

Active Inclusion Newcastle

Newcastle's Financial Inclusion Briefing: 2016-17 Q4

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, priorities and challenges. 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:

- Significant benefit changes were introduced from April 2017. Changes include the two child limit for Tax Credits and Universal Credit (a loss of £50 a week per child unless exempt), removal of housing costs help in Universal Credit for new claims for a limited number of 18-21 year olds, and a £29 per week cut from some claiming Employment and Support Allowance and the Universal Credit equivalent. Visit the city council's [benefit changes web pages](#) for further information
- Universal Credit 'full service' is now live in all areas across the city; as of April 2017 6,441 residents were in receipt of this benefit. Further information about Universal Credit and the support arrangements for residents is available online at www.newcastle.gov.uk/universalcredit
- Newcastle City Council is one of three early adopters for the Homelessness Prevention Trailblazer. This will test integrating preventative budgeting and debt advice with employment support, housing and benefits advice to help to prevent homelessness. Further information about the Newcastle Homelessness Prevention Trailblazer is available at www.newcastle.gov.uk/financialinclusionforprofessionals
- Following January 2017's Financial Inclusion Group seminar a Food Poverty Task Group has been established. The Food Poverty Task Group aims to better align "food" with "poverty" orientated support. For more information email financial.inclusion@newcastle.gov.uk
- The next Financial Inclusion Group seminar will be held on 3 August 2017 and will focus on credit unions and the community. For more information 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

	2015-16	Q1 (16-17)	Q2 (16-17)	Q3 (16-17)	Q4 (16-17)	2016-17
Benefit gains	£27,174,682	£7,196,782	£7,469,086	£7,020,683	£8,480,003	£30,166,554
Clients advised	18,697	5,314	4,266	4,763	3,980	18,323

Table 1.1 shows that between Q3 and Q4 of 2016-17, benefit gains by the Newcastle Advice Compact increased by 21%, but the number of clients advised reduced by 16%. In 2016-17 £30,166,554 gains were secured in previously unclaimed benefits for residents – an increase of 11% on the previous year. This increase is predominantly due to continued targeting of clients likely to be entitled to benefits. For example, in 2016-17 the Council's Welfare Rights Service secured £7,267,775 for adults with a physical disability – an increase of 7% on 2015-16.

The number of clients advised throughout 2016-17 is consistent with 2015-16, but advisors report more time consuming and complex cases due to the welfare reforms and Universal Credit claiming issues. More information about welfare reforms is available at www.newcastle.gov.uk/welfarerights

What we are doing:

- The Council and Jobcentre Plus (JCP) continue to work together to help to reduce benefit sanctions by providing information and quarterly workshops. Despite a drop in Jobseeker's Allowance sanctions (in Q3 2016-17 there was one sanction for every 64 Jobseeker's Allowance claimants compared to one in 41 for the same period in 2015-16). The next workshop is on 15 June 2017. For more information visit www.newcastle.gov.uk/financialinclusionforprofessionals
- The [spectrum of advice for benefits](#) was developed with the Newcastle Advice Compact to support residents and services to better understand what level of benefit information and advice services provide, whilst providing information, support and training for those organisations. As part of this approach:
 - The Introduction to Benefits stage 1 e-learning module was completed by 27 people during Q4. This training provides basic benefit information and details of organisations residents can be signposted to for advice
 - Quarterly face to face 'Introduction to Benefits' training was attended by 19 people during Q3. Details of the Active Inclusion Newcastle training programme is available online at www.newcastle.gov.uk/financialinclusionforprofessionals
 - The 'Where to get advice in Newcastle' booklet is distributed bi-annually to 2,974 subscribers and internal staff – an increase of 79 subscribers from the previous quarter. To view and sign up for benefit bulletins visit www.newcastle.gov.uk/financialinclusionforprofessionals or email activeinclusion@newcastle.gov.uk
 - We write a quarterly article for the national money adviser's Quarterly Account magazine, distributed to 1,930 money advisers
- In Q4, there were 11,094 unique visits to the [welfare rights and money advice](#) section of Newcastle City Council's website
- We have now developed a stage 2 Introduction to Benefits e-learning module, which is a practical tool to help staff provide non-specialist benefit information and support. For more information email activeinclusion@newcastle.gov.uk

What next:

- We are developing a new Universal Credit e-learning module, available by 31 July 2017
- The Welfare Rights Service is undertaking a Working Tax Credit take up campaign targeting black minority ethnic (BME) residents. In 2015 a similar campaign resulted in financial gains of £322,984

Digital inclusion

Table 1.2: Initiatives to promote digital inclusion

	2015-16	Q1 (16-17)	Q2 (16-17)	Q3 (16-17)	Q4 (16-17)	2016-17*
Techy Tea Parties	Not available	Not available	5 sessions 30 attended	4 sessions 41 attended	3 sessions 21 attended	12 sessions 92 attended
Online basics session	Not available	Not available	7 sessions 37 attended	5 sessions 40 attended	3 sessions 20 attended	15 sessions 97 attended
Online job search session	Not available	Not available	1 session 3 attended	3 sessions 17 attended	1 session 7 attended	4 sessions 27 attended
Digital champion training	Not available	Not available	3 sessions 23 attended	2 sessions 21 attended	3 sessions 29 attended	7 sessions 73 attended
Hours volunteered	Not available	Not available	225	234	438	897

*part year figures

Trends:

Table 1.2 summarises the activity which has taken place to support residents get online. Between Q3 and Q4 of 2016-17 there has been a small reduction in the number of sessions offered. During the same period the number of hours volunteered has increased by 105%; this is due to more digital courses being supported by volunteers. For more information about the work taking place contact Lisa Dawson by email lisa.dawson@yhn.org.uk.

What we are doing:

- There are 610 free or low cost digital access points and 72 organisations offering IT training in Newcastle. For more information visit www.getonlinenewcastle.co.uk
- Free Wi-Fi is available in 69 public buildings and city centre streets, helping to increase opportunities for people to get online. For more information visit <http://www.godigitalnewcastle.co.uk/wifi>
- Learn My Way online basic skill sessions have been scheduled to continue to run until September 2017. For more information, or to book a place, visit [Newcastle Libraries' event webpage](#)
- 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](#)
- A Digital Inclusion Network has been established to bring together voluntary organisations, training providers, public bodies and charities to look at digital inclusion in the city
- City Library are delivering one to one support for Customers who need digital support accessing Universal Credit. 24 people were assisted during Q4
- The Newcastle Libraries Service and Skills Hub have developed a Job Searching Online course which is now open to customers, visit [Newcastle Libraries' event webpage](#) for more information
- A digital financial inclusion course is now being delivered at City Library to YHN tenants who are claiming Universal Credit. For more information contact Lisa Dawson by email lisa.dawson@yhn.org.uk

What next:

- The digital financial inclusion course will be available to all residents from September 2017
- A Social Media for Community Groups course is being developed to improve profile of voluntary and community groups in the city

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

Table 2.1: Debt advice and homelessness prevention through debt advice by Newcastle Advice Compact

	2015-16	Q1 (16-17)	Q2 (16-17)	Q3(16-17)	Q4 (16-17)	2016-17
Debts written off	£3,625,005	£810,325	£1,210,594	£1,156,444	£555,000	£3,732,363
Clients advised	4,269	1,058	944	1,234	1,546	4,762
Homelessness prevention	542	54	55	349	357	815

Between Q3 and Q4 of 2016-17 the number of clients advised by the Newcastle Advice Compact increased by 25% and the debts written off decreased by 52%. Homelessness prevention through debt advice has remained consistent. Citizens Advice Newcastle and Money Matters have reported an increase in the number of clients advised this quarter. This is attributed to increased capacity in both organisations. Money Matters are also proactively targeting advice to private and Registered Social Landlord (RSL) households affected by the lower benefit cap.

The amount of debts written off fluctuates as it depends on the type of debts that residents have and their financial and individual circumstances. Money Matters Debt Advisers report that for an increasing number of clients, insolvency options are not a solution as they do not have sustainable budgets – writing off debts does not solve the problem of people not having sufficient income to pay their ongoing bills. Due to these changes in client circumstances, Money Matters processed 38 Debt Relief Orders (DROs) in 2016-17 compared to 78 in 2015-16 – a 51% decrease.

Since April 2016, Money Matters Debt Advisers have been monitoring the sustainability of clients' budgets. In 2016-17, 506 households for whom budgets were completed:

- **56% had sustainable budgets**
- **19% were able to meet their living costs because of additional financial support**, such as Discretionary Housing Payments (DHPs) to help pay their rent and the Supporting Independence Scheme (SIS) to replace unaffordable goods bought on hire purchase
- **25% had unsustainable budgets** where there was no additional financial support available

Money Matters monitoring shows that **many working households do not have enough income to meet their essential needs**. In 2016-17 28% of the 156 working households had unsustainable budgets. Non-working households are slightly worse off than working households in Newcastle – 46% of the 350 non-working households had unsustainable budgets.

What we are doing:

We continue to take a coordinated citywide approach to supporting Newcastle residents affected by the Government's welfare reforms. Some examples of this work are described below:

- **Supporting residents who are claiming Universal Credit** – YHN and Money Matters provide Personal Budgeting Support to residents who need help managing their money as a result of claiming Universal Credit. 126 referrals were made for this support during Q4; an increase of 24% from 102 referrals in Q3
- **Supporting residents who are applying for a DHP to help them pay their rent** – In Q4 Revenues and Benefits have referred 8 residents to Money Matters for budgeting support
- **Supporting households affected by the lower benefit cap** – Revenues and Benefits' monthly statistical information shows that at the end of Q4 2016-17 there were 358 households in

Newcastle whose Housing Benefit has been reduced as a result of the lower benefit cap (Households who are claiming Universal Credit that are affected by the benefit cap are not included in the above data as the DWP has not provided us with this information)

- YHN allocated 3 Advice and Support Workers to their benefit cap project in January 2017 who have been contacting and supporting their affected tenants
- The Active Inclusion Service is continuing to co-ordinate support for private rented and RSL households. The service prioritises households according to the potential risk of homelessness: 'high risk' households include families losing £60.00pw or more in Housing Benefit and/or households that are vulnerable due to prior or current involvement with prevention services. 'High risk' households are referred to Money Matters for support; engagement amongst this group has been lower than that of households targeted in 2016. Money Matters carried out unannounced home visits to try to improve engagement
- Changing Lives' Floating Support Service are helping target lower-risk private rented households and those that don't engage with Money Matters
- Isos and Byker Community Trust are continuing to support their own tenants and make referrals for additional support where necessary
- We continue to provide Active Inclusion Newcastle (AIN) training to partners as part of our spectrum of advice for money management (budgeting and debt). The 'Debt Awareness' e-learning has been completed by 424 professionals and volunteers since it was developed and 86 people attended 'Introduction to Budgeting' sessions in 2016-17. The Council's Mental Health Recovery Support Teams completed both training modules and they now aim to embed the learning into their work practice to increase financial wellbeing of the people they support
- Money Matters supported 2 vulnerable residents to obtain a Debt Relief Order (DRO) in Q4 through its discretionary DRO fund

What next:

- The [Homelessness Prevention Trailblazer](#) will test integrating preventative budgeting and debt advice with employment support, housing and benefits advice to help to prevent homelessness
- The researchers from Newcastle University are analysing the data they have gathered about the impact of high cost credit on Newcastle residents. Their findings will be published in March 2018

Money Matters case study: homelessness prevention through debt advice

A single parent (D) with poor mental health who was at risk of homelessness due to growing rent arrears approached the Housing Advice Centre for assistance. The Homelessness Prevention Officer referred D to Money Matters Debt Adviser who:

- Supported D to claim Employment Support Allowance, Housing Benefit and Council Tax Reduction, ensured that D was receiving the single person discount for Council Tax and applied for Discretionary Housing Payment for extra help towards rent
- Supported D to end her Working Tax Credit claim to avoid overpayment
- Negotiated a reduced payment plan for her Housing Benefit overpayment, rent arrears, utility bills and other debts
- Applied for the reduced Northumbrian Water tariff scheme
- Spread D's 2017/18 Council Tax bill over 12 months to make this more affordable

Due to the support provided D was able to make repayments towards her debts, her income was maximised and the landlord agreed not to apply to the court for a warrant of eviction, meaning D could stay in her private-rented home.

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

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

	2015-16	Q1 (16-17)	Q2 (16-17)	Q3 (16-17)	Q4 (16-17)	2016-17
Newcastle Futures	406	54*	80*	80	70	284
Supported Employment Service	75	9	20	8	6	43
YHN	118	21	29	30	28	108
Changing Lives	**48	10	9	6	7	32
Crisis Skylight Newcastle	**5	18	14	12	9	53
JET					147	**147
Total	652	112	152	136	267	667

*Figures slightly differ to previous briefings due to a discovered under report

** Part year figures

Trends:

Table 3.1 shows that between Q3 and Q4 of 2016-17 the overall number of residents supported into employment has increased by 96%. This increase is the result of more organisations sharing data via the Newcastle Employment Support Compact.

Employment Advisors from the Newcastle Families Programme, the Supported Employment Service Crisis Skylight and Changing Lives 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. Advisors also note that the changing nature of the labour market has resulted in more temporary and zero hour contracts or working hours that are not suitable for people with childcare responsibilities. The rise in such employment contracts can create additional pressure for jobseekers.

What we are doing:

- The two Learning Hives – located in Walker and Newbiggin Hall – continue to deliver employability support to local people. 71 new learners have attended the Learning Hives during Q4 and benefited from help with maths and English, CV development and job search support. During Q4, 14 learners progressed into employment or further learning. For more information about the Learning Hives information contact YHN’s Employability Team on 0191 2771187 or email employabilityteam@yhn.org.uk
- Of the 65 tenants employed by YHN through their Your Homes Your Jobs and apprenticeship programmes in 2016-17, 54 successfully progressed into employment. This equates to an 83% progression rate
- In Q4 YHN have employed 11 people as apprentices. The apprentices are working in areas such as business administration, gardening, ICT and digital marketing, and are also studying for a qualification as part of their training. We have established the Newcastle Employment Support Compact, which involves 27 organisations and is chaired by Councillor McCarty. The next meeting will be held on 20 July 2017. For more information, email clare.fish@newcastle.gov.uk
- We have developed a Newcastle Employment Support Protocol. This is a learning framework designed to improve the alignment between employment support and benefit, housing, budgeting and debt advice services. 11 organisations have signed up to the principles set out in the protocol. For more information, email clare.fish@newcastle.gov.uk

- We have established an Employment Support Case Management Group to support residents to find and remain in sustainable employment. The Employment Support Case Management Group will provide a forum to share complex cases where barriers to employment are significant and work with partners to identify opportunities to overcome those barriers. The next meeting is on 15 June 2017. For more information email financial.inclusion@newcastle.gov.uk
- The Newcastle Gateway has been updated to include the Supported Employment Service, Crisis Skylight's employment service and Newcastle Futures, YHN's employment service and Changing Lives employment service. JET are working on joining the system. For more information, email activeinclusion@newcastle.gov.uk
- 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 Wise Steps programme, led by The Wise Group, aims to support some of the most disadvantaged people in Newcastle into employment. For more information email wisesteps@thewisegroup.co.uk
- Moving On Tyne and Wear is an employment programme aimed at supporting people aged 25 years and older with a significant physical or mental health issue overcome barriers and secure sustainable employment. Changing Lives are part of the Northern Inclusion Consortium who, along with Mental Health Concern, are responsible for the delivery of this programme. For more information visit www.motw.org.uk

What next:

- The first 'Introduction to Employment Support' training session will be held on Tuesday 4 July 2017. For more information 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

	2015-16	Q1 (16-17)	Q2 (16-17)	Q3 (16-17)	Q4 (16-17)	2016-17
No. of members	8,276	8,422	8,583	8,733	8,792	8,792
Loans granted	2,173	517	509	750	397	2,143
Loan value	£2,142,695	£511,313	£537,823	£717,070	£392,325	£2,158,531
Own Your Own	64 approved applications from 354 received	13 approved applications from 55 received	18 approved applications from 57 received	12 approved applications from 35 received	10 approved applications from 81 received	53 approved applications from 277 received

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

	2015-16	Q1(16-17)	Q2(16-17)	Q3(16-17)	Q4(16-17)	2016-17
Loans granted	460	124	123	177	142	566
Loan value	£266,180	£78,530	£78,000	£130,065	£105,100	£391,695

Trends:

Moneywise Credit Union's membership continues to grow. Since the development of our collaborative approach to financial inclusion in 2011, membership has increased by 74%. Both Moneywise Credit Union and Five Lamps have experienced a quarter-on-quarter decrease in the number of loans approved (51% and 20% respectively). This drop was anticipated as Q3 is Moneywise Credit Union and Five Lamp's busiest period. Five Lamps no longer have an office in Newcastle and have not undertaken active promotion in the area since 2012. As a result, the majority of their custom is generated from repeat business (80% of the loans granted in Q4 were repeat custom).

Own Your Own is a scheme developed by Moneywise Credit Union and YHN. It provides low cost loans for household items, helping to discourage residents from purchasing goods through expensive, high interest credit providers. Table 4.2 shows that the Own Your Own approval rate in Q4 was 12%, a 32% reduction on the previous quarter. The main reasons for refusal continue to relate to rent arrears and / or poor credit history. Moneywise Credit Union have advised that this scheme may close August 2017 due to its low take up.

Between December 2016 and February 2017 there were three arrests for illegal money lending and money laundering. The Illegal Money Lending Team is concerned that loan sharks are targeting Polish and Chinese communities in Newcastle. We will work with local officers to promote the Stop Loan Sharks message and the support available for victims of loan sharks. An example of this support is detailed in the case study below.

Support available from the National Illegal Money Lending Team

P contacted the Illegal Money Lending Team after reaching breaking point. He was in hiding from a loan shark and very frightened. An officer supported P to:

- Secure a new property out of the area
- Change his name by Deed Poll
- Make a new claim for benefits and apply for a benefit advance
- Access essential household items and white goods from a local charity
- Register for a new doctor and dentist
- Open a credit union account so that benefits and future earnings could be paid and P could save money each month to safeguard against unplanned expenses
- Sign up to a computer course to help improve digital skills
- Sign up to a local employment support agency. P was helped to produce a CV and apply for jobs
- Attend job interviews

P is now in full time employment, has settled into his new property and is looking forward to the future.

To report a loan shark in confidence phone 0300 555 2222 or visit www.stoploansharks.co.uk

What we are doing:

- The Illegal Money Lending Team is offering free Stop Loan Sharks training in Newcastle on 20 June 2017. For more information or to book a place email financial.inclusion@newcastle.gov.uk
- The Illegal Money Lending Team's Stop Loan Sharks Fund is offering organisations up to £5,000 for projects that help to spread the Stop Loan Sharks message and raise awareness of the dangers of loan sharks. For more information email natalie.barker@birmingham.gov.uk
- The Illegal Money Lending Team, YHN and Moneywise Credit Union held a community fun day at Simonside Community Centre on 12 April 2017 to help raise awareness of the dangers of loan sharks and the benefits of saving money on a regular basis. People who opened a credit union savings account and committed to save at least £1 for 12 weeks will receive a savings incentive. For more information email annie.murphy@moneywise.org.uk
- Moneywise Credit Union and the Illegal Money Lending Team are working together to help build residents' financial resilience and prevent people from turning to loan sharks. Households who open a credit union account and save money for three months or more will receive a £25 incentive. For more information email annie.murphy@moneywise.org.uk
- Moneywise Credit Union, Adult Learning and Sure Start are working together to deliver 'Pots of Gold' training sessions for residents. The sessions focus on budgeting, the advantages and disadvantages of credit and opportunities to save money. For more information email annie.murphy@moneywise.org.uk
- Newcastle Law Centre have launched a payroll deduction scheme making it easier for staff to save with Moneywise Credit Union. Organisations interested in offering a payroll deduction scheme for staff can email symon.agnew@moneywise.org.uk
- The Millin Centre have launched a local credit union collection point to help more residents save money on a regular basis. For more information about opportunities to save with Moneywise Credit Union phone 0191 2767693
- Five Lamps is working in partnership with ASDA as part of a six month pilot scheme to promote affordable credit options to customers. Further information is available at www.money.asda.com/personal-loans/

- Moneywise Credit Union has recently employed a Business Development Manager who will be responsible for supporting the growth of the business

What next:

- Moneywise Credit Union are one of five credit unions across the country taking part in a fifteen part BBC documentary series entitled 'Life and Debt'. The series will be screened summer 2017
- Moneywise Credit Union is working with Engage to develop an account suitable for residents in receipt of Universal Credit who do not have or do not want a bank account
- August's Financial Inclusion Group seminar will focus on credit unions and the community. For more information email financial.inclusion@newcastle.gov.uk

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

	2015-16	Q1 (16-17)	Q2 (16-17)	Q3 (16-17)	Q4 (16-17)	2016-17
New YHN referrals	269	64	41	78	68	251
New non YHN enquiries	89	12	14	15	15	56
Energy debts written off	£78,110	£15,120	£32,870	£22,608	£11,626	£82,224
Total cases closed	230	59	67	61	67	254
Average financial gains	£339.61	£256.27	£490.60	£370.62	£173.53	£323.72

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

	2015-16	Q1 (16-17)	Q2 (16-17)	Q3 (16-17)	Q4 (16-17)	2016-17
New clients	180	140	144	123	126	533
Issues addressed	1,625	282	319	431	309	1,341

Trends:

Newcastle City Council's Energy Services provide specialist energy saving and fuel debt advice to Newcastle residents and fuel debt casework for YHN tenants. Table 5.1 shows that between Q3 and Q4 of 2016-17 there was an 11% increase in the number of referrals and enquiries received. The main reason for referrals this quarter relate to gas self-disconnection and energy debt. An example of the support provided by the team is highlighted in the case study below.

Citizens Advice Newcastle's Northern Powergrid Fuel Debt Project started in October 2014. It provides specialist advice to residents experiencing problems with energy bills and fuel debt. Table 5.2 shows that between Q3 and Q4 of 2016-17 the number of new clients advised has remained consistent, however the number of issues addressed reduced by 28%. The main issues addressed this quarter relate to fuel debt, billing and / or meter reading problems and support to switch suppliers.

What we are doing:

- Warm up North are installing fully funded central heating systems for fuel poor households with funding awarded by the former Department of Energy and Climate Change. The scheme is closed to new applications. For more information phone 0800 2940873 or visit www.warmupnorth.com
- Warm Zone offer assistance to low income home owners who suffer from a health condition made worse by living in a cold or damp home. For more information phone 0800 199969
- YHN is running a pilot for a 'Void Affinity' scheme which allows the energy supply for their empty properties to be switched to a preferred supplier. The energy supplier choice was based number of factors, such as energy advice, smart meters, pricing and management issues. The pilot is being trialled in Kenton ward and, if successful, will be rolled out across the city

What next:

- Energy Services are reviewing best practice from the other cities which have decided to have a greater role in the supply of energy to their communities and are reviewing options for increasing the energy supplier choices available to residents

Energy Services, Newcastle City Council

Mr M of Walker was referred to Energy Services by his Housing Officer. His gas meter had been capped off in 2012 because he had no money on the meter for the gas safety check to be completed. The daily charges had built up and Mr M needed to clear over £550 of debt to get the gas back on. Energy Services contacted the gas supplier who agreed to reset the meter and waive the charges. The gas safety check was completed and the tariff was switched to a no standing charge deal. Mr M now has access to heating and hot water for the first time in 5 years.

Mr M also owes his electricity supplier £500 and £1100 for a closed gas account. The gas balance has been reduced by £300 to remove standing charges for the three years when the supply was with them but capped off. A Charis application has been made for the outstanding balances.

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 the draft version of this briefing were discussed at the Newcastle Advice Compact meeting on 17 May 2017. Feedback has been incorporated into this document which will be presented to councillors and the Financial Inclusion Group at our next quarterly seminar which will be held on 3 August 2017. For more information on financial inclusion, visit www.newcastle.gov.uk/managingyourmoney or contact Clare Fish by phone on 0191 277 7529 or email clare.fish@newcastle.gov.uk.