

# Financial Inclusion: Supporting Vulnerable and Poorer Households in the West Midlands

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# Key Issues

- Pause in recovery during height of the pandemic – decision taken to suspend recovery of council tax, business rates, sundry income
- Change in legislation for evictions
- Removal of £20 uplift for Universal Credit claimants
- Increase in the cost of essentials such as food and fuel – “heat or eat”

# Key Issues

- Increase usage of short term borrowing – shift towards online credit such as Klarna and Clearpay
- Limited amount of affordable housing. Local Housing Allowance rates not meeting rent costs
- Employment instability and delays in benefit assessments affecting ability to pay essential bills

# What are SMBC doing to address these key issues?

- Bringing together the help, support and funding that is available
- SMBC Financial Inclusion Officers who provide holistic approach
- Also essential is partnership working both in terms of understanding the issues and how best to target support

# Solihull Financial Inclusion

## Partnership



Bromford.



- Task & Finish Group looking at three specific areas:
  - Fuel poverty
  - Debt & benefits advice
  - Mapping of available grant and support
- Feedback to the wider group

- Agreed a range of actions
  - Remove barriers to residents accepting fuel grants/efficiencies
  - Group training and knowledge transfer of skills for SMBC staff and partners
  - Update scripts so residents signposted/referred for support at point of first contact
  - Collate information on current grants available for use by SMBC staff and partners. Promote online with the option to self-serve where possible
  - SMBC staff and partners to engage in case conferencing

# Current support to address key issues

- **Household Support Fund** - Support to vulnerable households during the winter with food, energy, water and other essential living costs. Same criteria as SMBC's **Discretionary Crisis Fund**
  - **Solihull Food Network** - additional food, meals and essential household items. Accessible through SMBC Connect (Contact Centre)
  - **SCH Emergency Hardship Funding** - additional funding provided to be able to help more people with food and other essentials
  - **SMBC Discretionary Crisis Fund** - additional funding provided to help more people with food through supermarket vouchers, fuel top ups, white goods/basic furniture (fridges, freezers, ovens, washing machines, bed, mattresses etc), warm clothing, blankets, school uniforms.
  - **Winter Fuel Scheme** - delivered by Act on Energy, help with gas, electric, oil bills/supplies, boiler repairs/replacements.

# Current support to address key issues

- **Solihull Green Homes Grant** - To raise the energy efficiency of low-income and low EPC rated homes delivering progress towards: reducing fuel poverty, the phasing out of high carbon fossil fuel heating and the UK's commitment to net zero by 2050
  - Delivered by Solihull Council in partnership with Act on Energy and the Midlands Energy Hub.
  - Measures available to Solihull residents include:
    - External wall insulation (EWI)
    - Solar panels
    - Door improvements
    - Smart heating controls
    - Cavity insulation
    - Loft insulation
  - Specific postcodes, promoted via partners, SMBC and winter warmth mailshot and 'Here to Help this Winter 2021' booklet

# Current support to address key issues

- **Discretionary Housing Payments** – Yearly grant provided to local authorities by Department for Work & Pensions.
  - Support to households that pay rent either privately or to a social landlord, are in receipt of housing benefit or housing costs element of universal credit
  - Support can be provided to ‘top up’ the difference between rent charged and the amount of housing benefit or universal credit they receive
  - Support can be provided to reduce/clear rent arrears
  - Support can be provided to assist with moving costs when moving to more affordable accommodation
  - Full income/expenditure review and budgeting support

# Current support to address key issues

- **Discretionary Prevention Relief Grant** – Funded through the Homelessness Reduction Act funding to prevent and relieve residents' homelessness by providing grant assistance to help maintain or secure settled accommodation. Further funding through **Vulnerable Renters Fund**
  - Available to those not eligible for a discretionary housing payment and who are homeless or threatened with homelessness and who are experiencing financial difficulties
  - Support to help move into an affordable private rented property
  - Support to reduce eligible rent arrears
  - Support with rental costs and removals as part of moving to a new home.

# Current support to address key issues

- **Discretionary Council Tax Reduction in Liability Policy** – Funded by SMBC to provide support to residents experiencing financial hardship as a result of their council tax liability
  - Considered for cases of financial hardship or crisis i.e. flooding
  - In 2020/21 was used to administer the Covid 19 Hardship Fund - £150 awarded to all those of working age in receipt of local council tax reduction
- **Self-isolation Payment Scheme** – Funded by DHSC to provide support to those on benefits/low income who have to self isolate
  - Two schemes – main and discretionary - £500 payment

# Current support to address key issues

- Flexible approach to repayment arrangements
- Support provided by our Financial Inclusion Officers – completely **holistic approach** providing an excellent service using wide range of knowledge and networks with partner agencies
- Developed online forms – quicker, efficient and reactive
- Case conferencing between Financial Inclusion Officers and SCH colleagues – pre-eviction hearing board, targeted support for tenants in conjunction with Money Advice Team at SCH

# Funding

- In the unique position that there is currently lots of funding and grants available post Covid
- Mostly one off grants to be used within specific timeframes
- Concern is what happens to this support once this temporary funding ends?
- How are we going to manage this and how can we try and make schemes/support more sustainable in the longer term?

# Questions?