

Financial Inclusion and Capability Action Plan 2020-2023				
Priorities	Who	How will it be achieved	When	Status RAG 14/1/20
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	
To work in a more structured and effective manner with partners. Identify funding opportunities and develop new financial inclusion initiatives.	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. To look for further opportunities to work in a more effective way with partners within Derby city To identify funding opportunities and make applications individually or collectively.	On-going December 2020 Ongoing	
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.	Income Managers	To specify what information is required and obtain annual profiling reports.	On-going 2023	

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Using profiling information, deliver pro-active targeted campaigns aimed at improving resident's financial inclusion.	Income Managers	Target groups, including those who: <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 Tax Hardship and/or Local Assistance 	On-going 2023	
Work with Derby Homes Customer Communications Team to increase resident contact through our website and social media.	Money Advice Team Leader/ Customer Communications Manager	To continue to promote Derby Homes website and social media forums for financial inclusion.	On-going 2023	

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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.		Keep a watching brief on emerging technology.	On-going 2023	
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	
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	

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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	
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	Raise awareness of Financial Inclusion at; Staff Briefings, Team Meetings and through the intranet.	On-going 2023	
		Raise awareness among staff of the D2N2 Money Sorted project hosted by Derby Advice	On-going 2023	
		Continue to promote professional qualification requirements for relevant team members such as:	January 2021	
		Certificate in Money Advice (CertMAP – Institute of Money Advisers).	On-going 2023	
		Institute of Money Advisers membership/Debt Relief Order Intermediary status	On-going	
		To help Institute of Money Advisers members remain accredited by sourcing suitable and on-going training for them to be able to satisfy	On-going	

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		Continual Professional Development (IMA) requirements.		
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.	Rental Control Income Manager (BP)	Initial promotion to tenants via website – wording to be Signed off by Head of Finance & Income. Opportunities for future promotional campaigns through DH News, flyers in rent variation letters etc	April 2020 April 2022	
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	
Review the Financial Inclusion work carried out by Derby Homes.	Derby Advice Manager/Money Advice Team Leader Tenant Panel review	Carry out a review. Report back findings to Head of Finance & Income. Make necessary improvements.	March 2021	