

**Report of the Head of Scrutiny and Member Development**

**Report to Scrutiny Board (Safer and Stronger Communities)**

**Date: 20 April 2015**

**Subject: Tackling illegal money lending – recommendation tracking**

Are specific electoral Wards affected? If relevant, name(s) of Ward(s):	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Are there implications for equality and diversity and cohesion and integration?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Is the decision eligible for Call-In?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Does the report contain confidential or exempt information? If relevant, Access to Information Procedure Rule number: Appendix number:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

**1.0 Purpose of this report**

- 1.1 This report sets out the progress made in responding to the recommendations arising from the Scrutiny review aimed at tackling illegal money lending in Leeds.

**2.0 Background information**

- 2.1 Last year the Safer and Stronger Communities Scrutiny Board raised concern about illegal money lending activity within Leeds and expressed an interest in undertaking further Scrutiny of the activities being undertaken by the Council and its partners to address this issue. The Board received a report in September 2013 from the Assistant Chief Executive (Citizens and Communities) which summarised the work already undertaken by the Council and its partners, including the national Illegal Money Lending Team. It also provided details of a Leeds action plan that had been developed by the Illegal Money Lending Team in conjunction with the Council and other partners.
- 2.2 The Scrutiny Board welcomed the level of activity being undertaken in addressing illegal money lending in Leeds. However, it was felt that communications surrounding this area of work needed to be improved.
- 2.3 The Scrutiny Board agreed to undertake a separate piece of work to explore how the Council can assist the Illegal Money Lending Team in raising the profile of existing advice and support services and encourage more residents to report illegal money lending activity. The conclusions and recommendations arising from this Scrutiny review were agreed by the Board in February/March 2014.

### **3.0 Main issues**

- 3.1 The Scrutiny recommendation tracking system allows the Scrutiny Board to consider the position status of its recommendations in terms of their on-going relevance and the progress made in implementing the recommendations based on a standard set of criteria. The Board will then be able to take further action as appropriate.
- 3.2 This standard set of criteria is presented in the form of a flow chart at Appendix 1. The questions in the flow chart should help to decide whether a recommendation has been completed, and if not whether further action is required. Details of progress against each recommendation are set out within the table at Appendix 2.

### **4.0 Recommendations**

- 4.1 Members are asked to:
- Agree those recommendations which no longer require monitoring;
  - Identify any recommendations where progress is unsatisfactory and determine the action the Board wishes to take as a result.

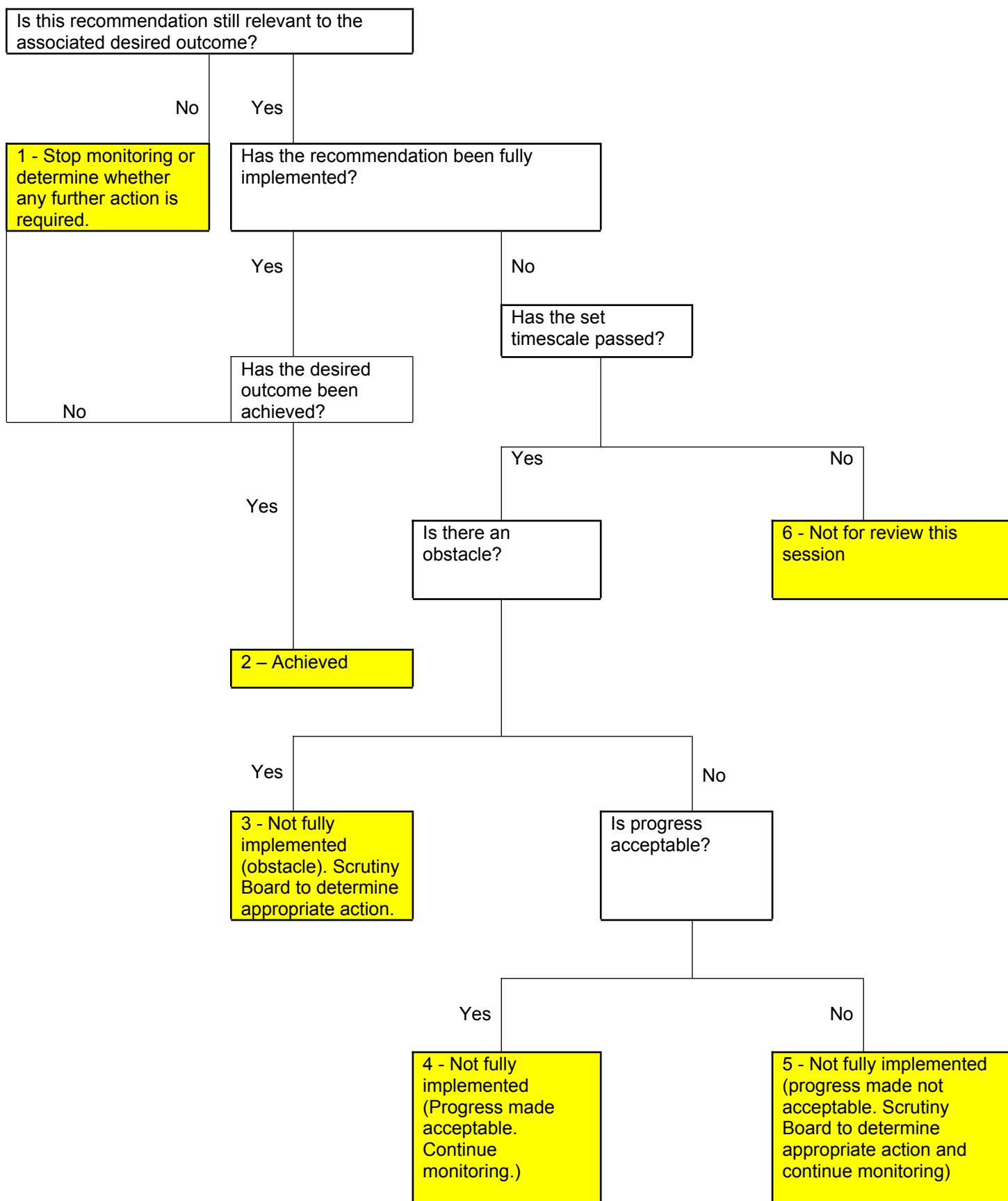
### **5.0 Background documents<sup>1</sup>**

- 5.1 None.

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<sup>1</sup> The background documents listed in this section are available to download from the Council's website, unless they contain confidential or exempt information. The list of background documents does not include published works.

**Recommendation tracking flowchart and classifications:**  
**Questions to be considered by Scrutiny Boards**



### Position Status Categories

- 1 - Stop monitoring or determine whether any further action is required
- 2 - Achieved
- 3 - Not fully implemented (Obstacle)
- 4 - Not fully implemented (Progress made acceptable. Continue monitoring)
- 5 - Not fully implemented (Progress made not acceptable. Continue monitoring)
- 6 - Not for review this session

**Recommendation 1** - That the Assistant Chief Executive (Citizens and Communities) works closely with the Head of Communications and Engagement and the local Illegal Money Lending Team LIASE Officer to develop a marketing communications plan to complement the existing High Cost Lending marketing campaign. This plan should sit alongside the Illegal Money Lending Team Leeds Action Plan and be revised on an annual basis.

**Formal response (March 2014):**

Work has already been commenced on developing such a plan and this should be in place by mid-March.

**Position: October 14**

Discussions and draft action plan in place facilitated by LCC press office.

Recent case has produced a witness who is willing to discuss his experiences and an anonymous video is to be shot and edited by LCC press team and team at LCC for use in local communities to show the personal side of Illegal Lending and the impact this can have.

This to be part of a general awareness campaign during November, December and January during a time of year when loan sharks are doing a lot of business mainly due to cost of Christmas.

Plans to replicate the successful Facebook advertising campaign undertaken by Comms team – 165000 people reached and 2500 direct clicks on the Adult Safeguarding website for an outlay of £500. The Illegal Money Lending Team (IMLT) to consider budget options to cover this – possibly from Proceeds of Crime Money.

This video to be used in a campaign planned to cover November and December when many are shopping for Christmas and face financial pressures and also in January when people are struggling to pay back debts.

Footnote – The promotional video has now been produced and is available for Members to view at the commencement of this item.

**Position Status (categories 1 – 6)** *This is to be formally agreed by the Scrutiny Board*

Agreed by the Scrutiny Board as category 2 – Achieved, at its meeting on 13 October 2014.

**Recommendation 2** - That the Assistant Chief Executive (Citizens and Communities) works closely with the Financial Inclusion Team, Advice Leeds and appropriate Directorates, to develop a comprehensive training toolkit aimed at up-skilling frontline staff to enable them to have the knowledge and capacity to detect those individuals in financial crisis and signpost them to appropriate support and advice services.

**Formal response (March 2014):**

A toolkit is currently being developed to coincide with a major launch in March of a city wide campaign aimed at publicising support for citizens facing financial problems. In line with recommendation 1, support for illegal lending victims can be incorporated within this work.

**Position: October 14**

Frontline worker sessions have content (slides, videos, briefing notes ) that are directly relevant with regard to a toolkit. This will also include information on the Money Information Centre which has up to date referral information for all areas of Leeds covering the key topics.

**Position: April 15**

Action days targeted in the most deprived communities and those with anecdotal evidence of illegal lending currently being planned.

Work has taken place with Children's Services and briefings delivered at headteachers forums. A One Minute Guide has been prepared giving information about the Money Information Centre website, which includes details of how to report a Loan Shark. This guide will be considered by Children's Services Improvement Partnership group of senior leaders from across children's services and their partner organisations. The Guide will then be publicised on all appropriate web pages within Children's Services including the Youth Information Hub.

Public Health have produced a comprehensive training resource to equip staff and assist them in understanding and promoting better understanding of financial issues faced by citizens.

**Position Status (categories 1 – 6)** *This is to be formally agreed by the Scrutiny Board*

2 – Achieved

**Recommendation 3** - That the Assistant Chief Executive (Citizens and Communities) works closely with the Director of Public Health, Director of Adult Social Care and Director of Children's Services to explore how best to raise the profile of tackling legal and illegal lending amongst frontline staff within the health and social care sector and equip them with the knowledge and capacity to detect vulnerable individuals in financial crisis and signpost them to appropriate support and advice services.

**Formal response (March 2014):**

The content of the toolkit referenced in recommendation 2 require to be incorporated within the staff training programmes of the Directorates referred to in this recommendation. Assistant Chief Executive (Citizens and Communities) will discuss with the Director of Public Health and Director of Adult Social Care, how this work can become part of the training plans of appropriate front line staff. Although not specifically referenced in this recommendation, it would also be appropriate to discuss similarly with the Director of Children's Services in order to include front line staff in that Directorate particularly Children's Social Workers.

The Scrutiny Board agreed at its March meeting to amend the wording of this recommendation to include the Director of Children's Services.

**Position: October 14**

Initial work with Leeds City Credit Union, Public Health and Advice Providers has taken place to look at logistics of providing short, smart briefing sessions to as many Social Care, Health and Housing staff as possible. These sessions are aimed at ensuring as many staff as possible are aware of issues and have referral options at hand.

Sessions will be no longer than an hour long and situated in neighbourhoods to enable staff to easily attend without taking too much time out of the working day.

Social care senior managers have been contacted and guidance given on how best to reach as many staff as possible. A short consultation with staff has been done to assess issues around financial inclusion that have been reported to them. Sessions to take place in conjunction with Leeds City Credit Union, Leeds CAB or other advice provider in Autumn

Housing –discussions about sessions for these staff have been positive. Autumn sessions planned also – once restructure has settled down – to be arranged with area managers

Health – these staff to be included in the above sessions where possible and more bespoke sessions to be delivered in early 2015 also.

**Position: April 15**

Work has taken place in collaboration with Public Health to develop frontline worker briefing sessions. The sessions also feature up to date information on advice provision, credit union services, food aid network and the scams and frauds project. Initial session have been delivered or are planned as follows:

**Adult Social Care** - Social Work Teams at St James Hospital and other front line health

worker sessions planned. Consideration of how sessions can be delivered to other fieldwork staff across Adult Social Care is being looked at.

**Housing Leeds** - Frontline workers briefings planned for all Housing Leeds staff in coming months. Three sessions for all staff based in the West taking place during March. These sessions are to be replicated in the rest of the city in April to June 2015. The sessions have been identified as mandatory training for Housing Leeds staff.

**Children's Services** – Sessions planned for outreach workers and Family Support Workers in Children's Centres. Initial discussions held with Children's Services managers but difficulties identified in terms of delivery to fieldwork staff in this Directorate.

**Position Status (categories 1 – 6)** *This is to be formally agreed by the Scrutiny Board*

4 - Not fully implemented (Progress made acceptable. Continue monitoring.)

**Recommendation 4** - That the Assistant Chief Executive (Citizens and Communities) works closely with the Director of Children's Services to determine an appropriate route for promoting the education package developed by the Illegal Money Lending Team into Leeds Schools.

**Formal response (March 2014):**

Assistant Chief Executive (Citizens and Communities) will discuss with the Director of Children's Services what the most appropriate route is, perhaps working through clusters, to develop a mechanism for disseminating this information to schools.

**Position: October 14**

A meeting took place in May with officers from Children's Services to discuss the best route into schools. Presentations were given at two Headteacher Forums at Hillside Centre, Beeston (7 July) and Pudsey Civic Hall (8 July)

Packs to be distributed through the Personal Social and Health Education Network which includes access to all schools

Youth Parliament to receive presentation on Illegal Lending and then to recommend to school councils to disseminate education packs and complete a piece of work on IML within the school ( November/December 2014)

Information on IML hotline and MIC to be displayed on as many plasma screens in schools as possible

Family Support Workers to be briefed at team meetings in order to spot issues with parents

Information to parents available through schools in printed format to be distributed

Also work in progress with West Yorkshire Police to involve their Youth Explorer schemes in joint piece of work about IML and Scams and Frauds targeting older people.

**Position: April 15**

Leaflets ordered and ready to be sent out for distribution in schools at the same time as the aforementioned video footage is released. School Councils to be approached by Leeds Youth Parliament to design relevant messages for students and parents.

**Position Status (categories 1 – 6)** *This is to be formally agreed by the Scrutiny Board*

2 – Achieved



**Recommendation 5** - That the Assistant Chief Executive (Citizens and Communities) works closely with the Chair of the Member Development Working Group to explore how best to deliver training to Elected Members to enable them to have the knowledge and capacity to detect those individuals in financial crisis and signpost them to appropriate support and advice services

**Formal response (March 2014):**

Assistant Chief Executive (Citizens and Communities) will discuss with the Chair of the Member Development Working Group how the toolkit referred to in recommendation 2 can be incorporated into appropriate training materials to support Elected Member development.

**Position: October 14**

Topic to be broadened to cover not just illegal money lending but also areas such as high cost legal lending, looking at deprived areas and how people are accessing these loans, the different pay day lending schemes and information on sign-posting. It was also agreed that:

- A briefing session on the subject be held covering advice/credit union/ illegal lending – attempt to schedule this at a time when members are in situ to encourage maximum take up.
- Members should also be given the option to attend joint briefing sessions that are currently being delivered to front line officers.

**Position: April 15**

Session for elected members planned – work is now taking place to ascertain the best way of ensuring as many Members as possible attend the session, which could possibly be attached to a full council meeting or other event where most councillors are present. Session plan currently being finalised but delivery will be delayed until after the completion of the local election period.

**Position Status (categories 1 – 6)** *This is to be formally agreed by the Scrutiny Board*

2 – Achieved

**Recommendation 6** - That the Assistant Chief Executive (Citizens and Communities) works closely with the Financial Inclusion Team and the Director of Children's Services in promoting greater awareness in local secondary schools of the services provided by the Credit Union.

**Formal response (March 2014):**

This was an additional recommendation agreed by the Scrutiny Board during its meeting in March 2014.

**Position: October 14**

Business manager at Leeds City Credit Union (LCCU) are also involved in discussions around frontline sessions and are keen to expand their reach into as many secondary schools as possible.

Contact details for all Cluster Managers has now been obtained – contact to be made early October.

**Position: April 15**

LCCU have obtained funding to produce an automated IT based accounting system for schools savings club work. This will assist in enabling schools savings clubs to be delivered with less need for detailed involvement from school staff therefore making the project more attractive to schools. Contact made with Clusters to seek possible attendance at their meetings but this has not occurred to date. Direct contact made with 2 high schools and discussions held but as yet no definitive progress made.

**Position Status (categories 1 – 6)** *This is to be formally agreed by the Scrutiny Board*

4 - Not fully implemented (Progress made acceptable. Continue monitoring.)