

Financial Inclusion and Capability Action Plan 2023-2026					
Priorities	Who	How will it be achieved	When	RAG Rating	Current position – February 2023
Keep up to date with national and local policies and strategies. Ensure Derby Homes financial inclusion objectives continue to link in.	Money Advice Team Leader	Derby Homes Derby City Council National and local strategies. Attend Financial Inclusion groups.	On-going 2023	Green	<p>Money Advice Team Leader cascades email updates from Shelter, MAG, MALG and the IMA to the Derby Advice staff</p> <p>All of the Money Advice Team receive Quarterly Accounts from the IMA (their journal of best practice) which include national updates</p> <p>Sharing and circulating information with the Derby Homes Income and Welfare Reform Teams plus the Council</p> <p>Members of the Money Advice Team are attending MALG and MAG meetings. Updates are being disseminated to the team at subsequent Money Advice Team Meetings</p> <p>Informal workings take place with local Council advice teams also Consider how DH can support tenants getting back into employment</p> <p>Derby Homes submitted a formal response to the Debt Relief Order consultation. The following changes have been made to the eligibility criteria from 29th June 2021:</p> <ul style="list-style-type: none"> The total amount of qualifying debts the debtor can have has increased from £20,000 to £30,000. The value of a vehicle that can be disregarded has increased from £1000 to £2000. The value of assets that a debtor can hold has increased from £1000 to £2000; and The level of surplus income a debtor can have has increased from £50pm to £75pm <p>DHA out of scope partnership work- Derby Advice Manager circulated pilot in 2022. Not to be progressed.</p> <p>Breathing space – working alongside DCC as an advisor and as a creditor in referrals. 11 cases since the scheme was introduced on 4th May 2021</p>

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<p>To work in a more structured and effective manner with partners.</p> <p>Identify funding opportunities and develop new financial inclusion initiatives.</p>	Derby Advice Manager/Money Advice Team Leader	To continue to attend the Midlands Financial Capability and Inclusion Forum and the D2N2 'Money Sorted' Steering Group.	On-going	Green	Derby Advice Manager attending and disseminating information from the D2N2 'Money Sorted' Steering Group NB this project is ending in March 2023
		Derby Advice Manager to revisit the Derby Benefit Advice Providers Networking Group once we are back to our working pattern	Ongoing		Derby Advice Manager is one of the partners in the steering group for the new Derby Advice Alliance (DAA) Derby Advice Alliance is a partnership of voluntary and statutory advice providers working together to coproduce, co-design and work collaboratively to support the delivery of quality, streamlined advice services in Derby. Together its members will submit joint funding bids and tenders as identified for resources in pursuit of this objective. Financial inclusion and access to debt and budgeting advice is one of its key concerns. Group meetings not taken place since Autumn 2022.
		To look for further opportunities to work in a more effective way with partners within Derby city	Ongoing		<p>Money Advice Team Leader is attending the Council Tax Liaison meetings, together with Derby City Council, CiTA and Derby City Mission. Regular meetings were being held to discuss communications with DCC in relation to Council Tax and updates in the debt advice sector (e.g., the introduction of the Breathing Space scheme). These meetings ended, but representatives of Derby City Council's Council Tax team attending the Derby Debt Advice Forum meetings.</p> <p>Money Advice Team Leader has initiated the Derby Debt Advice Forum for partner agencies in Derby to attend meetings to discuss updates in the debt advice sector. The first meeting took place on 27th May 2021 and has been taking place on a monthly basis since. The partner organisations exchange information as to service delivery as Covid restrictions evolve and discuss key issues in the debt advice sector. Derby City Mission are now running a Community Food Shop which members of the public can access on a drop-in basis. In some circumstances, they are required to access money advice as a pre-requisite to getting further support</p> <p>Money Advice Team Leader liaised with the Benefits Team Leader at Derby City Council to update the allowable expenses figures for the Single Discretionary Award- this is reviewed annually in April. The Money Advice Team Leader has requested that DCC consider uplifting the figures in the Autumn give the cost-of-living crisis but the request was declined</p>

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		To identify funding opportunities and make applications individually or collectively.			<p>Money Advice Team Leader has joined the Best Practice Group for Housing Sector Money Advisers. The last meeting was in August 2022 where UC migration and the cost-of-living crisis were discussed</p> <p>The Money Advice Team Leader as liaised with the Severn Trent Care and Assistance team to set up a new process to assist tenants in applying to Severn Trent's Big Difference Scheme (BDS). The new process means that tenants are placed onto the BDS more quickly</p> <p>Derby Advice Manager is the Derby Homes representative on the Derby Poverty Commission. The four workstreams are home, person, tech and post pandemic recovery (all have a financial element). This is ongoing and there is a focus on furniture poverty.</p> <p>Derby Advice Manager is working more closely with the Derby Advice Alliance, e.g. on the Household Support Fund This will be taken up as part of the Derby Advice Alliance</p> <p>DHA out of scope partnership work</p> <p>Derby Advice has been awarded a further grant of £627 from the IMA to maintain and/or increase access to Debt Relief Orders for vulnerable clients. The funds are to be used for the continuing professional development of the specialist money advisers who deliver Debt Relief Order advice. It is also being used to purchase credit reports for clients who are pursuing a Debt Relief Order via TipTrust</p>

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Continue to use staff knowledge, Derby Homes data and obtain profiling information to tailor Financial Inclusion service delivery and prioritise resources to individual and neighbourhood need.	Derby Advice manager/ Money Advice Team Leader	To specify what information is required and obtain annual profiling reports.	On-going 2023	Green	<p>We support tenants who need money advice. There is an intention for Derby Homes to assist with paying DRO and Bankruptcy fees for tenants</p> <p>We support tenants affected by welfare reforms advising on SDA/DHP claims and support vulnerable tenants as well as promoting self- help for others.</p> <p>We receive referrals from the income team who identify tenants who are struggling to pay their rent and facing court or eviction action</p> <p>Derby Advice has been carrying out a fortnightly outreach at the Revive Healthy Living Centre since February 2022 for members of their job club who need money advice.</p>
Using profiling information, deliver pro-active targeted campaigns aimed at improving resident's financial inclusion.	Derby Advice manager/ Money Advice Team Leader supported by the Welfare Reform Team	<p>Target groups, including those who:</p> <ul style="list-style-type: none"> may need support with forthcoming changes/ reductions in their benefits including UC managed migration need extra help and support to develop the skills they need e.g. to secure employment, use digital technology and manage their money may lose their benefit if they do not understand and adhere to rules regarding renewing their benefit. need help/advice to apply for a Single Discretionary Award for Discretionary Housing Payments, Council 	On-going 2023	Green	<p>New UC claimant's information on DWP's landlord portal used to support new claimants</p> <p>Equalities provide an annual/bi annual report which allows us to understand who is having action taken and if there are areas identified then we look in to them.</p> <p>The Welfare Reform Team have contacted tenants who are eligible for the free TV Licence in October/November 2020</p> <p>The Welfare Reform Team/Income Team/Money Advice Team are assisting tenants with applications for the Single Discretionary Award</p> <p>Signpost tenants to other services as required, e.g. help finding employment</p> <p>Look to analyse demographic profile of those tenants who don't engage with Money Advice with the profile of those who do – March 2022</p> <p>Money Advice Team Leader is liaising with the Information Governance Manager and Severn Trent Water with the view to sharing stock data on Derby Homes tenants so that Severn Trent can target campaigns at those who are struggling to pay their water charges and/or are in arrears.</p>

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		Tax Hardship and/or Local Assistance <ul style="list-style-type: none"> are in receipt of Pension Credit and are eligible for a free TV Licence 			
Work with Derby Homes Customer Communications Team to increase resident contact through our website and social media. Use new and effective communication methods to promote Derby Homes and partners financial inclusion initiatives, including to the most vulnerable and hard to reach residents.	Money Advice Team Leader/ Customer Communications Manager	To continue to promote Derby Homes website and social media forums for financial inclusion. Keep a watching brief on emerging technology.	On-going 2023 On-going 2023	Amber	Amendments to website have been sent to the Communications team Money advice Team Leader prepared communications for Debt Awareness week (March 2022) which was posted on social media and via DHnet Work alongside Derby City Council re EU/SS communications Page One has replaced DataSquirt as a platform for texting tenants. Remote Assist video calling rolled out in January 2021 Consider use of more popular social media such as WhatsApp and Facebook Messenger. Liaise with IT to clarify if possible Explore use of My Account email addresses for campaign promotions An article about money advice was published in the Autumn 2021 tenant and leaseholder newsletter. It explained what the Derby Advice Money Advice team can assist with and how to contact them. It also raised awareness about the Universal Credit uplift ending and broadband deals. The Derby Homes customer communications team also posted updates on social media in September 2021 about the Universal Credit uplift ending
Review how, where and what Financial Inclusion information is promoted on Derby Homes website and make changes and add/remove information where necessary.	Money Advice Team Leader	Compare how other Housing providers promote financial inclusion through their websites and decide where improvements can be made.	September 2023	Amber	Money Advice Team Leader has compared neighbouring/similar sized ALMO's/Housing Association websites Review DH website – updates are still required and planned to be reviewed in 2023

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To provide evidence, as and when required, to the FCA to prove that Derby Homes is satisfying the regulations.	Derby Advice Manager/Money Advice Team Leader	To adhere to FCA requirements. Complete FCA annual report and submit to FCA using the online Gabriel system.	On-going 2023	Green	<p>FCA audit was completed in September 2020 and the outcome was 'substantial'- this is the highest assurance rating. There were 2 recommendations which have been addressed.</p> <p>FCA self assessment completed and approved in June 21.</p> <p>The Money Advice Team Leader has arranged for the IMA to check one of her cases/her file reviews on a quarterly basis. File reviews are being completed on a quarterly basis and the Money Advice Team Leader is working on the recommendations, including working with the Communications Team to update the website regarding escalating complaints to the Financial Ombudsman Service</p>
Continue to explore and use options for supporting tenants with furniture/white goods	Housing Management teams Income teams Derby Advice	Continue to use DH furniture support package. Utilise local charitable funds and utility funds effectively to obtain furniture.	On-going 2023	Green	All Derby Advice staff currently do this and occasionally we receive referrals from the Income Team to complete these.
Increase staff knowledge and skills by providing qualifications and training opportunities to create a better understanding of how to identify financial vulnerabilities and where to make referrals.	Money Advice Team Leader	<p>Raise awareness of Financial Inclusion at; Staff Briefings, Team Meetings and through the intranet. Raise awareness among staff of the D2N2 Money Sorted project hosted by Derby Advice</p> <p>Continue to promote professional qualification requirements for relevant team members such as:</p> <p>Certificate in Money Advice (CertMAP – Institute of Money Advisers).</p>	<p>On-going 2023</p> <p>On-going 2023</p> <p>January 2021</p>	Green	<p>Project worker at D2N2 has attended a number of team meetings across Derby Homes NB this project is ending in March 2023</p> <p>Derby Advice Manager presented at Managers Briefing</p> <p>Money Advice Team Leader has sent out a revised referral form for money advice and welfare rights. Money Advice Team Leader and Senior Welfare Rights Officer have offered to attend DH team meetings to promote the service</p> <p>Money advice Team Leader prepared communications for Debt Awareness week (March 2022) which was posted on social media and via DHnet</p> <p>The Derby Advice training programme was delivered in December 2021. 3 of the courses were focused on money advice and the remainder were benefits related. Derby Homes/DCC employees and partner agencies attended the courses. The programme will start again in Autumn-Winter 2022</p> <p>Currently 6 members of the Money Advice Team have attained the qualification.</p> <p>All members of the Money Advice Team are IMA members</p>

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		<p>Institute of Money Advisers membership/Debt Relief Order Intermediary status</p> <p>To help Institute of Money Advisers members remain accredited by sourcing suitable and on-going training for them to be able to satisfy Continual Professional Development (IMA) requirements.</p> <p>Broadening scope of the Money Advice Team's expertise</p>	<p>On-going 2023</p> <p>On-going</p> <p>On-going</p>		<p>All 3 Money Advisers and the Money Advice Team Leader are DRO intermediaries.</p> <p>Currently 6 members of the Money Advice Team are required to satisfy CPD requirements and have attained their points for this year. The remaining members of the team are not required to do this. Ongoing training and development to be monitored through 121s and appraisals</p> <p>4 members of the Money Advice Team have completed the Level 2 City & Guild Fuel Debt Advice course</p>
The signposting of tenants to the tenants' contents insurance offer available from AON, whilst not specifically endorsing this produce and stating that other providers are available.	Head of Finance & Income	<p>Initial promotion to tenants via website – wording to be Signed off by Head of Finance & Income.</p> <p>Opportunities for future promotional campaigns through DH News, flyers in rent variation letters etc</p>	<p>April 2020</p> <p>April 2022</p>	Amber	Discussions held with AON, unfortunately they had to withdraw the tenants' contents insurance proposal due to the inherent flood risk on a number of properties. Therefore, efforts will now be concentrated on future promotional campaigns such as inclusion within rent variation letter.
Attend appropriate regional and local Financial Inclusion groups.	Derby Advice Manager/Money Advice Team Leader Income Managers	Continue to attend existing groups. Attend new groups that are deemed to benefit Derby Homes Financial Inclusion work such as Financial Inclusion and Capability Forum, D2N2 'Money Sorted' steering group	On-going 2023	Green	<p>Derby Advice Manager attending and disseminating information from the D2N2 'Money Sorted' Steering Group NB this project is ending in March 2023</p> <p>Money Advice Team Leader has joined the Best Practice Group for Housing Sector Money Advisers. The last meeting was in August 2022</p> <p>Members of the Money Advice Team are attending MALG and MAG meetings. Updates are disseminated to the team at subsequent Money Advice Team Meetings.</p> <p>Derby Homes is part of the Poverty Commission looking at financial welfare issues for Derby residents.</p>