

Report for Information

Report to Executive
9 December 2009
Report of Head of Community Services
Subject Financial inclusion strategy – six month progress report

6

Purpose

To report progress on the implementation the Financial Inclusion Strategy action plan during 2009-10.

Recommendations

1. To note the progress in implementing the actions identified in the Council's financial inclusion strategy
2. To ask officers to develop a programme of medium term activities following the work to be undertaken by Scrutiny Committee and then report back to a future meeting of the Executive, and to note that any expenditure required for this will need to be included in the budget for 2010/11.

Financial Consequences

The work in progress is being met from existing budgetary resources.

Risk Assessment

The failure of the actions proposed in the strategy will result in more people suffering the impacts of the financial exclusion which are intensified by the current recession

Strategic Priority and Outcome/Service Priorities

The report helps to meet the strategic priority "Strong and prosperous city – working to improve quality of life for residents, visitors and those who work in the city now and in the future" and the service plan priority to develop and implement a financial inclusion strategy

Executive Member: Councillor Waters - Corporate Resources and Governance

Ward: All

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Background Documents

Norwich City Council's Financial Inclusion Strategy

Report

Background

1. The Executive approved the Council's Financial Inclusion Strategy on 8th April 2009 having previously identified this as being a priority for 2008/9.
2. The strategy stated that *'the Council would work with key organisations from the public, private and third sectors to ensure that all residents in Norwich have the resources to enjoy a decent quality of life'. This means that people should have enough money in their pockets, advice and support about managing their money effectively and access to reliable and safe sources of credit.'*
3. The Council redesignated a post as financial inclusion manager who set out to
 - implement the action plan for 2009-10
 - to co-ordinate the council's work
 - improve internal and external partnership work, and to
 - develop initiatives that fitted within the overall approach of the strategy either as the council or in partnership with other providers
4. £125,700 was secured from the Neighbourhood Renewal Fund transitional funding (NRF) and £50,000 from LEGL until 31st March 2010 to support the short term actions.

Progress

5. Overall, a significant amount of work has been completed and there are a report on progress is included as an appendix to the report.
6. An overriding aim of the Strategy was to ensure that residents have more money in their pocket by managing their money better, having access to advice and support and where appropriate access to benefits that they are eligible for.
7. To meet this aim the following have been achieved:
 - Organised 10 money fairs throughout the city involving partners providing free advice and assistance. A total of 163 households took advantage of these one day events.
 - 200 households have been given direct help and assistance with claiming housing and council tax benefit that they were previously not claiming resulting in nearly £3,000 per week additional benefit being paid by the Council.
 - A new initiative between the City Council and Age Concern Norwich enabling staff to refer customers directly to Age Concern for help and assistance claiming DLA/Attendance Allowance
 - 52 households have received and in some cases are still receiving help, advice and assistance with managing their debts

8. In addition a range of other Council activity has contributed to the aims of the strategy and greater financial inclusion as follows:
9. The housing arrears and money advice team has:
 - Introduced pre-tenancy advice sessions for young supported accommodation residents
 - introduced money advice drop-in sessions at the Norman Centre
 - developed a project to profile the causes of arrears amongst tenants to highlight any geographical or demographic trends amongst tenants to help direct specialist resources to any hotspots
 - are promoting the tenants low cost contents insurance scheme following contract renegotiation to secure lower premiums
 - improving pre-tenancy information to all CBL applicants, particularly in relation to housing costs and HB entitlement
10. The benefits service have created a special team concentrating on dealing with customers on a face to face basis leading to improved efficiency and a speedier claims process.
11. Within programmes led by Economic Development:
 - Go For It and Enterprising Norwich funded through the LEGI Programme has assisted 811 individuals with support for self-employment, employment and access to learning and skills opportunities
 - the Community Learning Mentors team has assisted 121 individuals with pre-employment support or access into learning and skills provision.
12. Housing Property Services are continuing the upgrading of council properties which contributes to lower household utility bills both through better insulation and more efficient heating. So far this year:
 - 970 households have received complete window replacements
 - 403 households have had heating systems upgraded

Medium term activity

13. At the invitation of the Executive, Scrutiny committee propose to review progress of the financial inclusion strategy at its meeting on the 11th March 2010 and make recommendations on medium term actions.
14. Following this a programme of activities will be developed and reported to a future meeting of Executive.

“Bite Back at the Crunch”

A 6 month progress report on the implementation of the financial inclusion strategy

1.0 One of the council's priorities in 2008-9 was to develop a financial inclusion strategy, which was approved by the Executive in April 2009. The strategy included a set of short-term actions one of which was the re-designation of a post to provide a financial inclusion manager to develop the Council's work in this area.

The main role of the post was to implement the action plan for 2009-10, to co-ordinate the council's work, improve internal and external partnership work and to develop initiatives that fitted within the overall approach of the strategy either as the council or in partnership with other providers

It was intended that the strategy would be dynamic to reflect developments in the local area as well as national best practice and guidance.

The strategy set out short (under a year), medium (1 year +) and long term goals which were sub-divided into thematic work areas to reflect the overarching aims of the strategy and the priorities of the council.

The themes were:

- ***Working more collaboratively***
- ***Income maximisation***
- ***Access to free money advice***
- ***Increase access to financial products and services***
- ***Improve the way people manage their money***
- ***Increase access to affordable credit.***

£125,700 was provided from NRF transitional funding, £50,000 from LEGI to support the short-term actions.

The purpose of this report is to provide a mid year progress report of implementation of the action plan.

2.0 Theme one - Working more collaboratively

What we said we would do

Better partnership working to support residents

What we have done

- Organised nine money fairs
- Funded the Norwich Citizens Advise Bureau to provide outreach debt advice in neighbourhoods
- Trained 24 front line staff in financial capability training in 2 sessions with more planned
- Developed a multi-agency information point at the Norman Centre

- Developed a referral system for front-line staff to refer potential disability living allowance claimants to Age Concern Norwich for more in-depth assistance
- Provided to over 100 front-line staff disability living
- 24 referrals made to Age Concern since June

A partnership advisory group was established to identify issues facing residents particularly those during the recession and the actions required to help resolve them. The group is to continuing to review for issues and evaluate the services provided by the Council and their own organisations to support residents. A group of Council officers from different services in the authority meet on a regular basis to discuss issues, priorities and initiatives to improve the way we work.

Nine money fairs were run in community centres in areas identified as having high levels of deprivation during the summer providing information and advice from council services and partner organisations.

This included;

- Income maximisation
- Budgeting advice
- Savings advice
- Debt advice
- Energy efficiency advice

163 households took advantage of these one day events with a further 200 households seeking advice and assistance with housing and council tax benefit.

Residents attending were asked for feedback on the fairs, which identified that:

- The fairs were good or very good
- People appreciated being able to discuss issues and concerns face to face with staff from different disciplines– whether this was benefits, advice for the elderly or any other services on offer.

The following are four examples of households that were helped at the fairs;

1. At Pilling Park the Council helped progress a family's housing application as well as giving advice on dealing with a poor landlord.
2. At the Norman Centre, the Polish interpreter present was able to provide advice on claiming tax credits, child benefit and housing advice due to the illegal actions of their landlord.
3. At Cadge Road, advice was provided on re-financing a fledging small business with a successful referral to Foundation East
4. Wensum Community Centre – debt advice was provided to an individual who heard about the event on local radio. The CAB who attended the event is now supporting him.

As a result of this work, the CAB, MABS (Money Advice and Budgeting Service), Age Concern, NCLS (Norfolk Community Law Service) and Job Centre Plus are all now making greater use of community centres to provide regular assistance and further expansion of this is to be expected. Although the primary centre for these outreach events is the Norman Centre, clinics are operating in Catton Grove, Pilling Park and Cadge Road.

Number of residents attending money fairs

Venue	Numbers attending fair
Catton Grove	27
Norman Centre	21
Cadge Road	18
Pilling Park	15
Clover Hill	3
Jubilee	15
Harford	10
Frere Road	26
Wensum	28

Training for front-line staff from the Council and partners aimed at raising individuals' awareness of financial inclusion and how services are delivered will continue. Three sessions have taken place and have been positively received resulting in better cross department and agency working.

32 Council and voluntary sector staff attended two courses on financial capability run by WEETU and the National Housing Federation. Attendees from partners included MAP, Stonham, Norfolk Community Law Service and Age Concern.

Attendees praised the content and acknowledged that they would result in a better understanding of debt and the needs of the individual rather than just seeing them as a debtor.

A third event run by the financial inclusion manager for council front-line staff from customer contact, neighbourhood wardens, neighbourhood housing officers, housing team and sheltered housing aimed to raise awareness of older people's entitlement to disability living allowance.

Further progress needs to be made in the area of devising a workable method to help our staff support vulnerable people who come to the council. However important and constructive progress has been made in this area with training being provided to staff regarding attendance allowance/disability living allowance claims for older people.

A referral system has been put in place whereby front-line staff can refer potential claimants to Age Concern Norwich for more in-depth assistance.

24 referrals have been made to the end of September.

How many of the referrals have resulted in successful claims cannot be confirmed as this is not necessarily reported back by the customer to Age Concern. However, based on their past experience Age Concern estimate that the total annual increase of benefit paid could be in the region of £35,000. This represents a significant increase in just one three month period, to the income of the individuals themselves as well as a significant increase to the income flowing into the city.

This collaboration agreed with Age Concern has been used to great effect and continues to represent efficient and targeted resources as well as being cited at a recent Third Sector conference, as an example of innovative customer care provision.

3.0 Theme two - income maximisation

What we said we would do

To identify ways of maximising the income of Norwich residents

What we have done

- Produced a special edition of Citizen focussing on the recession and money saving tips
- Provided free swimming facilities to low income households
- Developed a communications strategy to provide information on products and services that enable residents to improve their financial situation
- Developed a programme of housing and council tax benefit take up campaigns for targeted groups
- Developed a benefit take up campaign on disability living allowance (care) and attendance allowance
- Developed a programme of targeted surgeries by the benefits team to provide advice in local communities
- Started to research and map the living wage in a Norwich context

“Bite Back at the Crunch” was developed and continues to be used as a strap-line for work that falls within the financial inclusion strategy and other related services from the City Council and those with partners.

A key contributor to income maximisation is from targeted benefit take up campaigns. Nine campaigns have been completed since June resulting in an increase in weekly benefit being paid (housing and council tax benefit) of £2,990 for nearly 300 previously non-claiming households.

A campaign to increase the take-up of attendance and disability living allowance amongst older people in place and work is taking place to establish outreach surgeries for the council's benefits service as well as other key partners.

Location	Benefit claims invitations sent	Response rate so far % ¹	Weekly benefit increase so far ²
Catton Grove	151	13	£375.16
Mile Cross	474	12	£920.85
Cadge Road	337	14	£796.54
Pilling Park	308	12	£557.90
Bowthorpe	111	4	0
Lakenham	256	12	£237.72
Tuckswood	195	7	£68.25
Heartsease	208	10	£167.98
Wensum	330	5	£241.69

Further work is being undertaken with links being made between the Council and third sector providers and active work is taken to promote awareness of changes in benefit regulations especially where this can result in increases in income.

4.0 Theme three – access to free money advice

What we said we would do

Increase free financial advice for residents

What we have done

- Agreed a referral system for Council tenants to Norfolk Community Law Service for debt advice
- Provide additional funding to Norwich CAB to increase debt advice
- Provided self-help advice on money and budgeting on the Council's website and publications
- Promoted internally and externally the Council's money advice team for tenants
- Produce a series of leaflets on local and national sources of free financial advice
- Provided funding for an additional MABS worker (money advice and budgeting service) to support people manage multiple debts
- Increased debt advice to Council employees and their families

Additional grant-aid has been provided to the Norwich Citizens Advice Bureau to employ an additional debt worker to increase their capacity for debt advice work. In addition this worker is available to take direct referrals from the Council's housing service for clients who are not Council tenants. CAB also operate a number of outreach clinics throughout the City in locations identified in conjunction with the Council.

34 households have received this free service and in some cases are receiving continuing assistance towards resolution of their debt problems.

¹ Response Rate refers to the percentage of people who responded to the invitation to claim.

² Weekly benefit is the total of HB or CTB paid out to recipients of the invitation to claim. There are no figures for other benefits (Tax Credits, Pension Credits, AA or DLA) that may have been submitted as a result of the fairs.

Further funding was made available to the MABS Service (Money Advice and Budgeting Service) so they can increase their free debt management service.

18 families have been helped to take control of their debts and putting in place payment agreements with creditors.

Free money advice is now available to Council staff through the BUPA employee assistance service in place.

The money advice team's work to support Council tenants is being promoted in print, on the web site and through their involvement in the money fairs and other outreach events.

Additional information has been included on the Council's website under the *Bite Back at the crunch* strap line. Links have been included to external organisations and partners who provide:

- free money advice either in person or over the phone
- self-help packs for people who are capable of doing the work themselves from the National Debtline service.

Further work is being done to identify further gaps in information and further leaflets and publications will be considered following this as there are a large number of different publications widely available.

5.0 Theme four - increase access to financial products and services

What we said we would do

Increase the number of Norwich residents saving money through informed use of financial products and services

What we have done

- Worked with local banks and buildings societies to refresh the Council's basic bank account leaflet
- Started to explore how we might work with local banks and building societies to promote financial inclusion
- Implemented a marketing campaign to promote the benefits and value of the low cost contents insurance for council tenants
- Provided training to front line staff so they can signpost and where appropriate support customers to choose and open a bank account
- Started work to produce a guide on social tariffs provided by utility companies

Having a bank account allows residents to greater control over their finances as well as taking advantage of cheaper utility costs through the use of Direct Debits. It enables a person to build up a financial identity thus allowing them access to other financial products (loans, savings, insurance etc) at potentially lower rates than available from door step sellers.

Officers have worked with the local banks and the Financial Services Authority to publish a leaflet giving the details of applying for a basic bank account including the facilities that each of the banks incorporates into the account.

Work has started in conjunction with the money advice team and Aon at promoting the Council's low cost home contents insurance to tenants. Currently there is a 12.5% take up of the household contents insurance scheme. Further work is planned to address schemes to other social housing providers and the private sector. While no figures exist, discussions with other social landlords suggest even less take up of promoted HCI schemes.

The campaign will be aimed at highlighting the potential cost to a household of not being insured. After a traumatic event, if you are on low income and not insured it can be difficult to replace items without falling back onto doorstep or even illegal moneylenders. By ensuring that the message is '*Can you afford **NOT** to be insured*' it is hoped for increased take up initially in the tenanted sector.

The training for staff and partners in financial inclusion awareness, incorporated information for participant to be able signpost and support customers seeking appropriate financial products and services.

Toynbee Hall (an independent charity aimed at developing Financial Inclusion initiatives) and the Banking Partnership Group published '*Developing Inclusive Banking*' which sets out a series of guidelines for bank and building societies to address Financial Inclusion for their customers.

A number of measures are suggested including appointing financial inclusion 'champions', within branches or groups of branches, setting up 'Trusted Intermediaries' (a system for allowing third parties to verify addresses and identity of new customers) a on-going staff training to identify local providers of money and budgeting advice.

Based on this report a meeting is planned for the New Year with local banks to identify:

- what the banks are proposing to implement
- what support may be available from the Council or partners
- what are the challenges and actions that will lead to better and more appropriate usage of financial products and resources.

Work has started on identifying social tariffs provided by utility companies and it is anticipated that this will be completed by the end of the year.

6.0 Theme five – improve the way people manage their money

What we said we would do

Increase the number of Norwich residents able to manage their money better

What we have done

- Funded CAB to provide financial capability sessions in neighbourhoods

- Reviewed and publicised providers of family budgeting services and started work to identify if there is a need to develop new provision
- Developed the work of the community learning mentors to provide early financial capability learning
- Funded the MABS Service to expand their service across the City via credit unions

Progress

The CAB in Diss has been awarded the regional contract from EERA to develop and deliver financial capability trainings sessions for public, third sector organisations and the public. The Council is actively involved in the shaping of this work through the East of England Financial Capability Forum, which is overseeing the programme.

Officers have attended a local course under this programme organised by WEETU and more are planned.

Part of the work of this group is to identify, promote and extend provision in the area particularly where there are gaps.

The council has provided grant-aid to the MABS service to provide an additional debt worker to support its growing case work. MABS is a free Debt Management Scheme that operates in conjunction with credit unions throughout the city. Up until the end of September the MABS service was working with 18 households to negotiate and pay their debts while at the same time accruing savings through a credit union savings account.

The Financial Inclusion Manager is working with Age Concern Norwich to identify resources to provide debt advice for older people and to support a bid by Age Concern to provide a long-term programme.

7.0 Theme six – increase access to affordable credit

What we said we would do

Support the development of credit unions in Norwich to reduce the number of people accessing high interest doorstep credit

What we have done

- Undertaken an evaluation of the work of credit unions in Norwich
- Provided staff time to volunteer with Wherry Dragon credit union to commit a working day devoted to the promotion and marketing of their work
- Encouraged the Norwich credit unions to offer loans which do not exclude people of the Islamic faith
- Work with the Norfolk Trading Standards illegal money lending team to inform council staff of the consequences of illegal money lending and support for loan shark victims currently available
- Developed a mechanism to ensure that victims of loan sharks are referred to the illegal money lending team
- Identified hotspots of loan shark activity

- Marketed credit unions and community development finance initiatives via the Council's website, leaflets, word of mouth
- Encouraged residents to volunteer with credit unions to develop skills via council publications
- £50,000 was allocated from the LEGI programme to support and resource Foundation East who provide loans and support for new businesses

Following an external evaluation of the Norwich credit unions commissioned by the Council, a report with recommendations was circulated and discussed with the Credit Unions.

The four Norwich credit unions have now formed a city wide federation to increase support and learning between the organisations and increase opportunities for external funding and resources.

The council is supporting this work including grant submissions to develop long-term support for a full time development worker to increase the levels of participation in credit unions in the city. This will be initially aimed at recruiting, training and supporting new volunteers in order to allow further growth of the unions and ultimately increase access to affordable credit.

All four credit unions have put systems in place to accept requests for loans from people of the Islamic faith and these systems comply with the requirements of Sharia Law.

The Council works closely with the Illegal Money Lending team both in publicising their activities in deprived areas through the Money Fairs but also inviting members of the team to talk to front-line staff to explain their role in the fight against illegal money lending and to people to alternative legal, and cheaper options.

8.0 Other Council services that have contributed to greater financial inclusion

As well as the work proposed in the financial inclusion strategy, a range of day to day council services are contributing to its aims. This includes:

The Housing arrears and rent team including the money advice team and arrears prevention officer are:

- providing pre-tenancy advice sessions for young supported accommodation residents
- introducing money advice drop-in sessions at the Norman Centre
- developing a project to profile the causes of arrears amongst tenants to highlight any geographical or demographic trends amongst tenants to help direct specialist resources to any hotspots
- promoting the Council's tenants low cost contents insurance scheme following contract renegotiation to secure lower premiums
- improving pre-tenancy information to all choice based lettings applicants, particularly in relation to housing costs and housing benefit entitlement

- working closely with Housing Benefit staff on take up and awareness campaigns.

The benefits service have created a special team concentrating on dealing with customers on a face to face basis leading to improved efficiency and a speedier claims process. Early signs are positive with benefit claims being processed faster, customers appreciated being able to talk and receive assistance filling in a complicated application.

Through a number of initiatives to address worklessness, the economic development service has so far this year;

- assisted 811 individuals with support for self-employment, employment and access to learning and skills opportunities through Go For It and Enterprising Norwich which is funded by the LEGI Programme
- assisted 121 individuals with pre-employment support or access into learning and skills provision by the Community Learning Mentors

Housing Property Services is continuing with upgrading council properties which contributes to lower household utility bills both through better insulation and more efficient heating. This year:

- 970 households have received complete window replacements
- 403 households have received upgraded heating systems

Future developments proposed

Following regulatory changes to the Banking Code the time is right to develop discussions with local banks to increase their awareness of local issues affecting the financially excluded and systems that can be put in place to assist them. This follows on from the report *Developing Inclusive Banking*, which gives strong guidance to branches to develop systems and strategies to help people who face financial exclusion.

Further work is required to help customers deal with debts owed to the council and work is proposed with those services that deal with priority debts (housing, council tax and benefits) to develop stream-lined systems that will lead to more efficient collection with less wasted effort on recovery. This will bring benefits to both the council and customers with debt.

Two new Government initiatives being implemented shortly will require the Council to consider how it responds to supporting, promoting and participating in them. These are:

- The new money guidance service will be operated by the financial services authority (FSA) and will roll-out nationally in 2010 following piloting work in the North East and the Council will need to ensure that it works with the FSA and partners to ensure that residents can take advantage of this service. Money guidance is the guidance and information people need on the money matters that shape everyday life. It covers areas like budgeting, saving, retirement planning,

understanding tax and welfare benefits and jargon-busting – explaining the technical language used in the financial services industry.

- The savings gateway is a savings scheme encouraging those on low income to commence saving on a regular basis. Work will be required to highlight and develop the scheme in order to bring added value to the initiative

Further work should be undertaken to identify and remove barriers to affordable home contents insurance. This could include more flexible packages available as well as investigating whether Norwich residents are at a greater disadvantage for lower premiums due to perceptions about flood-risk areas.

A significant amount of financial inclusion work is about resolving issues that have become a problem, sometimes because of unavailability of a financial product or sometimes because of the customer choices. The Council should consider how it works with Children's Services and local schools to instil a savings culture from an early age and work with partners and the schools to help in various citizenship courses run in schools.

13 Financial inclusion action plan 2009-2010

Abbreviations: NCC – Norwich City Council; CoNP – City of Norwich Partnership; CAB – Norwich Citizens' Advice Bureau; FIM – financial inclusion manager; DWP – Department of Work and Pensions; NCLS – Norfolk Community Law Service; CU – credit union; 3SF – Third Sector Forum; NHS – National Health Service, Norfolk

Theme: Working more collaboratively

Goal: Involve partner agencies in the development and delivery of the financial inclusion strategy and action plan

Outcome: To provide effective services and support to Norwich residents via the implementation of a financial inclusion action plan

Ref	Action	Lead partner	Resource implications	Progress	Output
1.1	To organise awareness raising events and seek feedback from key partners to shape the financial inclusion strategy and action plan	NCC, Voluntary Norfolk, CoNP	Funded by NCC/Voluntary Norfolk	Completed January – March 2009	Norwich 3SF and CoNP recommendations
1.2	To set up an internal officer group to ensure ongoing information sharing and coordination between council departments	NCC	Nil	Completed February 2009	Quarterly information sharing meetings
1.3	The employment of a FIM to implement the strategy	NCC	Funded by NCC	Completed March 2009	FIM in post
1.4	Organise mobile Money Fairs to provide advice to residents in deprived communities on how to obtain support through the recession	NCC, third sector and other public organisations	£25,000	July – September 2009	Four Money Fairs
1.5	Work internally and with partners to identify key locations to provide outreach debt advice	NCC, CAB, NHS	FIM	April – June 2009	Priority locations selected
1.6	To develop financial inclusion training for front line staff (NCC and external partners)	NCC	£5000, FIM	April – June 2009	One day training courses designed
1.7	To deliver financial inclusion training for relevant front-line staff	NCC		July 2009 – March 2010	Three training days delivered
1.8	Develop a multi-agency information point at the Norman Centre, Mile Cross	NCC, third sector and other public organisations	Funded by NCC	April 2009	Locally delivered information and advice
1.9	Identify a method for NCC front-line staff to support vulnerable customers seeking advice	NCC	Funded by NCC	April – June 2009	Establish network of support staff

Theme: Income maximisation

Goal: To identify ways of maximising the income of Norwich residents

Outcome: To reduce levels of income deprivation in Norwich

Ref	Action	Lead Partner	Resource Implications	Progress	Output
2.1	Development of a communications strategy to disseminate information regarding products and services that enable residents to improve their financial situation	NCC	£10,700	April 2009 – March 2010	Communications strategy implemented
2.2	To produce a May edition of Citizen focussing on the recession and money saving tips	NCC	£8000	May 2009	Every household in Norwich to receive May Citizen
2.3	To provide free swimming facilities to low income households	NCC	Funded by NCC	April 2009	Free swimming for Go 4less card holders
2.4	Research and map the living wage in a Norwich context	NCC, Unison	Funding to be identified	April 2009 – March 2010	Employment of research officer for six months to undertake the task
2.5	Develop a programme of targeted surgeries by the benefits team to provide benefits advice in local communities	NCC, third sector partners	Designated NCC benefits officer to lead	April 2009 – March 2010	At least four surgeries completed
2.6	Develop a programme of housing and council tax benefit take up campaigns for targeted groups	NCC	See reference 2.1	May 2009 – March 2010	Three benefit take up campaigns
2.7	Develop a benefit take up campaign focussed on disability living allowance (care) and attendance allowance	NCC, Age Concern Norwich, pension service, DWP	See reference 2.1	January – March 2010	Fifty new claims lodged and paid

Theme: access to free money advice

Goal: To increase accessibility of free financial advice for Norwich residents

Outcome: Reduce average levels of indebtedness, bankruptcy and repossession

Ref	Action	Lead Partner	Resource Implications	Progress	Output
3.1	To agree a referral system from NCC housing services to Norfolk Community Law Service who provide debt advice to offenders, ex offenders and their families	NCC, NCLS	Nil	Agreement completed March 2009	Five referrals per quarter
3.2	To provide extra funding to increase CABs capacity to provide debt advice via a service level agreement. This will enable: <ul style="list-style-type: none">• Direct referrals from NCC housing to CAB• Increase CAB's debtline capacity• Pinpoint the people and communities in the most need of financial advice and subsequent provision of outreach advice	NCC, CAB	£43, 000	April – March 2010	Sixty referrals from NCC housing 09/10 Reduce time taken for CAB clients to see debt advisors Priority areas for outreach advice identified
3.3	To provide debt advice to NCC employees and their families	NCC	NCC funded	April 2009 onwards	Provision in place from April
3.4	To provide self-help advice on money and budgeting on NCC website and publications	NCC	See 2.1	April 2009 – March 2010	Communications strategy implemented
3.5	Internal and external promotion of NCC money advice team for tenants	NCC	See 2.1	April 2009 – March 2010	Communications strategy implemented
3.6	Produce a series of leaflets detailing local and national sources of free financial advice	NCC	See 2.1	April 2009 – March 2010	Communications strategy implemented

Theme: increase access to financial products and services

Goal: To increase the usage of financial products and service

Outcome: Norwich residents saving money through informed use of financial products

Ref	Action	Lead partner	Resource implications	Progress	Output
4.1	Contact local banks/buildings societies to refresh NCC basic bank account leaflet	NCC	See 2.1	April 2009 – March 2010	Communications strategy implemented
4.2	Research social tariffs that utilities companies provide and produce a guide for residents	NCC	FIM and see 2.1	April 2009 – March 2010	Communications strategy implemented
4.3	Explore the possibility of working with local banks/building societies to promote basic bank accounts, child trust funds and potentially to provide free financial advice	NCC	FIM	April 2009 – March 2010	TBC
4.4	Marketing campaign to promote the benefits and value for money of low cost contents insurance for social housing tenants	NCC	See 2.1	April 2009 – March 2010	Communications strategy implemented
4.5	Enable front line staff to signpost and where appropriate support customers to choose and opening an appropriate bank account via financial inclusion training	NCC	See 1.6	July 2009 – March 2010	Three training days delivered

Theme: improve the way people manage their money

Goal: To stimulate demand for and increase accessibility of sources of financial capability training and money guidance

Outcome: Increase the number of Norwich residents able to improve their financial capability and manage their money better

Ref	Action	Lead partner	Resource implications	Progress	Output
5.1	Commission CAB to provide financial capability sessions in deprived communities	CAB	See 3.2	April 2009 – March 2010	Service level agreement
5.2	Review and publicise existing providers of financial education/capability, and identify whether there is a need to develop new provision	NCC, adult education, City College Norwich	FIM, and see 2.1	April 2009 – March 2010	Communications strategy implemented Report produced on current service provision with recommendations for the future
5.3	Develop the work of the community learning mentors to provide early financial capability learning as a pathway to more structured learning opportunities	NCC	£24,300	April 2009 – March 2010	Sixty clients undertaking basic skills courses
5.4	Identify a means to expand MABS across the city via credit unions, to include activity in deprived areas of the city providing basis budgetary advice	NCC, Federation of Credit Unions, external partner to be identified	£42,000	April 2009 – March 2010	Fifty new clients signed up for the service

Theme: increase access to affordable credit

Goal: To support the development of Norwich's credit unions and increase their membership

Outcome: Reduce the number of people accessing high interest credit, which can lead to debt problems

Ref	Action	Lead partner	Resource implications	Progress	Output
6.1	Commission external consultants to evaluate the credit unions in Norwich, including recommendations regarding their development	NCC	£17,500	September 2008 – March 2009	Completed evaluation
6.2	Distribute credit evaluation to Norwich credit unions and encourage a city-wide agreement on the development of credit unions	NCC, Norwich CUs	TBC	April – June 2009	Increase credit union membership
6.3	Allow NCC staff who volunteer with Wherry Dragon CU to commit a working day devoted to the promotion and marketing of the credit union	Wherry Dragon Credit Union	Impact on staff's day job	April – May 2009	WDCU promotion strategy developed
6.4	Work close with the illegal money lending team to inform NCC staff of the consequences of illegal money lending and support for loan shark victims currently available	NCC, Birmingham City Council	Nil	April – May 2009	A presentation from illegal money lending team to NCC staff
6.5	Ensure that victims of loan sharks are referred to the illegal money lending team and recommended to join a credit union	NCC	See 1.6	April 2009 – March 2010	See 1.6
6.6	Work with the illegal money lending team to identify hotspots of loan shark activity	NCC, Birmingham City Council, CAB	Nil	April 2009 – March 2010	Priority areas for credit union publicity identified
6.7	Marketing of credit unions, CDFIs and social fund via NCC website, leaflets, word of mouth	NCC	See 2.1	April 2009 – March 2010	Communications strategy implemented
6.8	Encourage residents to volunteer with credit unions to develop skills via council publications	NCC, CUs, Voluntary Norfolk	Nil	April 2009 – March 2010	Twenty new credit union volunteers
6.9	Encourage Norwich credit unions to offer loans which do not exclude people of the Islamic faith	NCC, CUs	Nil	April – June 2009	Loans offered for an up front fee as opposed to charging interest