

Report of: Financial Inclusion Team

**Report to: Inner North East Community Committee – Chapel Allerton, Moortown,
Roundhay**

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To note

Title: Financial Inclusion initiatives

Purpose of report

- To provide community committees with information relating to the work which is being undertaken across the city to support people who find themselves in financial difficulties.
- The report also provides ward specific information of any support organisations and financial inclusion initiatives which may apply to Inner East and Inner North East areas.

Background

1. The Citizens@Leeds programme supports the council's ambition for Leeds to be the best city and for Leeds City Council to be the best council in the UK and is assisting in delivering the Best Council Plan overarching ambition of "Tackling poverty and reducing inequalities". The Citizens@Leeds approach ensures that essential services are provided in an integrated and accessible way to those most in need of services, support and advice and those requiring financial assistance have quick and easy access to financial advice and cost effective credit facilities.
2. Our core outcome is to improve the quality of life for all our residents, particularly those who are vulnerable or experiencing poverty. The main objectives and priorities for 2016/17 and into 2017/18 are helping people out of Financial Hardship, tackling the financial challenges of poverty, deprivation and inequality.

Current Initiatives

3. Local Welfare Support Scheme (LWSS)

Leeds City Council has used its funding from central government to design a unique scheme to help those in the most desperate need and require emergency assistance. The scheme provides basic household goods and emergency food provision across the city. Since 2013, over 20,000 awards have been made to vulnerable residents of Leeds. Although cuts in Government funding have meant refinements to the scheme, the Council continues to provide a scheme which continues to target those most in need of emergency food aid and support for basic household goods..

The funding of £800k during 2016 /17 resulted in approximately 5000 awards being made through the scheme with support for white goods , floor covering, food and fuel support,

4. Advice provision

The provision of the city's advice contract is delivered collectively by three advice agencies (Citizens Advice Leeds, Chapeltown Citizens Advice Bureau and Better Leeds Communities). Over the past year:

- 72% more people were helped across the services than in the previous year.
- Answered 26% more telephone calls.
- 45,549 people were assisted with free and independent advice.
- 3,464 clients were helped at over 40 outreach locations across Leeds, including GP surgeries, children's centres, OSCs and libraries. Details are included in the Appendix
- Increased client's incomes by £6.3 million

5. Debt Forums

The East Leeds Debt Forum is based in the centre of Burmantofts, Leeds, shadowing the format of the successful West Leeds Debt Forum. The Forum consists of a number of agencies working together to provide the community with information and support with a view to addressing the needs of the community.

The Forum has been developed for local people to provide information of available local support The Forum members recognise that 'advice' is not the only way of helping people with debt, hence there is a widespread range of members working together to raise awareness of local services which include looking at access to affordable credit e.g. through Credit Unions, support to getting people in to employment, access to support services and access to food banks etc. Forums operate in East, West, North and South Leeds.

6. Money Buddies

Money Buddies provides one to one home budgeting and assistance for clients, once they have seen an adviser and money and debt advice has been given. They help clients with

many financial issues including budgeting, maximising income, form filling to apply for grants and switch energy supplier, etc.

Money Buddies operate across the city in One Stop Centres, Children's Centres and libraries including The Reginald Centre in Inner North East

7. Benefit Buddies

The Benefit Buddy initiative was successfully trialed for 8 months during 2016 and has now been awarded funding from Leeds City Council for two years.

A Benefit Buddy will help clients with completing forms, any benefit problems and help to maximise income as well as attending benefit interviews, assessments and tribunals

8. Leeds Credit Union

The Credit Union has grown significantly in recent years and this has enabled it to play a significant role in helping to tackle financial hardship across the city. With the support of the Council, Leeds Credit Union (LCU) has more than trebled its membership from 11,000 in 2005 to 31,049 as at March 2017. Current projects include:

- the launch of a new faster and more streamlined website in June 2016
- the launch of a web based payday loan product charging CU rates
- the launch of the Loan Shop on Roundhay Road, Inner North East
- the opening of a city centre loan shop in the Merrion Centre. The shop will offer all the usual LCU services and will be open six days a week from late June 2017. The frontage will be an eye catching visual design with touchscreen technology within the shop window to encourage engagement when the shop is closed.
- LCU are working in partnership with the Illegal Money Lending Team (IMLT) and Leeds City Council to raise awareness of the dangers of borrowing from illegal money lenders, more commonly known as loan sharks. The joint initiative will see the team use proceeds of crime money, confiscated from convicted loan sharks, to sponsor new credit union accounts. The first new incentive is targeted at increasing membership amongst Housing Leeds tenants. The first one hundred tenants to join Leeds Credit Union and save regularly between now and November will be awarded with a £25 savings boost straight into their account before Christmas.
- There are now over 30 school saving clubs across Leeds – with four currently located in Inner East and three in Inner North East, which are listed within the Appendix Each pupil entering Key Stage 2 will be given £10 contribution when opening a CU account and establishing a school savings club. It is hoped that parents will also become engaged and join the CU. Work is ongoing to promote the clubs within schools
- Housing Leeds continue to fund LCU to deliver a citywide Money Management and Budgeting Service (MABS). The service is primarily focused at Housing tenants who are in arrears and struggling to pay their rent due to low incomes or poor money management. The support service is delivered by three LCU staff members and aims to provide timely intervention to avoid court proceedings in West, East and South Leeds – the service is available in the East at Burmantofts, Gipton and Seacroft Housing offices, and Moor Allerton Community Hub.

9. Front line staff training

In order to increase awareness across council services of the issues people face in relation to financial exclusion and poverty, a number of training sessions were delivered to front line services during 2016/17. These sessions were aimed at staff dealing with customers on a daily basis with the emphasis on accurate signposting, to enable staff to direct people to the right services in order to obtain the right advice at the first contact. Over 250 officers received overviews relating to poverty, financial exclusion and the impacts of welfare reform. The sessions were not intended to provide officers with debt advice skills but to better equip them to direct people to the most appropriate advice services at the first contact with the council.

Training has also commenced to ensure staff are educated to identify those customers that may be experiencing or at risk of gambling related harm and know how and where to signpost. Train the trainer sessions will also be arranged and take place across the city via Children's Services.

10. Money Information Centre (MIC) / mapping

The Money Information Centre (MIC) website has been established to bring together information about all organisations within the 'Help with Managing your Money' booklet in order to allow easy access to services which provide advice and services to help residents to manage their money. An interactive map is available on the homepage of www.leedsmic.org.uk website. The map also contains the locations of all organisations within the 'Help with Managing your Money' booklet. Instructions on how to use this mapping tool are given on the site and can be tailored and other 'layers' added if required.

11. Poverty Factbook

The Poverty Fact Book has been developed in order to understand the levels of poverty in Leeds; inform policies and assist in the City's anti-poverty agenda. It contains national and locally sourced data and information to help define and analyse the different themes of poverty. This resource is available at www.leeds.gov.uk/fi

12. FareShare

FareShare Yorkshire launched FareShare in Leeds (FiL) in August 2014 in partnership with Leeds City Council, Leeds Food Aid Network and St Georges Crypt. They support food aid providers in the city who are engaged in feeding vulnerable people alongside providing support to help people out of crisis.

With a cut in Government funding for Local Welfare Support Schemes, changes to the way in which support is delivered have been introduced. Food parcels were previously provided directly by ASDA, however, since April 2015 Fareshare Yorkshire and the Food Aid Network have provided the food parcel service. This has resulted in a reduction in the costs

to the scheme associated with supplying food but also allowed continued food supply to those people in the most immediate need.

In January 2015 FareShare also started supplying cereal to school breakfast clubs and Children's Centres. Further work in this area is to be undertaken during 2017/18 to increase the take up of this provision over the school cluster groups.

Since the launch of FareShare in Leeds in 2014 (to 1st March 2017):

- 101 Charities, Community groups and Schools now have access to food through FareShare in Leeds as often as every week
- Total food provided by FiL in the City is 244,530kg (244 tonnes), helping provide over 580,000 meals
- 14 School Clusters have had access to breakfast cereal and fresh fruit –all schools are listed within the Appendix
- In partnership with Kellogg's Leeds schools have received over 29,000 boxes of cereal, enough for 435,000 breakfasts
- The work of FareShare in Leeds was recognised at the council's annual awards and FareShare was awarded Partner of the Year 2015

In total since March 2015 to February 2017 FareShare in Leeds, via the Local Welfare Support Scheme has:

- Received 1,860 referrals for food provision, for 37% of referrals, food was directly delivered to a resident by FareShare
- for the remaining 63%, food was provided by a food aid provider in the city
- 3,190 people have been supported by the LWSS food provision scheme – 2,122 adults and 1,068 children

A future initiative during 2017/18 is to also consider how the council can support FareShare and other agencies to tackle holiday hunger linked to holiday clubs and activities across the city. Three venues across Leeds trialled activity clubs during Easter, which were supported by FareShare with meals for the young people. One of these venues was Gipsil in Gipton, It is anticipated that these schemes will also run over the summer holidays.

13. Illegal Money Lending Team (IMLT) Over the year work has continued with local partners to promote the work of the IMLT. The debt forums and money buddies have also helped promote the work. IMLT have continued to deliver joint sessions with partners to frontline staff across the city. Housing Leeds have co-ordinated a range of action days in areas across the city where Illegal Lending is likely to be an issue.

Work has continued with West Yorkshire Police and Trading Standards on intelligence and other issues. The team also contributed to the Explorers programme in Leeds which prepares young people with an interest in policing for the range of careers offered.

During the year, the couple convicted for lending in Leeds in 2015 were ordered to pay Proceeds of Crime money back to their victims (this is a new development and one which hopefully will happen more).

Conclusion

The information provided in this report shows the extent of work being undertaken throughout the city. As welfare reform changes continue to be rolled out and in particular the further roll out of Universal Credit, the Council will continue its work in supporting people facing financial difficulties with an emphasis on ensuring people are equipped with the knowledge of where they can get the right support at the right time.

Recommendations

- 1 Members are asked to note the contents of the report and for it to inform further discussions as to how community committees can further support financial inclusion initiatives that raise awareness of local services that help residents in inner East manage their finances and personal debt.

APPENDIX

Services in Inner East and Inner North East

Service	Inner East	Inner North East
Credit Union School Savings Club	St Peters C of E Primary School, Harehills Bracken Edge Primary School, Harehills Our Lady's Catholic Primary School, Seacroft Hillcrest Academy, Harehills	Holy Rosary Primary School, Chapel Allerton Allerton Primary School, Moortown Moortown Primary, Moortown
Delivery of cereal to school breakfast clubs	<u>Seacroft and Manston Cluster</u> Seacroft Grange Primary School Leeds East Academy John Smeaton Academy Grimes Dyke Primary School Crossgates Primary School White Laith Primary School Swarcliffe Primary School Grange Farm Primary School Our Lady's Primary School <u>Inner East Cluster</u> All Saints Brownhill Ebor Gardens Shakespeare St Nicholas Wykebeck St Augustine's St Patrick's Victoria	
Archway Advice on benefits, debt and housing for young people aged 16-25 years		95 Roundhay Road
Ebor Gardens Advice Centre Debt advice	173 Haslewood Drive	

Money Buddy Service	Ebor Gardens Advice Centre Compton One Stop Centre	Reginald Centre Holy Trinity Church, Church Lane Moor Allerton Community Hub Stainbeck Church, Stainbeck Road
Gipton Supported Independent Living Limited Advice in welfare benefits and housing	1 Woodfield Court	
St Vincent Support Centre Debt advice, budgeting	82 York Road	
Leeds Advice Consortium Outreach Debt advice - including mental health	Seacroft Clinic East Leeds Health Centre St James' Hospital Seacroft Hospital Gipton North Children's Centre Harehills Children's Centre Richmond Hill Children's Centre Burmantofts Health Centre	St Martins Surgery, Chapel Allerton
Credit Union branch	Seacroft South One Stop Centre Compton One Stop Centre	Loan shop – 265 Roundhay Road
Money and Budgeting Service	Burmantofts Housing Office Gipton Housing Office Seacroft Housing Office	Moor Allerton Community Hub
Foodbanks	Distribution Centres at: Gipton Harehills Seacroft	