote financial inclusion. Waverley also collects information on other organisations that provide financial inclusion services and signposts residents accordingly.

Waverley Borough Council Services

Waverley provides a range of services to assist residents with financial issues.

Don't Lose Your Home or Business Project

In October 2008, Waverley formed this Project to provide assistance to local individuals, businesses and community organisations that are being adversely affected by the economic down turn and rising fuel costs.

The Project offers a tailored service of practical help and advice to all residents and businesses in the Borough by:

- Listening and supporting clients
- Negotiating with internal and external creditors
- Preventing repossession and eviction
- Helping complete forms and maximise welfare benefits
- Enabling cheaper utility supplies
- Assisting clients with advice on repaying their debts including those to the Council
- Referring to other sources of help and advice
- Having relevant and useful links on the website pages

Rent Advisory Team

Rent Advisory Officers provide support and advice to the 5,000 Council tenants in the Borough. The team assists tenants by:

- Promoting, assisting with and arranging fast track Housing Benefit claims
- Promoting direct debit rent payment for tenants with a regular income
- Promoting welfare benefits to maximize tenants income
- Identifying vulnerable tenants and arranging internal tenancy support services and liaising with external agencies for external support ie Social Services, Community Mental Health Team as required
- Providing basic money and income advice to tenants
- Providing signposting to the Citizens Advice Bureau for specialist debt and money advice
- Having an early intervention policy for tenants in arrears
- Making realistic repayment agreements in line with arrears recovery procedure
- Having the Citizens Advice Bureau details on all arrears letters.

The relocation of the team to The Burys in Godalming, alongside the Revenues & Benefits Teams has made it easier for the Rents and Revenues teams to ensure a joint approach to solving complex debt cases.

Housing Management Team

Tenancy Support Officers assist the most vulnerable tenants in maintaining a tenancy. This includes assistance or referrals for welfare benefits, budgeting and debt advice.

Sheltered Housing Managers assist residents with welfare and housing benefit claims and signpost to relevant charitable and advice agencies.

Housing Management Officers give advice to new tenants at the tenancy sign up interview including signposting for welfare and housing benefits.

Housing Options Team

Housing Options Team provide advice and assistance for residents seeking a home. They have a range of leaflets and information on the website on how to find a home. The Team assist residents by:

- Providing basic advice and assistance on welfare and housing benefit claims
- Providing basic budgeting and debt advice
- Referring residents to Citizens Advice Bureau for specialist debt and money advice
- Referring young people to Connexions for employment, training and help with claiming benefits
- Liaising with local landlords to promote affordable rents
- Referring residents to the Furniture Helpline for affordable furniture and white goods.

Revenues and Benefits Team

This team provides a service to collect the council tax and business rates due to Waverley and also administrates the housing and council tax benefit schemes. These schemes provide help to residents on low incomes to help them meet their housing costs.

The Revenues Team:

- seek to maximise collection but are always mindful of the financial circumstances of the individual or business. Where it is considered appropriate individual payment arrangements (SPARS) are agreed.
- always signpost entitlement to discounts, exemptions and council tax benefit to charge payers.
- carry out the recovery work for unpaid sundry debt invoices and always seek to make payment arrangements that are affordable to the debtor.

Where council tax, business rates or sundry debt invoices remain un-paid and no arrangement is made or adhered to by the debtor Waverley does use external debt collection agencies including the use of bailiff powers and insolvency.

The external agency Waverley uses and the two bailiff companies are socially responsible and regular liaison is carried out, including accompanied visits to monitor the service being provided. Waverley has no influence on the bailiffs appointed by the County Court.

The Benefits Team:

- operates a five day payment promise for new customers
- provide new claim appointments to ensure that customers receive all the help and advice necessary.
- offer a fast track scheme to clients helped by the Rental Deposit scheme operated by Housing Options
- work with partner Housing Associations to ensure their rent collection staff have access to the information they need to ensure their customers, having problems paying the rent, are receiving the help that they are entitled to.
- work with our own housing staff to ensure they can access the information they need to ensure Waverley tenants receive all the help they are entitled to including the effective use of Discretionary Housing Payments to prevent homelessness.

Exchequer Services

The collection of sundry debt invoices is carried out by Exchequer Services. Arrangements are made with debtors who are unable to meet the standard 28-day payment terms.

In cases of missed payment, where no contact is received from the debtor reminder letters are issued following a recovery timetable. If following the issue of the reminder letters payment is not made or an arrangement made then the debt is passed to Revenue Services for further recovery action to be taken.

Surrey Save Credit Union (Proposed)

Surrey Saves is a credit union, which are not-for-profit financial co-operatives, owned and controlled by their members.

Surrey Saves aims, by 2010, to be a local solution to all those who face financial hardship during the credit crunch. Surrey Save will encourage saving, offer a safe and convenient way to save money, educate on prudent financial management and provide easy access to loans at a fair rate of interest to Surrey residents.

Surrey Save is supported by Waverley, Guildford, Mole Valley and Woking Councils, Surrey County Council, the co-operative fund, all the main local political parties, St Saviours Church, Guildford, Leatherhead Rotary Club and The National Lottery.

Cash collection service

In summer 2009, Waverley launched new payment locations for residents to make payments to the Council. Residents can pay their Council Tax, rent, business rates and invoices at any Post Office or AllPay outlet. Previously cash payments could only be made at locality offices thus residents may have incurred travel and parking cost to make payments.

Corporate Debt Policy

Waverley's Corporate Debt Policy aims to maximise the Council's income cash flow whilst recognising that flexibility is necessary in cases of genuine hardship in the Borough. The policy states that:

- Waverley will use its best endeavours to help people who are suffering genuine hardship and to consider the impact of debt on them, including minimising the escalation of debts owed to Waverley.
- It is recognised and accepted that the Voluntary Sector including Citizens Advice Waverley and others, have a key role to play in both the prevention of debt and the debt recovery process. The Council will work with Citizens Advice to undertake debt prevention work in the Borough and help citizens with multiple arrears.
- The Council will widely publicise the availability of any appropriate benefits, exemptions, discounts or reliefs which may either reduce the level of liability for the debt or increase the income of the customer, thus increasing their ability to meet their liability.

Fuel poverty

Waverley is working in partnership with other local authorities, the Surrey & Hants Improvement Partnership (SHIP) to target fuel poverty and energy efficiency. The partnership has resulted in over 150 referrals to the Warmth 100 insulation scheme (April to September 2009)

Environmental Health services arrange awareness sessions for front-line staff held to promote available grants e.g. from Department of Health and promote details on website.

The Housing service team:

- Provide a 'Top Ten Energy Saving Tips' leaflet to cut fuel bills for new tenants
- Install energy saving light bulbs to void properties.
- Promoted free to borrow energy monitors from libraries to assess energy consumption in the home in Waverley Homes and People (May issue)
- 95% of lofts have at least 150mm of insulation with 67% having over 200mm. By insulating the loft, the heat loss through the roof is reduced from 25% to 8% reducing heating costs by around £35 a year.
- 80% of the Council stock has been double-glazed. 10% of the heat loss from a house is through the windows. This is reduced to 5% when the windows are double-glazed reducing heating costs by around £49 a year
- 48% of the gas central heating properties have upgraded condensing boilers reducing typical running costs by £61 a year. Subject to funding being available, it is planned to have all boilers upgraded by the year 2013

The Sustainability team is working with Heat Seekers, to promote a new scheme using thermal imaging to identify homes which would benefit from insulation.

Leisure Services

Waverley has a concessionary IN2 scheme offering residents discounts on many leisure centre activities throughout the Borough. The scheme is available to those on benefits or in full time education.

Waverley Grant Funding

Waverley has two grant-funding schemes to assist community and charitable projects deliver services for residents. The Waverley Voluntary Grants Partnership provides project funding for organisations specifically working in the social and welfare area. The Waverley Community Partnership provides revenue funding for organisations that provide high priority services in the Borough.

These schemes provide funding for Age Concern, Citizens Advice Waverley and Surrey Welfare Rights among others.

Age Concern provides information and advice to older people. They have fact and information sheets on welfare benefits, pensions, equity release and grant applications.

Citizens Advice Waverley (CAW) provides help and assistance to those residents with financial problems and debt. 25% of the CAW's work is debt and benefit advice. CAW assisted residents to manage £15m of debt in 2008/09. CAW secured £1.5m of additional income for residents. CAW work closely with the Revenues team and hold joint benefit take up campaigns. The Rents Team has a Service Level Agreement with CAW to ensure that tenants stay in their homes through support and the efficient and effective administration of debt and financial advice. The CAW also work closely with the Council's Don't Lose Your Home Project and has a referral system for residents.

Surrey Welfare Rights Unit provides advice on welfare benefits and community care. In autumn 2009 SWRU launched the first child poverty campaign across Surrey, "Money Matters to Every Child".

In difficult financial times the Council maintains significant non-statutory support for Citizens Advice Waverley.

Other Organisations

Waverley Borough Council also has contact with a number of organisations that provide financial advice.

Three Counties Money Advice is an independent voluntary organisation that offers confidential, non-judgmental, competent advice to anyone who needs it.

www.frontlinedebtadvice.org.uk

Waverley Borough Council is liaising with Surrey County Council to provide financial capability training to parents.

Christians Against Poverty is a national debt counselling charity working through a network of 102 centres based in local churches, including Farnham, Aldershot and Woking. CAP state that they offer hope and a solution to anyone in debt through its unique, in-depth service.

The Council also liaises with Housing Associations. Southern HA (James Butcher HA) have developed a Financial Inclusion Strategy and have a contract for free housing and debt advice. Wessex First (Pavilion HA) are developing a Financial Inclusion Strategy as part of their Regeneration Strategy. They plan to:

- establish services that respond to the needs of the financially excluded including money advice, affordable credit, financial literacy training etc.
- support inter agency partnerships to reduce personal debt and rent arrears.

The Council's Youth Development Team work with young residents and refer them as required to specialist advice organisations:

- Connexions Direct Provide a range of information and advice for young people including money matters.
- Catch 22: helping young people out. Catch22 is a national charity that works with young people who find themselves in difficult situations.
- Surrey Youth Development Service SYDS target their work at the disadvantaged, at risk and socially excluded young people.

Future Plans

Waverley Borough Council is committed to promoting financial inclusion in addition to the existing services. The Council has plans to increase its work regarding financial inclusion. Please see attached action plan for further details.

Citizens Advice Waverley

www.cabgodalming.co.uk
0844 848 7969

Montrose House
South Street
Farnham
GU9 7RN

10 Queen Street
Godalming
GU7 1BD

Well Lane House
Well Lane
High Street
Haslemere
GU27 2LB

Village Way
Cranleigh
GU6 8AF

Surrey Welfare Rights Unit
Unit 14A
Monument Way Depot
Monument Way East
Woking
GU21 5LY

www.swru.org
advice@swru.org
01483 770285

3Counties Money Advice
c/o Three Counties Church, Kings
Road, Haslemere
GU27 2QA (postal address only)

www.frontlinedebtadvice.org.uk
3countiesmoneyadvice@frontlinedebtadvice.org.uk
07766 765041

Christians Against Poverty
Farnham Vineyard, The Vineyard
Centre, Church House, Union
Road, Farnham, GU9 7PT

www.capuk.org
01252 737586

Connexions-direct

www.connexions-direct.com
080 800 13 2 19

Catch 22
Churchill House, 142-146 Old
Street, London, EC1V 9BW

www.catch-22.org.uk
020 7336 4800

Surrey Youth Development Service
Contact Centre
Floor 3, Conquest House
Wood Street
Kingston upon Thames
KT1 1AB

www.surreycc.gov.uk
03456 009 009

Action Plan

Desired outcome / Objective		Financial Inclusion Approach Aims –			
		1. to provide advice, support and referrals to residents to be financially included	2. to prevent people from falling into poverty and becoming financially excluded	3. to provide routes out of poverty and break the cycle of financial exclusion	4. to collect funds in fair and firm manner
Links to Corporate Plan / Local Area Agreement	Priority two: to improving lives – improving the quality of life for all, particularly the most vulnerable in society.				
Ref	Action(s)	Timescales / Deadlines	Lead Officer	Resource Implications	Measures
1	Review Don't Lose Your Home Project and consider if it is an appropriate vehicle to implement the Financial Inclusion Approach	October 2009	Robert Fox	Future funding of project	
2	Financial capability training - Source or provide to residents (financial literacy, credit guidance, budgeting skills, debt advice)	January 2010	Michaela Wicks and Paul Vincent	Officer time Possible publicity and facilitating costs	
3	Affordable credit - Explore Home Trust Loans	January 2010	Michaela Wicks and Paul Vincent	Officer time	
4	Source or create a cost of running your home and/or budgeting leaflet	January 2010	Michaela Wicks and Paul Vincent	Office time Printing costs	
5	Review and/or create quick referral system to financial advice / debt counselling	February 2010	Michaela Wicks and Paul Vincent	Officer time	100% of referrals seen within 14 days
6	Review and/or create "fast-track" Housing and Council Tax Benefit claims	December 2009	Robert Fox	Officer time	100% of fast track cases assessed on five working days

Ref	Action(s)	Timescales / Deadlines	Lead Officer	Resource Implications	Measures
7	Promote FSA – Money made clear website and leaflets	December 2009	Michaela Wicks and Paul Vincent	Officer time	Information on website
8	Staff training and consider FSA financial awareness course	January 2010	Julie Vickers	Training budget	
9	Further develop partnerships for Financial Inclusion	Ongoing	John Swanton	Officer time	FIA shared with WASP October 2009
10	Explore means to assist residents to make payments to the Council (eg increasing direct debit dates)	February 2010	Robert Fox	Officer time	
11	Explore the social responsibility of Council accepting credit card payments for debt	February 2010	Robert Fox	Officer time	
12	Support SWRU Money Matters for Every Child – anti child poverty campaign	Ongoing	Michaela Wicks	Officer time	Attend campaign launch in November
13	Review all external agencies Financial Inclusion Services and consider suitability for Waverley residents	Ongoing	Michaela Wicks and Paul Vincent	Officer time	Additional contacts added to website
14	Review the moneysavingexpert.com charity fund for access to additional funds to assist with financial inclusion	December 2009	Michaela Wicks and Paul Vincent	Officer time	
15	Support the development of Surrey Saves or other Credit Union	Ongoing	Paul Wenham	Officer time	
16	Work with current partners to promote Financial Inclusion	Ongoing	All heads of service	Officer time	FIA shared with WASP October 2009

comms\executive\2009-10\2009 1 December\006b Social Inclusion Annexe 2.doc