



Progress through partnership

Interim Local Welfare Assistance Report April 2016 - October 2016

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1. Purpose of Report

This interim report aims to provide a summary of outputs and outcomes from the Wiser£money debt and money advice and local welfare assistance services delivered across Mid Devon.

2. Background to Local Welfare Assistance

Wiser£money is a strategic partnership between Wessex Resolutions (C.I.C) and Encompass Southwest (a registered charity) that is governed by a formal partnership agreement. Wiser£money operates across Devon and Somerset providing services for people living in rural/remote and coastal and market towns who are experiencing poverty, hardship and financial exclusion.

Following a competitive tendering process Wiser£money was awarded the contract to deliver Mid Devon District Council's Local Welfare Assistance scheme. The contract commenced on 1 May 2013 and ended on 30th April 2016. This was subsequently extended following a further competitive tendering process to 30th April 2017 with the possibility of a further year's extension to 30th April 2018.

The Local Welfare Service aims to achieve three outcomes from this funding:

1. To increase self-reliance and resilience
2. To offer swift and effective support for those with high priority short term needs
3. To provide help for people to establish themselves in or, remain in, the community

3. Service Provision

3.1 Local Welfare Service

The local welfare assistance scheme provides a variety of services to assist local residents either experiencing or at risk of experiencing crisis. The key elements of the Mid Devon scheme are:

- Money Advice (including debt, income maximisation, budgeting, financial capability);
- Signposting & referral;
- Assistance to access charitable grants;
- Food Vouchers for local foodbanks;
- Fuel top ups for energy meters;
- Furniture/ White Goods;
- Removal Costs.

The service is free, impartial, confidential and tailored to meet individual need.

3.2 BGET Healthy Homes

In 2016 Wiser£money secured funding from the British Gas Energy Trust to deliver a Healthy Homes Project across the districts of West Somerset, Mid Devon and North Devon. This project has worked co-operatively with the Local Welfare Service throughout the year to provide Mental Health support, Money and Debt advice and fuel poverty services to alleviate crisis and poverty.

The aim of the project is to mitigate the impact of fuel poverty by building household and community resilience within rural settlements across West Somerset, Mid Devon and North Devon. These areas are linked by high levels of rurality, low incomes and poor energy efficient properties (mainly due to large areas of all three districts not being connected to mains gas).

This project ends in January 2017 and it is expected to increase the referrals to the Local Welfare Service for Money and Debt Advice.

4. Activity Summary

4.1 Wiser£money Money & Debt Advice Services - Q2 2016;

- 172 referrals have been received across Mid Devon
 - Of which 57 are Council Tenants (33%)
- £175,369 of financial outcomes - increased income and reduction in debt
 - Of which, £59,057 of financial outcomes have been achieved for Council Tenants
- £514,589 of debt presented
 - Of which, £248,650 debt presented for Council Tenants.
 - £22,798 debt for Council Tax.
 - £8,711 debt for Council Rents.

4.2 Wiser£money Money & Debt Advice Services 2013 to 31st October 2016;

- 404 referrals and 588 outcomes achieved across Mid Devon
- £476,514 of financial outcomes for Mid Devon clients - increased income and reduction in debt
- £1,388,499 of debt presented
 - £78,641 debt for Council Tax.
 - £35,791 debt for Rent (including private sector).

4.3 Local Welfare Activity to 31st October 2016

	Total Referrals	Average Per Month	Cancelled/Unable to Assist	Total Outcomes
2013-14	661	55	136	551
2014-15	691	57	269	532
2015-16	906	69	471	434
2016-17**	335	56	137	166
TOTALS	1971	N/A	1209	1683

(Note; a client can receive more than one outcome, e.g. money advice and food voucher)

2016-17 stats are for 6 months to 31st October 2016.

Of the clients referred in 2016-17

- 97 are Council Tenants (28%)
- 62 Outcomes have been achieved (63% of requests for assistance)
- 79 of the requests were received due to debts/financial crisis (81%)
- 12 Due to benefit delays or sanctions (12%)

Please refer to Table 3 for full details of Council Tenants accessing Local Welfare Crisis Services.

5. Table 1) Money & Debt Advice 2016-17 (to 31st October 2016)

Mid Devon Local Welfare 2016-17 (to 31st October 2016)									
Housing Status	No. of Referrals	Number of Outcomes Achieved	Number of Financial Outcomes	Value of Financial Outcomes	Total value of Debt Presented	No. of clients with Rent Arrears	Total Value of Rent Arrears Presented	No. of clients with Council Tax Arrears	Total Value of Council Tax Arrears Presented
All Clients	84	79	16	£21,086	£335,380	9	£4,883	21	£11,476
Social Housing	32	21	6	£3,323	£158,548	5	£1,902	7	£1,525
% Social Housing	38%	100	37%	15%	47%	55%	38%	33%	13%

Mid Devon BGET Project 2016-17 (to 31st October 2016)									
Housing Status	No. of Referrals	Number of Outcomes Achieved	Number of Financial Outcomes	Value of Financial Outcomes	Total value of Debt Presented	No. of clients with Rent Arrears	Total Value of Rent Arrears Presented	No. of clients with Council Tax Arrears	Total Value of Council Tax Arrears Presented
All Clients	88	197	62	£154,283	£179,209	6	£4,401	20	£11,322
Social Housing	25	66	26	£55,734	£90,102	5	£3,625	13	£7,186
% Social Housing	28%	36%	39%	36%	50%	83%	82%	65%	63%

Total Service across Mid Devon 2016-17 (to 31st October 2016)									
Housing Status	No. of Referrals	Number of Outcomes Achieved	Number of Financial Outcomes	Value of Financial Outcomes	Total value of Debt Presented	No. of clients with Rent Arrears	Total Value of Rent Arrears Presented	No. of clients with Council Tax Arrears	Total Value of Council Tax Arrears Presented
All Clients	172	276	78	£175,369	£514,589	15	£9,284	41	£22,798
Social Housing	57	87	32	£59,057	£248,650	10	£5,527	20	£8,711
% Social Housing	33%	36%	41%	33%	48%	66%	59%	48%	38%

6. Table 2) Money & Debt Advice 2013-16 (to 31st October 2016)

Mid Devon Local Welfare 2013 - 2016 (to 31st October 2016)									
Housing Status	No. of Referrals	Number of Outcomes Achieved	Number of Financial Outcomes	Value of Financial Outcomes	Total value of Debt Presented	No. of clients with Rent Arrears	Total Value of Rent Arrears Presented	No. of clients with Council Tax Arrears	Total Value of Council Tax Arrears Presented
All Clients LWA	316	391	150	£322,231	£1,209,290	57	£31,390	107	£67,319
All Clients BGET	88	197	62	£154,283	£179,209	6	£4,401	20	£11,322
TOTALS	404	588	212	£476,514	£1,388,499	63	£35,791	127	£78,641

7. Table 3) Council Tenants Local Welfare 2016-17 (to 31st October 2016)

2016-17 Activity Summary - Council Tenants Accessing LWA

	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	TOTALS
Number of Council Tenants	25	26	17	12	8	9	97
Number of Requests	31	34	21	16	11	10	123
Number of Closed Cases	31	34	21	16	11	4	117
On-going Requests	0	0	0	0	0	6	6

Request for Assistance

	Code	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	TOTALS
Money Advice	MA	9	11	8	4	2	5	39
Money Advice - Universal Credit	MA-UC	2		1	1			4
Food Parcel	FP	7	12	4	3	3	1	30
Fuel (Gas Electric)	Fuel	4	5	5	3			17
Furniture	F	7	4	3	3	3	2	22
Resettlement	R				1			1
Removal Costs	RC		1		1	3	2	7
Other	O	2	1					3
TOTALS		31	34	21	16	11	10	123

Reason for Enquiry

	Code	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	TOTALS
Debts/Financial Crisis	DFC	21	21	15	8	8	6	79
Benefit Delay/Sanction	BDS	4	4	1	3			12
Rent Arrears	RA				1			1
Resettlement	R		1					1
Other	O			1			3	4
TOTALS		25	26	17	12	8	9	97

Outcomes

	Code	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	TOTALS
Money Advice	MA	5	3		3	1		12
Benefits Advice	BA					1		1
Signposting & Referral	SPR	3	5	3		2		13
Food Parcel	FP	3	6	3	3	1		16
Fuel	Fuel	3	3	2	2			10
Furniture	F	2	1					3
Resettlement	R				1			1
Removal Costs	RC		1		1	1	2	5
Other	O		1					1
TOTALS		16	20	8	10	6	2	62

Referrals not Progressed/Reason for Closure

	Code	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	TOTALS
Failed to Attend	FTA	7	7	5	3	3		25
Refuses Assistance	RA		1			1		2
Capital Available	C		1		1			2
Wanted Money	WM			1	1			2
Resolved Friends/Family	R	4	1	2	2	1	1	11
Not Eligible	NE	2	3	2				7
Completed	CP	18	21	11	9	6	3	68
TOTALS		31	34	21	16	11	4	117

8. Summary

Wiser£money has been delivering accessible, client centred and holistic money and debt advice and crisis services across Mid Devon since 2013.

During 2016, the BGET Healthy Homes Project has worked co-operatively with the Local Welfare Service to provide Money and Debt advice and fuel poverty services to alleviate crisis and poverty.

The BGET project ends in January 2017 and it is expected to increase the referrals to the Local Welfare Service for Money and Debt Advice.

The projects have had a significant impact on accessibility and building household and community resilience for residents engaging with Wiser£money services. The projects have collectively achieved;

Money & Debt Advice

- 588 outcomes have been achieved across Mid Devon
- £476,514 of financial outcomes- increased income and reduction in debt
- £1,388,499 of debt has been presented including;
 - £78,641 debt presented for Council Tax.
 - £35,791 debt presented for Rent (including private sector).

Local Welfare Services

- 1971 referrals received
- 1683 outcomes for clients at risk if, or facing crisis.

Mel Richards

Wiser£money Partnership

November 2016