

Castle Rock Edinvar Financial Inclusion Service



Welfare Reform – our landscape

- ❖ Changes? or the song remains the same?
- ❖ Continual reforms
- ❖ Partnerships

It's not the same for all..

❖ The Scottish context

❖ Group structure and the English challenges

❖ Business Planning

Policy and Progress

- ❖ Allocations and rents
- ❖ Identification & recording
- ❖ Prioritising & Flexibility

What do we do? People Services

- ❖ Money, Debt, Home Energy, Digital, New Tenancy support, Welfare advice and assistance
- ❖ Help to sustain tenancies.. Assist customers to thrive and prosper in their tenancies and communities
- ❖ Protect customers from life and income shocks that might put their homes at risk

How do we do it?

- Home visiting
- Tailored assistance & experience of vulnerabilities
- Breadth & depth of expertise
- Tribunal representation
- Caseload style
- Highest standards

What we mean to customers

- Positive feedback
- Repeat custom and increasing self referral
- More money! £15 gained per £1 spent
- Stabilised incomes and tenancies
- Range of expertise for a range of customers
- Trusted, accredited, licensed and accessible

What do others see?

– Services of high reputation – Five core ‘internal’ services

Welfare advice and assistance

Money & Debt

Home Energy/Fuel poverty

Digital Access

Sustaining tenancies fund

– Productive relationships with a range of partners

Housing Associations

Local Authorities

Statutory Agencies

Third Sector Local and National

– Service functions

Tailored

Welfare and Money/Debt

Services to vulnerable homeless

Service development for others

Budgeting support

2014/15

- ❖ Financial gains totalling £2.2m (CRE £1.06m and External Services £1.13m)
- ❖ The average time to first visit was 9 days.
- ❖ Total number of referrals received is 1117(Core 690 and External services - 427)
- ❖ 62% related to welfare benefits and 38% for money and debt.
- ❖ Areas of need: Edinburgh accounts for 58% of core CRE referrals received; Mid & East Lothian 26%; West Lothian 13% and Central 3%.
- ❖ Ages: <25 13%, 26 to 59 60%, 60 and over 27%.
- ❖ New tenants referred 193

More..

- ❖ 124 referrals solely rent related (80% engaged) 86 with legal action underway (31% engaged)
- ❖ Referral sources: Self-referrals 26% Colleagues 74%
- ❖ 62 onward referrals made
- ❖ Arrears reduction for referred customers 47%.
- ❖ Priority debt reduction for referred customers 73%.
- ❖ Non-priority debt reduction for referred customers 68%.
- ❖ 195 customers surveys were sent out, with a return of 44%.

What's been learned

- ❖ To develop services that have common quality principles and standards but that can be tailored to respond to changes and to opportunity
- ❖ It's imperative that work continues to embed and raise the profile of Advice work as a core necessity rather than an 'added value' component to social wellbeing
- ❖ Be technicians and specialists with added empathy. Be alert to boundaries as needs increase
- ❖ Collaborate and be collegiate in approach. Work and share with colleagues as evolving situations dictate.