

## Appendix D

Mapping of council services addressing Financial Inclusion. Please note that this document is 'live' and therefore will continue to be updated throughout the financial inclusion programme

Team/Service	Service contact	Financial Inclusion Service provided	Client group	Access route(s)	Funding (where known)	Notes
<b>Living Wage</b>	Matt Wragg, Policy Team <a href="mailto:matt.wragg@brighton-hove.gov.uk">matt.wragg@brighton-hove.gov.uk</a>	Reviewing and tackling low pay amongst council staff.	Low paid council staff	Not applicable	Mainstream council budgets	The Brighton & Hove Living Wage Commission was established in October 2011 to explore the potential benefits, challenges and opportunities of introducing a living wage for the city and to recommend an appropriate local living wage rate. In November 2012 the council's Policy and Resources Committee approved proposals to meet the current UK Living Wage rate of £7.45 an hour for the lowest paid council staff, and seek national accreditation as a Living Wage employer starting from April 2013.
<b>Welfare Reform Programme</b>	John Francis, Programme Manager, Welfare Reform. <a href="mailto:john.francis@brighton-hove.gov.uk">john.francis@brighton-hove.gov.uk</a>	Outreach and engagement  Access to discretionary housing payment fund  Alignment of discretionary funds  Training for	All residents affected by welfare reform	Currently through outreach visits	Through redeployment of revenue and benefits staff.	The Welfare Reform Board is over-seeing a range of measures and actions to address the impacts of welfare reform. This includes a significant programme of communications to all residents affected by the changes and follow up appointments to discuss mitigation actions.

		council staff				
<b>Housing and Social Inclusion</b>	Emma Gilbert, <a href="mailto:Emma.gilbert@brighton-hove.gov.uk">Emma.gilbert@brighton-hove.gov.uk</a>	Money Advice and Debt Advice (commissioned through MACS)	All tenants affected by welfare reform	Currently through referral from housing to MACS		
<b>Libraries</b>	Sally McMahon, Head of Libraries. <a href="mailto:sally.mcmahon@brighton-hove.gov.uk">sally.mcmahon@brighton-hove.gov.uk</a>	Libraries offering information, advice and guidance  Opportunities to go online and to receive help to do so through a council connect volunteer.	All residents	Open access through libraries.	Mainstream budgets	The Library Service is involved in a project aimed to identify the best financial advice content on the internet and establish links to local sources of information, advice and support relating to financial inclusion issues. The Universal Information Offer from public libraries nationally, is developing a portal for easy shared access to sources of information online, and linking this to local reliable sources of information advice and guidance as part of a network of provision in the city.  We promote the financial benefits of going online, and provide free access to and help using the internet, and are planning to offer more targeted sessions in relation to financial activity online
<b>Family Information Service</b>	Julia Daborn, FIS Manager <a href="mailto:Julia.daborn@brighton-hove.gov.uk">Julia.daborn@brighton-hove.gov.uk</a>					The City Council's Family Information Service provides a 'one stop shop' of information for parents across the city and has recently received training in welfare rights awareness through the Council's welfare rights team. As a result FIS have been able to offer basic information to parents contacting its services and

						<p>furthermore work in partnership with Children's Centre to do outreach around issues such as benefits advice and money management.</p> <p>FIS also offering free financial health checks in partnership with MACSS, CAB, BHT, Age UK and the Fed (<b>ends 31<sup>st</sup> march 2013</b>)</p>
<b>Welfare Rights Team</b>	<p>Liz O'Kane</p> <p>Elizabeth.O'Kane@brighton-hove.gov.uk</p>			<p>The Team offers advice to people who have been turned down for benefits, they also run a public advice line every Wednesday morning on (01273) 291116 from 10am until 1pm.</p>	<p>Internally funded through adult social care allocation.</p>	<p>The council employs three part time welfare rights workers who deliver a mixture of both practical case work support and a programme of welfare rights training and awareness to both council officers and partners in the community and voluntary sector. The small team is well respected in the city and is considered highly expert. The team is currently commissioned to deliver house-to-house support visits to those likely to be affected by welfare reform. Also commissioned to work with capped families in the city living in private sector accommodation, to maximize in and out of work benefits. Team offers free training to volunteers and paid advice workers across the city and frontline council staff and healthcare staff. Currently offering training on universal credit and welfare reform, council tax reduction, and personal independence payment which has had a huge take up both internally and from across the whole of the advice sector. Are</p>

						members of the advice network and advice partnership, and attend the welfare reform project board. As well as direct advice to the public the team offers second tier advice to volunteers and frontline staff.
<b>Housing Sustainability</b>	<p>Miles Davidson Contracts Manager</p> <p><a href="mailto:Miles.davidson@brighton-hove.gov.uk">Miles.davidson@brighton-hove.gov.uk</a></p>	Services to address fuel poverty	Several projects targeted at specific groups		<p>Various funders including Dept for Energy &amp; Climate Change; Sussex Community Foundation</p>	<p>1) Working with West Sussex County Council on developing a Green Deal scheme for the region</p> <p>2) Warm Homes Healthy People Programme: £122k for a programme of different interventions to address cold homes and risk (running to 31/03/2013) including:</p> <p>250 FI checks; Energy Winter Grants (through Sussex Community Foundation Surviving Winter Campaign); Energy Advice and assessment visits;</p> <p>3) £240k grant from Dept. of Energy &amp; Climate Change for fuel poverty project – 60 vulnerable households will have energy efficiency measures installed in their homes</p>
<b>Housing Inclusion Team</b>	<p>Emma Gilbert</p> <p><a href="mailto:Emma.gilbert@brighton-hove.gov.uk">Emma.gilbert@brighton-hove.gov.uk</a></p>	Financial and social inclusion measures: citywide IAG about FI, money and debt advice,	Council tenants and leaseholders in areas of multiple deprivation			<p>Services include:</p> <ul style="list-style-type: none"> <li>• Access to the internet</li> <li>• Financial health checks and budgeting</li> <li>• Money advice</li> <li>• Debt advice (delivered by in-</li> </ul>

		budgeting, using internet, benefit maximisation etc				<p>house Money Advice Worker)</p> <ul style="list-style-type: none"> <li>• Independent Money and Debt Advice service delivered in partnership with MACSS</li> <li>• Support to people to open bank accounts</li> <li>• Promoting savings (with eg Credit Union, banks and building societies)</li> <li>• Benefits advice to maximise uptake</li> <li>• Themed group sessions on money management</li> </ul>
<b>Commissioning Team for Housing Related Support (HRS)</b>	Narinder Sundar <a href="mailto:Narinder.sundar@brington-hove.gov.uk">Narinder.sundar@brington-hove.gov.uk</a>	MACS	All clients groups and any type of tenure	All referrals for the crisis response service come from the council's Adult Social Care department. Assessors will contact MACS directly to make referrals for the short and long term services. MACS operate a waiting list		<p>There are 3 services funded by SP and the contract was commissioned in 2003. The short and long term service is to enable Service Users through advice, debt counselling and advocacy to regain control of their financial situation and through support and assistance service users are encouraged to remain independent. The Crisis Response service primary objective is to reduce the overall number of people on the Supporting People waiting list by providing very short-term interventions. The service is responsible for the initial assessment and prioritisation of all referrals.</p> <p>To be eligible, service users must be assessed as requiring support by one of the assessment teams within Adult Social Care or Probation.</p>

						<p>The service is provided to people with moderate to high levels of need, the short term service is expected to be completed within nine months, but can extend to two years, after 2 years will be moved on to the Long Term contract when there is a vacancy. Emergency and one-off support will normally conclude within six weeks but if required longer will be transferred to a waiting list for another SP service.</p> <p>The service offers: Advice on benefits, help with completing claim forms and direct liaison around benefits issues; Support around ways of alleviating complex debt situations; Advice on budgeting and preparing personal financial statements; Direct negotiations by way of correspondence / telephone calls with creditors; Advice on court procedures as required.</p>
<p><b>Youth Information, Advice and Counselling Services.</b></p>	<p>Young People Centre, Impact-Initiates: Ben Glazebrook</p> <p>Youth Advice centre and Youth Housing Advice Centre, SCYMCA Rachel Brett</p>	<p>Information, advice and counselling – which will include: financial inclusion, welfare rights, money management and basic benefit information.</p>	<p>Young people up to 24</p>	<p>Open Access provision</p>	<p>Pooled approach – BHCC/S75 Joint Commissioning, Strategic Grants and donations</p>	<p>Commissioners, Sussex Central YMCA and Impact-Initiates are reviewing and implementing a number of measures to improve outcomes for young people, including improving financial stability and inclusion.</p> <ul style="list-style-type: none"> <li>• Bringing together information, advice, housing advice and counseling under one service model</li> <li>• Equipping staff to expand their advice role to</li> </ul>

						<p>include: financial inclusion, welfare rights, money management and basic benefit information</p> <ul style="list-style-type: none"> <li>• Exploring opportunities to increase capacity.</li> <li>• Improving pathways to adult advice specialist services and welfare rights organizations.</li> </ul>
<b>BHCC Financial Services</b>	<p>Debbie Sargent</p> <p><a href="mailto:Debbie.sargent@brighton-hove.gov.uk">Debbie.sargent@brighton-hove.gov.uk</a></p>	<p>Providing internal Corporate links on Financial Inclusion work</p>		<p>Not applicable – not direct public services</p>	<p>Mainstream council budgets</p>	<ul style="list-style-type: none"> <li>• Supporting dialogue with banks around a Community Banking Partnership</li> <li>• Supporting city-wide provision of basic bank accounts</li> <li>• Supporting debt management review to support key principles in Financial Inclusion Strategy</li> <li>• Ensuring links between financial services and the Welfare Reform programme</li> </ul>
<b>Public Health</b>	<p>Becky Woodiwiss / Marianda Scambler / David Brindley / Sarah PodmoreClare Mitchison / Stephen Nicolson</p>	<p>A range of public health programmes to support financial inclusion</p>	<p>A range of B&amp;H citizens including</p> <ul style="list-style-type: none"> <li>• GP Practice patients</li> <li>• Private</li> </ul>	<p>Varied</p>	<p>Range of sources including grants and central government funding</p>	<ul style="list-style-type: none"> <li>• CAB workers offering benefits advice in GP surgeries</li> <li>• Improving Housing Improving Health programme</li> </ul>

			sector tenants <ul style="list-style-type: none"> <li>• Those vulnerable to cold housing</li> <li>• Those living with HIV</li> <li>• Those experiencing debt problems</li> </ul>			<ul style="list-style-type: none"> <li>• Keep Warm Keep Well</li> <li>• Suicide awareness and prevention training</li> <li>• CAB and THT workers advising those living with HIV</li> </ul>
<b>Adult Social Care (Commissioning)</b>	Jane MacDonald  <a href="mailto:Jane.macdonald@brigh-ton-hove.gov.uk">Jane.macdonald@brigh-ton-hove.gov.uk</a>	Information provided through a range of commissioned and in-house information and advice	Vulnerable adults	Through a range of services eg Age UK Advice and Information Service, Day services, websites such as Information Prescriptions, Access Point		There is a wide range of services provided through the Council's own services and contracted providers that supply information on finances and money management. The scope of provision varies and it includes signposting to general advice and specialist advice on specific services eg direct payments.