

BCHA FINANCIAL INCLUSION TASKS & PRIORTIES

Task	Timescale and Responsible Person	Outcome and Measure	Progress/Feedback
Supporting our customers			
Offer and run debt advice surgeries	Ongoing Financial Inclusion Officer	Maximise income of customers Increased knowledge of our staff Ensure customers have free, independent advice Number of residents attending surgeries	FIO to contact more hostels to do surgeries. FIO to raise profile of their services
Financial capability assessments to be undertaken at pre allocation of a new tenancy. This is to include the completion of Income and Expenditure forms to be completed with new customers at interview stage.	Ongoing Housing Officers/Support Workers	Number of I & E carried out A reduction in rent arrears for new customers, as affordability is ensured from the start of the tenancy, and clear explanation of cost is given. Reduction in court cases and costs Reduction in voids Reduction in eviction	FIO to follow up HO's settling visits for further I & E assessment
Customers are to be set up on direct debits and standing orders at commencement of tenancies.	Ongoing Housing Officers/Support Workers	KPI to count the number of Direct Debit/Standing Orders set up against new tenancies. Consistent rent payment by customers Rent on account done swiftly. Low rent arrears	KPI to be setup-July 2016 For those who do not have rent paid direct to BCHA a target of 100% is to be achieved by March 2017
High risk general needs tenants to be flagged up to ensure more intensive ongoing service is provided by Housing Officers.	September 2016-ongoing Housing Officers/Support Workers Ignite	Performance against out KPI for rent arrears Reduction in court cases and costs Reduction in voids Reduction in eviction	Housing Manager to do a customer's profile. HO's and Ignite to do more referrals to FIO

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Pre Tenancy Training to be explored to see what benefit this can be for customers and BCHA in order to sustain successful tenancies	Financial Inclusion Officer October 2016-ongoing	A report researching the pros and cons to delivering a program to new customers.	Pre- training for residents will not be well attended. Time consuming for FIO for little return.
Referrals to be made to the Financial Inclusion Officer for more one to one budgeting service and advice on how to manage debts to general needs customers.	Housing Officers Ignite Ongoing	Record number of referrals Recording of positive outcomes from the FI meetings, and recording how much additional funding has been secured and action taken to manage and reduce debt. Low rent arrears Low court costs Low evictions Less work for HO's	Between August and September 30 residents have had assistance from the Financial Inclusion Officer to include back dating of claims and assistance in applying for additional benefits. FIO has so far recouped £6k for residents. Further work needed in order to record figures saved. August 2016.
Develop a procedure of the service delivered by the FIO.	Financial Inclusion Officer and Housing Manager September 2016-ongoing	An agreed procedure to be published.	September 2016. FIO is in the process of drafting the procedure.
Collection of rent in advance			
Collect a weeks rent in advance of all new General Needs tenancy. Should customers be unable to achieve this, they are to be put onto a payment plan in order to achieve a full weeks rent payment in advance within 6 months.	Housing Officers Financial Inclusion Officer June 2016 –ongoing	Number of advance rent received (the numbers may not tie up to the rent expected). KPI has been established to calculate the rent in advanced received against what is expected. This will be monitored and managed by the Housing Mangers. Number of payment plans made.	FIO to visit all residents that did not pay their rent in advance.

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When residents do accrue rent arrears, BCHA are to ensure that we put into place affordable and realistic payment agreements to clear arrears in a fixed period	Housing Officers Financial Inclusion Officer June 2016-on going	Rent arrear KPI performance monitoring per housing officer. Housing Managers are to monitor and manage during IPRs. Number of referrals to FIO Number of payment agreements that have not been breached. Low rent arrears Low of court cases Low number of evictions	In anticipation of Universal Credit we need to identify who are the residents and those at high risk. Develop an action plan to assist and monitor the residents. This will be part of the customer's profile task.
Advice and assistance			
To develop a communication plan to communicate to our customers changes to Welfare Benefits, and provide useful information and support for those concerned.	Campaigns and Communications Team August 2016-on going	Working with the Housing Team the Campaigns and Communications team are to develop appropriate information for customers to access on our website and any leaflets that are required. Residents sign up information pack has been updated to include welfare changes.	Sign up pack will have a FI information leaflet. FIO to place FI services and information on resident's notice board.
To plan deliver Money Talk workshops to our customers throughout our area of operation.	Financial Inclusion Officer On going	To measure the number of people who attended, and follow up how those who have attended managed their rent accounts. To alleviate the impact of welfare reform on our customers. Customers making informed decisions. Record the number of customers who access mainstream finance	FI Officer has already completed some of these in our services. Further to be planned.
To work in partnership with Stepchange and the Money Advice Service in order to promote the debt advice services available by them. This includes signposting to their online advice	Ongoing Financial Inclusion Officer	Ensure access for all our customers and consistency in service delivery. Number of referrals made. Customers in less debt.	Contact made with Change account – currently await marketing literature and possible meeting to discuss sign posting/referral system. October In 2014 Stepchange had three million visits to their Debt Charity website, and

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tool.			over 220,000 people used our online advice tool and debt remedy, to start taking control of their debts. Jeanette to follow up the above statement.
Support local food banks for households in crisis. FI Officer is to be the link for BCHA and explore the possibilities of becoming an additional distribution point Identify Food banks across the regions in which we operate and create referral process	FI Officer September 2016	Raise awareness and increase knowledge of Staff to refer customers in need. Number of referrals made Number of food banks we work with Customers to access food bank and receive food parcels for health and well being.	Customers' profile task will identify those at high risk and could need food bank support.
Work with customers who are under occupying their property in order to identify more suitable accommodation where appropriate.	Housing Officers On going	Less customers paying bedroom tax Less rent arrears Best use of housing stock	Need to create a list of all those customers who are under occupying.
Identify all customers who are affected by the benefit cap and work with them to ensure support is provided to enable them to remain financially included.	Housing Officers September 2016-on going	Number of customers who are affected by the benefit cap. Low rent arrears Low court costs Low evictions Monitor impact of welfare reform on customers and mitigate risk to BCHA	This will be part of the customer's profile task
Consider hosting a moving event to facilitate mutual exchange swapping and allowing for better use of our stock.	Financial Inclusion Officer Housing Officer October 2016	Prepare and promote the event, facilitate matches, and measure how many customers come including those from different RP's Number of customers who attend the event Number of mutual exchanges and swapping in the	This could be a yearly event

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		year.	
BCHA to hold a budget to support those customers who need to move to more affordable accommodation. This a Hardship and smooth move fund which assesses the practical need for people to move. This would be done on a needs basis, and could cover some practical costs for moving, or cover the shortfall of a spare bedroom for a fixed period in order to allow for a move to more suitable accommodation.	SLT to consider. April 2017 Housing Manager to do further work to establish a criteria and explore the potential benefits to customers.	Report to be produced in readiness for February 2017 and budget setting. Number of customers helped Rent arrears recovered	
Develop a business and social enterprise start up toolkit. This is to include the process of setting up, and links to national and regional support and funding opportunities.	FI Officer June 2017	To Aid customers to sustain tenancies and improve financial outcomes. Number of small enterprises set up Total finance, funds and grants secured Number of partners we work with	FIO to make contact with Melanie from Ignite.
Access to financial products			
Promote use of bank accounts for people on low incomes. Raise awareness of high cost, short term loans and encourage more affordable options available	FI Officer and Campaigns and Communications Team December 2016	Ensure that there is the correct partnership is in place. Promote the partnership to our customers. Ensure that our partner measures how many of our customers sign up for an account.	FIO to include this information in the FI leaflet

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<p>Work in partnership with Change Account in order to offer accounts that have benefits which include no penalty charges, no overdraft facility and a rewards programme for our customers.</p>	<p>FI Officer and Campaigns and Communications Team December 2016</p>	<p>Ensure that there is the correct partnership is in place. Promote the partnership to our customers. Ensure that our partner measures how many of our customers sign up for an account.</p>	<p>www.thechangeaccount.com FIO to include this information in the FI leaflet</p>
<p>A partnership between Big Issue Invest and Experian to help tackle financial, social and digital exclusion among social housing tenants. The Money Exchange provide a service that residents can build up their credit file by making regular on time payments this is because not enough information is held on their credit file.</p>	<p>FI Officer and Campaigns and Communications Team July 2017</p>	<p>Ensure that there is the correct partnership is in place. Promote the partnership to our customers. Ensure that our partner measures how many of our customers sign up for services.</p>	<p>FIO to include this information in the FI leaflet</p>
<p>Promotion of the benefits and savings opportunities available Credit Unions operate with three main rules * To encourage all members to save regularly * To provide loans at low rates * To help members in need of financial advice and assistance</p>	<p>FI Officer and Campaigns and Communications Team December 2016</p>	<p>Ensure that there is the correct partnership is in place. Promote the partnership to our customers. Ensure that our partner measures how many of our customers sign up for an account.</p>	<p>FIO to include this information in the FI leaflet</p>

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Encouraging customers to a Open a bank account called the Change account. Nine banks have agreed to offer fee free bank accounts of which include Barclays, The Co Op, HSBC, Lloyds, Clydesdale Bank, Nationwide, Natwest, Santander and TSB	FI Officer and Campaigns and Communications Team December 2016	Ensure that there is the correct partnership is in place. Promote the partnership to our customers. Ensure that our partner measures how many of our customers sign up for an account.	FIO to include this information in the FI leaflet
To support and promote the sign up of our customers to the NHF content insurance which allows for flexible payments (weekly, fortnightly and monthly) and has no excess on its policy	FI Officer and Campaigns and Communications Team December 2016	Increase the awareness and uptake of home contents insurance among our customers	FIO to include this information in the FI leaflet
Campaign against door step lenders on our website and social media.	Campaigns and Communications Team December 2016	Aid in the elimination of door step lenders/ loan sharks/ internet lenders such as pay day loans etc within our neighbourhoods. Record the number of customers who have door to door loans or other high loans	FIO and HO's to ascertain the number of customers who have door to door loans or other high loans
Partnership working with stakeholders			
To develop strong links with the DWP are in place as well as ensuring the appropriate that there is a information sharing protocol is signed. In addition become a Trusted Partner in order to assist with receiving direct payments for the housing element of Universal Credit for our vulnerable residents	Financial Inclusion Officer September 2016	A signed information sharing protocol is held and used. Number of direct payment received. Number of sanctions appealed on behalf of the customers. Total of finance recouped from DWP for customers. Low rent arrears for those customers affected by DWP	This will be part of the customer profile task.

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Manage the relationship and arrange quick referral scheme to the CAB	FI Officer Ongoing	Evidence to support quick referrals are happening for our customers. Number of referrals Low rent arrears for those referred.	Have a service level agreement with CAB to monitor outcomes and quality of service.
BCHA to be represented at key liaison meetings in order to ensure a representation of our views, and obtain current information.	Housing Managers August -Ongoing2016	Minutes of meetings and contributions made. Numbers of meetings attended.	
Developing skilled staff			
All housing management staff to attend housing benefit, welfare reform training, UC training, NHF home contents insurance, illegal money lending.	Housing Team, and wider organisation May 2016 and ongoing	Reduction in rent arrears Less voids Less court costs Less evictions Higher customer satisfaction .	First legal training delivered to the team in May 2016. This is booked in for every 4 months as a regular session which will allow for bespoke training to be given.
The collection of profiling data and its use			
Identify those customers affected by UC and establish if they qualify for direct payment, how much money they will be entitled to and assess the potential reduction in income in order to offer further support and manage the potential risk to loss of rental income.	Financial Inclusion Officer and Housing Officers November 2016-on going	Reduction in rent arrears Less voids Less court costs Less evictions High customer satisfaction	This will be part of the customer's profile task
Delivery of training to enable employability for our customers			

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Promote BCHA apprenticeships	Human Resources Ongoing	To measure the number of apprenticeships offered every year by BCHA. To record the move on success of the apprentices	
Promote our vacancies to customers in order to give the opportunity to join our employment to those customers who have the relevant skills.	Human Resources Ongoing	More customers get back into work as a result of volunteering To measure the number of contracts of employment offered every year by BCHA to our customers. No/Low rent arrears for those employees	
Develop our volunteering opportunities for our customers.	Business Manager-Relief and NLSS October 2016	More customers get back into work as a result of volunteering. Number of volunteers at BCHA	
BCHA to work with the Job Centre in order of our customers to access support to funds to support the practical needs of accessing the job market. Example is transport and clothing for interviews.	Financial Inclusion Officer and Learning and Works team February 2017	To measure those who have been successful in find employment	
Developing digital services			
Ensuring that there is 24 access for customers to pay their rent, either by telephone or on line. This will include the development of a customer portal on our website.	Project Manager-Rainbow October 2017	Customers will be less likely to be in rent arrears and lose their homes	

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Ensuring our website has clear sign posting to include basic information and general updates in relation to Universal Credit, benefits, budgeting advice and signposting to third party services	Campaigns and Communications Manager December 2016	Information available to help people make better financial decisions. Number of customers that visit BCHA site.	
Promote BCHA IT related training to our customers	On going	Number of customers who access BCHA I.T. training	
Ensure that there is computer access to computers for our customers in our offices and schemes	Customer Experience and Project Leaders Ongoing	Number of customers who access BCHA I.T. training	
Explore the links with local businesses who wish to recycle old computer hard ward for the potential use by our customers.	Learning and Works September 2016-on going	Developing our website for customers to be aware of courses available that they can sign up to. Number of partners we work with Total of I.T equipments we secure	
Energy efficiency and Fuel poverty?			
Assist residents to switch over to lower cost alternatives for utilities Support those on pre payment meters or standing charge bills to switch over if the resident so wishes	Financial Inclusion Officer February 2017	Increase in uptake of social tariffs, utility grants, make savings for our customers.	
Work with Asset Management to develop energy efficiency in our homes	Asset Management		

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All void properties are to be switched to cheapest energy supplier in readiness for the new tenant.	New Leaf Repairs August 2016–on going	Quick voids turnaround Low rent arrears	
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