



Landlord Forum Nuneaton and Bedworth BC

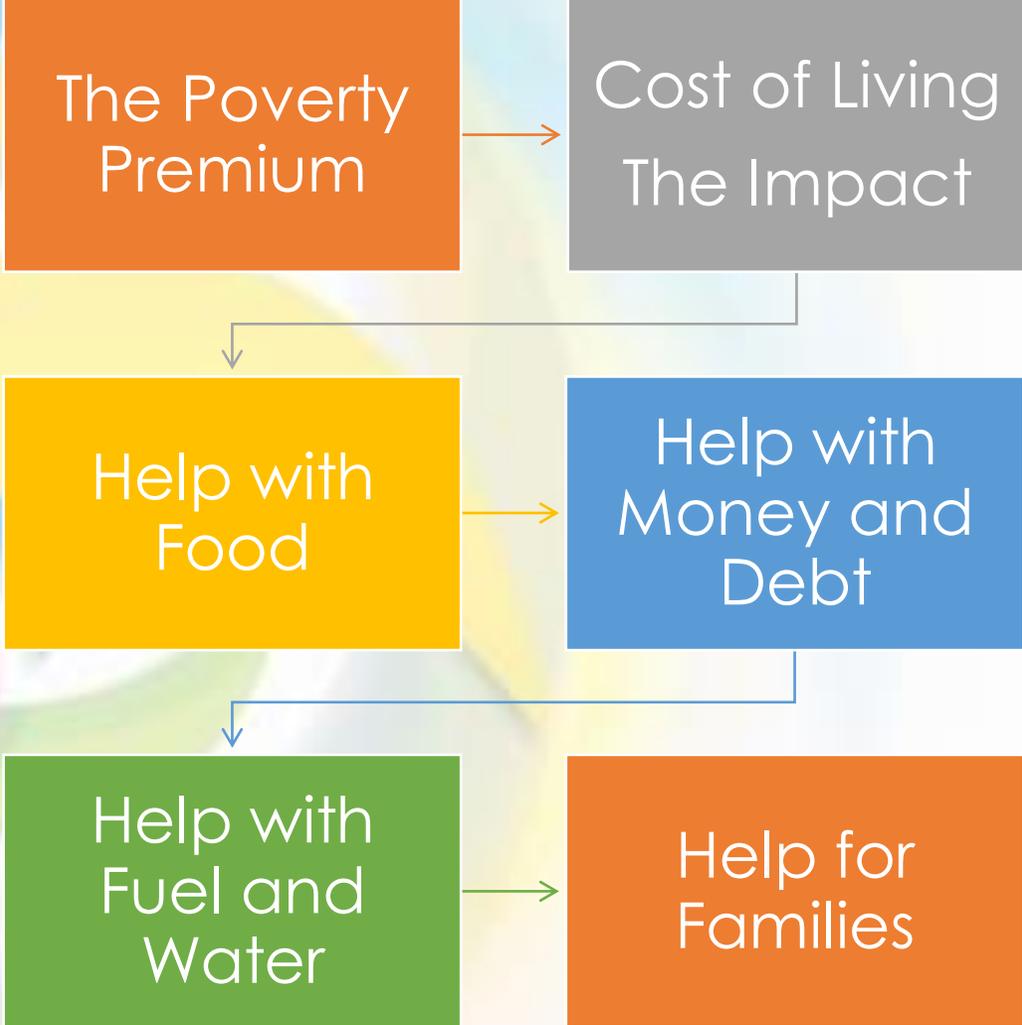
Local Help and Support

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Overview



The Poverty Premium

What is 'The Poverty Premium?'

The poverty premium is the extra costs people on low incomes and in poverty pay for essential products and services.

- Examples of poverty premium include:
 - Using prepayment meters to pay for gas and electricity supply
 - Using non-standard billing methods – eg, paying on receipt of bills rather than by direct debit and paying more for insurance if it is paid for monthly instead of payment in full up front
 - Higher insurance premiums for home contents or car insurance because of where you can afford to live
 - Using single item insurance – taking out policies for individual items rather than full contents cover
 - Paying for access to cash through fee charging ATM's or pre-paid cards
 - Using high cost credit such as high interest loans or credit cards

The Poverty Premium and the Cost to Nuneaton Households

❖ Nuneaton

Total cost of poverty premium: **£ 4,491,787**
% of households experiencing any premium: **24.6%**

Prepayment meter premium: £ 293,169
Non-standard billing premium: £ 754,208
Non-switching premium: £ 1,551,114
Area-based insurance premium: £ 915,060
Single item insurance premiums: £ 409,743
Access to money premium: £ 52,699
Higher-cost credit premium: £ 515,793

Average cost to households in poverty: £470

* **Fair By Design** - [Ending the poverty premium – Fair By Design](#)

Cost Of Living Emerging Issues?

- **Increase in Mental Health** issues and lack of support available 'quickly'
 - Creating more Safeguarding concerns and referrals
 - More 'suicide' speak
- **Older People**, Isolation and communication
 - Still not coming 'out' after covid
 - Lack of family and friends to support
 - No digital skills or access to 'keep in touch'
 - Impact of cold homes on older people - 'excess winter deaths'
- Cold and the Impact on **a child's education**
 - Going to school hungry and cold - lack of concentration and ability to learn
 - Child illnesses are more prevalent in cold, damp and unheated homes
- Impact on **rent, council tax and energy bills**
 - Collection rates
 - Early help and intervention needed
- Affecting '**all income**' households – not only 'poor' households / JAM's
- Impact on **crime**
 - Impact on local businesses – shoplifting
- **Inability to pay** utilities
 - What's the answer? How do we help?
- An increased number of '**Vulnerable**' people - by characteristic **and** by situation
 - What now defines vulnerable?
- The lack of **digital skills and access**
 - Applying for benefit / jobs / contact with any organisations
- Demand is so high on support services that people are having to wait longer for help.....compounding already difficult situations, including the impact on health

Help with food.....

- **Emergency Food**

- Trussell Trust referral routes – various organisations and LA
 - Emergency food
 - Warm drink and information available
- Honesty Shops – *‘pay what you can afford...’*
- Find Food outlets, Social Supermarkets and support centres here:

[Food bank and support centres | Homelessness | Nuneaton & Bedworth \(nuneatonandbedworth.gov.uk\)](#)

- **Warwickshire Local Welfare Scheme**

- Help for ‘most vulnerable residents at times of unavoidable crisis when they have no other means of help’
- Help with food, fuel and other items
- [Warwickshire Local Welfare Scheme – Warwickshire County Council](#)
- To enquire or to apply for support, call the Local Welfare Scheme on **0800 4081448** or **01926 359182**

Help with Money and Debt

NBBC - Access to a Financial Inclusion Support Officer (FISO)

- FISO – supports private tenants and owner occupiers
 - Email: Financial.inclusion@nuneatonandbedworth.gov.uk
- Referrals – come from everywhere! - customers / teams / partners
- Budgeting / signposting / motivating / hand-holding / **maximising income** / help into work and training opps / safeguarding referrals
- Outreach work – community venues, hubs, events, work-place sessions for employees
 - Timetable



FISO Outreach Timetable july 23.jpg

Help and Support information available online and printed version

- Details of **Local and National information, advice and support** agencies – ***‘helping you to help yourself’***
- Link available on LA website and paper versions available
- [Where to go for help and support | Housing benefits | Nuneaton & Bedworth \(nuneatonandbedworth.gov.uk\)](#)

Cost of Living Webpages

- [Help and support | Cost of Living Support | Nuneaton & Bedworth \(nuneatonandbedworth.gov.uk\)](#)

Help with Money and Debt

Discretionary Housing Payments (DHP)

- Help with housing costs for those on HB or UC HE
- Significantly reduced budget 'again' this year and demand on this budget is always very high – so tougher decisions!
- Apply at [Apply for a discretionary housing payment | Discretionary housing payments | Nuneaton & Bedworth \(nuneatonandbedworth.gov.uk\)](#)
- Work with other teams (housing) to look at other potential pots of money we could use
- This cannot be relied upon indefinitely – short term decisions
- FISO will look for other grants and assistance schemes if application refused

City Save Credit Union

- New IMLT POCA funded project - '**Energy Savings Club**' – see next slide
- We need to '**change behaviour**' and start a savings culture to build financial resilience
- Even small amounts - recommendation is a minimum of £5 pw
- Access to affordable lending – avoiding payday loans and loan sharks
- **Help to Save Scheme – (Government Scheme)**
- Help to Save is a type of savings account. It allows [certain people](#) entitled to Working Tax Credit or receiving Universal Credit to get a bonus of 50p for every £1 they save over 4 years.
 - Help to Save is backed by the government so all savings in the scheme are secure
 - [Get help with savings if you're on a low income \(Help to Save\): How it works - GOV.UK \(www.gov.uk\)](#)

Financial Inclusion Support Officers (FISO)

- **FISO - 2022/23 Headline Stats...**
- Helped **449** households
- **£36,000** secured through the DHP for households to help with housing costs
- Supported people who owed a total of **£47,000** in utility debts
- We helped households claim **£114,000** in additional benefits
- Helped **89** households make affordable payment arrangements to help pay their rent arrears
- Secured direct payment to landlords for **99** tenants
- We helped prevent **9** evictions for LA tenants
- The people we helped owed **£1.4m** in 'declared' outstanding debt.....

Money Matters

Financial Inclusion Support Team

'we are here to help you to':

- ✚ Budget and manage your money
- ✚ Manage any council debts
- ✚ Get help with fuel bills
- ✚ Identify any benefits you could claim
- ✚ Identify any additional money, health and wellbeing support

Contact the Financial Inclusion Support Team:

Call 02476 376 700

Or Email: financial.inclusion@nuneatonandbedworth.gov.uk



**Nuneaton
&
Bedworth**
United to Achieve

Step-Into-YOUR Tenancy

- An **interactive guide** to getting people 'tenancy ready'
 - All links to websites are included and takes people straight to where they need to be!
- [step into your tenancy](#) guides people through registering for bills, setting up DD and SO and planning their budget so that they can be as ready as possible to move in
 - Takes the stress out of worrying about getting into debt from day 1
- A section about **priority and non-priority debts**, what needs to be paid first and the consequences if not
- Links to **help and support** available
- A useful accompanying [to do checklist](#) to tick off when everything is completed
- **PLEASE encourage** your 'prospective' (or current) tenants to take a look – it may be really useful for them.....

'Step Into YOUR Tenancy'

An interactive guide to getting YOU ready to take on
YOUR new home



Energy Savings Club

- IMLT – raising awareness of 'Loan Sharks'
- POCA Funding
- In partnership with Citysave Credit Union
- Incentivised savings scheme
- Limited number of accounts (initially)
- **100% bonus for savers!**
- Changing people's behaviour
 - Savings habit
 - Financial resilience
- Help towards energy bills
- Engaging with an adviser re: Budgeting
 - Contact the Financial Inclusion Team for more info...
 - Email : financial.inclusion@nuneatonandbedworth.gov.uk

STOP LOAN SHARKS
Intervention . Support . Education



Energy Savings Club
Help to pay your energy bills with a FREE £25 savings bonus!*

How does it work?

- Join Citysave Credit Union <https://citysave.org.uk/>
- Save £2 per week for a minimum of 12 weeks
- You can take up to 25 weeks to do this!
- Get a £25 'free bonus' paid into your account

BENEFITS:

- Easy to join
- No fees
- Use the £25 bonus to pay towards your energy bills
- Build financial resilience
- Saving for your future

* OFFER OPEN TO FIRST 50 APPLICANTS WORKING WITH A MONEY ADVISER

North Warwickshire Borough Council

MORE INFORMATION
www.northwarks.gov.uk/help



Citysave Credit Union are working with the Illegal Money Lending Team and North Warwickshire Borough Council to tackle illegal money lending, otherwise known as 'Loan Sharking'.

Citysave is a safe and secure way to save money and borrow at competitive rates. Citysave have over 30 years experience supporting the people of Birmingham and Warwickshire. You can become a member too and joining could not be easier. Simply visit their website <https://www.citysave.org.uk>

Why not take advantage of our great offer to become a member of the Energy Savings Club? You can start your savings pot and get an extra £25 free bonus on us! You can use this extra money to help towards paying your energy bills.

Please note: To ensure that your account is connected to the scheme, please select '**Energy Savings Club**' from the 'How Did You Hear About Us?' section

Contact Details
<https://www.citysave.org.uk/>
Tel: 0121 616 6200

If you are worried you may have borrowed from a loan shark you can speak to the Illegal Money Lending Team in confidence on 0300 555 2222

Help with Money and Debt

‘Government Initiatives’

Help for Households

- [Help for Households - Get government cost of living support](#)
- If you claim certain benefits or tax credits, you may be eligible for an extra payment to help with the cost of living. There will be further payments made between spring 2023 and spring 2024
 - [Cost of Living Payments 2023 to 2024 - GOV.UK \(www.gov.uk\)](#)

Some top energy saving tips....

- [Energy saving tips to save money - Help for Households](#)

DWP Cost of Living Toolkit

- Handy communication toolkit to send out appropriate and consistent messages
- You may have seen some already on social media – **please share amongst friends and groups you may be in!**

Breathing Space

- Government initiative to provide a moratorium for those in debt
 - Standard BS - 60 days
 - Mental Health BS – 90 days
 - Must be working with and referred by an accredited Debt Adviser (CA)
 - Debt respite, to give time to work towards a debt solution
 - During the BS period Creditors cannot make any contact with the debtor
 - How to get into Breathing space
 - [Breathing Space. Debt Respite Scheme Advice. StepChange](#)
 - BRANCAB [BRANCAB](#)

MoneyHelper

- **A great new tool!!**
- [Help with bills and payments | MoneyHelper](#)

Health Adjustment Passport

This is a form that can be used to support people, to identify what help and changes are available to help them move into work, or stay in a job

- [Health Adjustment Passport - GOV.UK \(www.gov.uk\)](#)

Help with Fuel and Water

- We have established a sub-group of the **NW Financial Inclusion Partnership** called the '**Positive Energy**' working Group
 - Worked together on information for residents
 - In one place!
 - Circulated and shared on Social Media / Community groups
 - Can be downloaded and printed
 - All information is hosted on the NBBC and NWBC website here:
 - [Positive energy saving tips | Cost of Living Support | Nuneaton & Bedworth \(nuneatonandbedworth.gov.uk\)](http://nuneatonandbedworth.gov.uk)
 - Flyers, information, energy saving tips, videos and newsletters
 - All information regarding help with Water can be found here too
- We can provide help with **fuel vouchers** for **pre-payment meters only**
 - This is open **to people working with a Financial Inclusion Support Officer**
 - **NB:** we are **unable to promote** this as part of the T&C's
- **Green Doctor Project**
 - In-home energy check – national project funded by energy companies
 - Advice and support re 'saving energy' and '**changing behaviour**'!
 - Small energy saving measures identified and fitted
 - Householder is left with an '**Action Plan**' detailing the financial gains of changing behaviour
 - Guides provided (where necessary) for future reference

For more information refer by email to:

financial.inclusion@nuneatonandbedworth.gov.uk



Help with Fuel and Water

- We work closely with Severn Trent Water and they are very supportive of our work with vulnerable people
 - They are keen to 'myth' bust in relation to 'water meters'
 - Help to reduce consumption and save people money
 - Help STW identify leaks, which helps all of us
 - Keen to change behaviours to help save water and reduce bills
- If people need a helping hand, [Severn Trent](#) has several schemes which may help if people are struggling to pay their water bill, whatever their circumstances.... Including:
 - **Big Difference Scheme**
 - Reduction in Water bills up to 90% - income dependent
 - **WaterSure – Bill Cap Scheme**
 - Eligible Benefits
 - Have STW Water Meter
 - three or more children under 19 living with you, or a medical condition requiring the extra use of water
 - Capped at the 'average yearly charge' (£419.35 for 23/24)
 - **Severn Trent Trust Fund – (Financial Hardship Fund)**
 - have valid Severn Trent account number
 - be in debt on your account, with no way to pay it back
 - have experienced exceptional circumstances that stop you paying your bill
 - [apply for Financial Hardship Fund \(Severn Trent Trust Fund\) online](#), or call 0121 355 7766.



Help for Families

Free School Meals

- Working together with other Warwickshire LA's to identify unclaimed FREE School Meals
 - Pupil Premium for the school – extra activities for children
 - Children have full tummies, so they learn better and have better outcomes
 - Simply apply online
 - [Apply for free school meals – Warwickshire County Council](#)

Family Information Service (WCC)

- The Warwickshire Family Information Service is an information and signposting service for families
- A range of advice and support for families
 - Relationships, childcare, finance, SEND, 1:1 support, clubs
 - Online, phone, newsletters, visits
- Webpages – www.warwickshire.gov.uk/fis and www.warwickshire.gov.uk/childrenandfamilies
- Facebook - @WarwickshireFIS
- Twitter - @WarksFIS
- Newsletter sign up link - <https://mailchi.mp/warwickshire/familyinfoservice>
- Helpline telephone – 01926 742274
- Helpline email – fis@warwickshire.gov.uk

Help for Families – Babies.....

‘NEW’ parents

Struggling to afford essential items for a baby or young child, you can get help with items such as baby starter packs, clothing, cots, pushchairs, as well as formula and feeding equipment.

All items are new or good quality pre-loved that are safety checked

- [Welcome to Little Bird Baby Bank, Stratford-upon-Avon](#)
- [Baby Basics Warwick – Baby Basics Warwick](#)
- [BABY GODIVA – Coventry’s Baby Bank](#)
- [Growbaby Bedworth](#)
- [Growbaby Nuneaton](#)
 - NB: Any items would need to be collected.



Thank you for listening.....

Any Questions?

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