

**Helping residents to improve
their financial resilience
22nd June 2023
Haja Turay
Royal Borough of Greenwich
Welfare Rights**



What we will cover

- How we offer vital support to vulnerable residents
- Ensuring that residents are aware of the help and support available
- Shifting the focus to a 'front-end' approach to supporting clients through better integration between teams

Key Support Services

- RBG has a history of local welfare assistance provision and a Welfare Rights Service (WRS)
- The WRS provides detailed advice on benefit entitlement, ranging from queries on advice on what entitlement the resident has, to advice and assistance in challenging adverse benefit decisions. Residents can contact the service through our public advice line, online web queries, or by attending an advice hub. Specified referral routes into the Service are in place, where funding allows.

Welfare Rights Service

Welfare Rights Service

February 2022

Benefit Matters

Our newsletter for advisers in Royal Greenwich
Finance Directorate

[Home](#) | [Online forms](#) | [Contact the Welfare Rights and Universal Support teams](#)

Contact the Welfare Rights and Universal Support teams



My Cases

Name and Mobile Phone Number: Joe Bloggs

Benefit and Budgeting Calculator

[Household details](#) [Property details](#) [Income and earnings](#) [Results](#) [Budget](#)

Personal information

Name and Mobile Phone Number

Quick summary

[Household details](#)

Key Support Services

- In 2018 the Universal Support Team (UST) was created to provide dedicated support for residents on Universal Credit (UC), for both residents needing to claim and residents already receiving the benefit. Support includes ensuring that the claim is processed correctly, accessing and maintaining their online account, and identifying income maximisation routes.
- The Emergency Support Scheme (ESS) was formed in 2013 and provides local discretionary based support for residents without the financial means in emergency situations.

Cash First



Money Advice Team

- During the pandemic, the Money Advice Team (MAT) was formed to provide more intensive support for residents struggling to manage their household finances. The team combines advice on income maximisation, support in reducing household expenditure, and assistance in reaching affordable repayment arrangements. The team specifically supports residents who are repeatedly seeking emergency support (either through ESS or our social prescribing partner- Live Well), or who are in rent arrears with the council (soon to extend to council tax arrears).
- High level of support to most vulnerable clients, focusing on priority debts
- Goal is to bring about long-term behaviour change and improved financial resilience in the long-term, recognising that insolvency measures such as bankruptcy and DROs only deal with debts at the time of the application and clients need first to have a sustainable budget to avoid falling into debt again.
- Getting clients to engage can be our biggest challenge - reaching the point of knowing you need help and being ready to accept it can take several attempts. We contact clients by phone, text and email on multiple occasions to book a telephone appointment at a time to suit them.

Strands of work

- Income maximisation - Look at entitlements to benefits and grants, such as Live Well grant, Discretionary Housing Payments. Also consider routes to income such as child maintenance, contributions from non-dependents. Referrals to Welfare Rights to assist with disability benefit claims where identified.
- Expenditure reduction – Areas can include Stop Smoking Support, unsustainable expenditure such as car, high pocket money, switching to a social tariff for internet and mobile phone, applying for water discounts.
- Prioritising debts – Explaining difference between priority and non-priority debts. Our debt advice focuses on priority debts and debts owed to the Council. We refer to other debt advice providers for non-priority debts and DROs, but are in the process of upskilling the team to Approved Intermediary level so we can offer Debt Relief Orders in the future.
- Identifying potential write offs – s13a for council tax, Hardship Fund, Energy Trust Funds, Insolvency, challenging in appropriate IVAs.

MAT Outcomes

- The team has so far achieved benefit gains of £144,000, which is one part of the outcome for the client.
- Since September 2022, we have assisted clients with £777k worth of debt to be better able to manage their debts and outgoings. Highest debts are council tax arrears, rent arrears and regulated unsecured debts (such as credit cards).
- A total 484 cases were opened during the period 01/04/22 – 31/03/23.

Advice Hubs

THE **ADVICE** YOU NEED **NEAR YOU!**



GREENWICH SUPPORTS



Food will be provided at locations marked with a . See further details inside this leaflet.

GREENWICH SUPPORTS



Advice Hubs

- In April 2022 we commenced an Advice Outreach Pilot.
- We run three fixed Advice Hub's per week with an additional five hubs run on a monthly basis (roaming hubs).
- Further, the project funded the legal advice provision at existing advice hubs -with the co-ordination and running of these hubs delivered and funded separately.
- This project has established eight new community centre locations around the borough which provide drop-in advice for residents, in partnership with Greenwich Citizens Advice, Greenwich Housing Rights, and Plumstead Community Law Centre which have been run and co-ordinated by the WRS.
- The Advice Outreach project provides debt, housing, welfare benefits, immigration advice.
- Ready-made frozen meals are distributed at the Advice Hub sessions, whilst one of the community centre's which has its own café provides a voucher which enables the resident to have a free meal (hot or cold) on the day of the session or at a later point in time.
- The frozen meals are produced through a collaboration with the Youth Offenders Prison, which develops the catering skills of inmates as part of their rehabilitation programme.

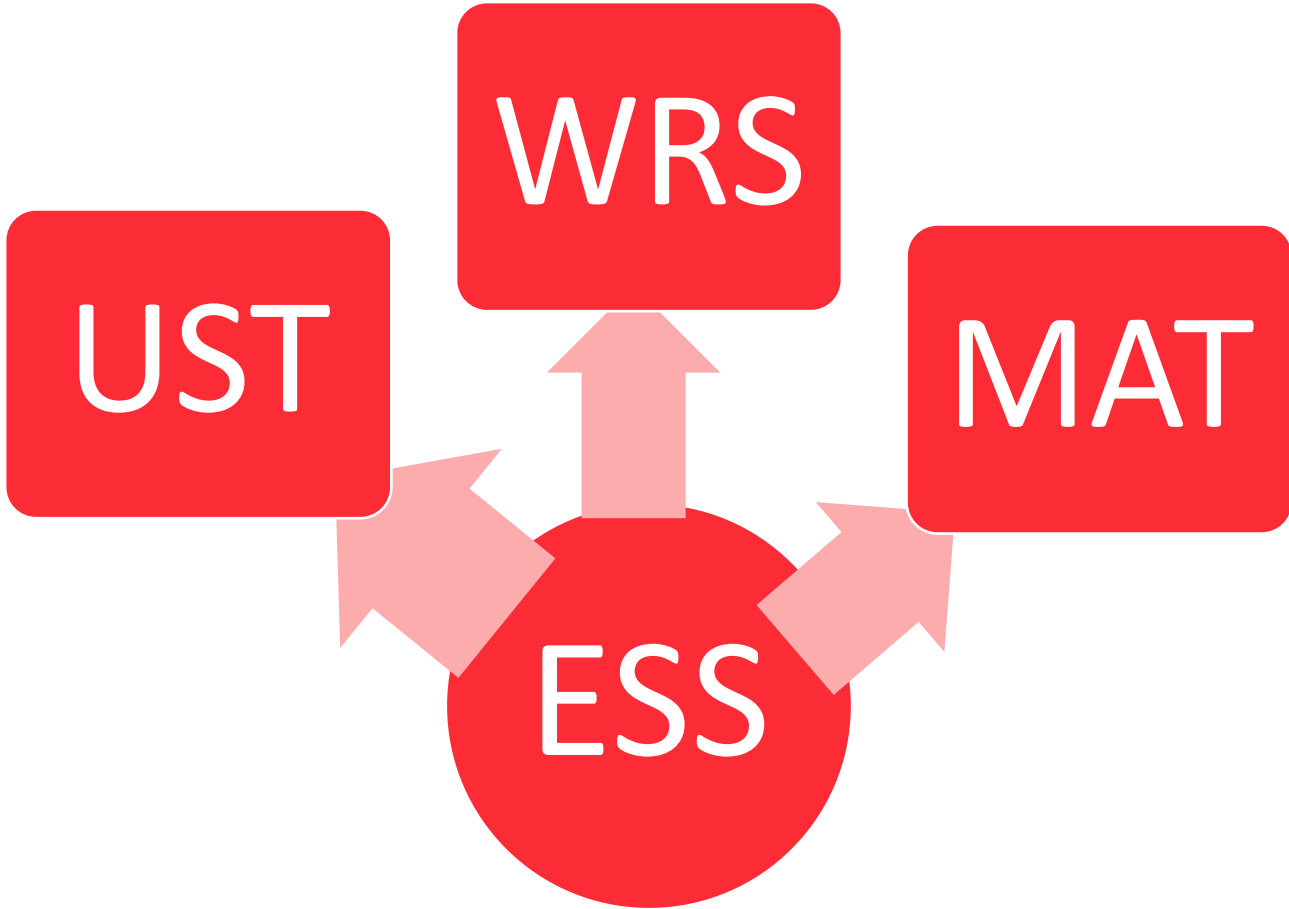
Ensuring that residents are aware of the help and support available



Take up work

- One of the benefits of having an in-house WRS is that we have access to rich datasets from HB.
- We use the Policy in Practice LIFT platform to analyse our data, which helps us identify which residents are missing out on benefits and identify the most vulnerable households.
- As well as improving residents' financial resilience, the detailed analysis helps us offer targeted support, increase take up of benefits in RBG and strategically allocate our resources.
- We can predict how changes in their circumstances will affect their financial resilience whilst also tracking the impact of our support over time.
- We have tracked residents according to their financial resilience and have identified households at risk or in crisis; those facing a cash shortfall who were missing out on benefits.
- We have sent out take up letters to those missing out on the Severe Disability Premium, Pension Credit and residents who are in receipt of UC and subject to the benefit cap.
- By using a preventative approach, we have maximised resident's income and helped them avoid further debt.

Integration between teams



Promoting our services

- Whilst promoting UST/Advice Hubs we attended community centres, community groups local to the hub locations, promotion through ward councillors, promotion through social media and Greenwich Info.
- We have also recently launched a targeted social media campaign, focusing on the close area around each of the Hub locations.
- We regularly meet with our local JCP partnership manager and accept referrals from our local JCP.
- JCP referrals tend to be for budgeting support but they also signpost a lot of residents to our ESS.
- At the onset of UST we were co-located at the JCP and also at the Advice Hub.
- The co-location approach based in community settings has not only been an efficient and effective use of resources but also aided in building a relationship with community groups who also use the Hub locations.

Referral Partners



Case studies

Cases

Single parent, 61 years, unable to work. Multiple physical and mental health conditions. Applied for ESS multiple times. She is in receipt of legacy benefits, including HB and CTS. There is a shortfall in her rent and CT Client has rent and council tax arrears.

She has 2 non-dependents aged 22 and 21 who are in receipt of UC. No assets or savings.

Client is a private tenant in a large, poorly insulated property. She has prepayment meters for gas and electricity and substantial arrears and has made multiple applications for fuel vouchers from Live Well Greenwich and SELCE and is reluctant to approach them again.

Client has high monthly water bills, water arrears and is not on a water meter.

Outcome

- ESS = £300
- Food Bank Voucher issued = £50
- Increased on-going entitlement to HB = £1,710.96 per year
- Increased on-going entitlement to CTS = £343.20 per year
- Backdated award of housing benefit = £3,367.36 one off
- Rehoused in a council property and was awarded CSA

- ESS does not provide ongoing support but refers clients to teams that can provide support to address underlining issues. i.e. MAT.

- Client was rehoused with RBG and was awarded CSA

Case studies

Cases	Outcome
<p>Single parent with a 15 years old child, in education and has Asthma Client was unemployed and looking for Job Mental health and Mobility issues. In receipt of PIP and UC and was still paying council tax despite being out of work. Client is a Housing Association tenant and has rent arrears of £1,200. She has prepayment meters for gas and electricity and had substantial arrears. Client has high monthly water bills, water arrears.</p>	<ul style="list-style-type: none">• Assisted with cash• Referred to MAT and was assisted Thames water help scheme and payment match scheme• Live well grant of £200• CTS of £868.2 / year• British gas energy fund grant £802.12 / one off

ESS identifies issues and signpost and refer clients for additional support to address the underlining issues. i.e. MAT.

Case studies

Cases	Outcome
<p>Lone parent living in temporary accommodation with two children, one with autism.</p> <p>When she applied to the ESS for the second time the MAT took on the case and helped her access support including carer's allowance, disabled child element and council tax support.</p> <p>She was then referred to UST</p>	<ul style="list-style-type: none">• Increased her income by £418 a month• Cleared council tax debt• UST helped renegotiate the deductions on her UC

ESS identifies issues and signpost and refer clients for additional support to address the underlining issues. i.e. MAT.

Questions

