



Money Matters: A Financial Inclusion Strategy For Darlington



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SECTION 1 – INTRODUCTION

Vision

“To make a significant positive impact upon the lives of those on low incomes, those in debt or likely to fall into debt, those struggling to manage household budgets and those without access to appropriate financial services and products.”

This vision statement is based on a belief that all people should be able to enjoy easy access to appropriate financial services throughout life, directly contributing to their personal and family well-being and helping to build stronger communities. The vision makes a strong statement about what this strategy wants to achieve. In effect it provides both a starting point and a goal, which all people can agree to and contribute towards. It also provides a reference point against which progress can be judged.

Aim

Our aim is to improve the life chances of those who are experiencing, and those who are at risk of experiencing, financial exclusion by:

- raising the financial knowledge and competencies of all individuals and families;
- increasing the numbers of vulnerable individuals accessing affordable and manageable financial services;
- reducing the numbers falling into and currently in debt; and
- improving service provision to individuals and families, particularly those who are most vulnerable, at transitional periods in their life.

Purpose

The purpose of this strategy is to:

- Seek to effect a cultural change by increasing knowledge of the issues around financial inclusion, understanding the needs of those involved in the process and engaging those affected;
- Seek to engage with organisations who are directly involved with those who find themselves financially excluded;
- develop a joint programme of work for organisations in Darlington that have an interest in this matter.

This strategy will therefore define what financial inclusion means, describe the current context, give an assessment of Darlington’s current position, identify target areas and groups, and above all commit Darlington Borough Council and others who collectively make up the Darlington Partnership to a programme of action.

Objectives

The objectives for this strategy are to:

1. Raise financial literacy (knowledge, awareness and understanding)
2. Increase access to debt and welfare rights advice
3. Increase the take up of welfare benefits
4. Enable residents and local employees to make informed decisions about financial products and services available to them
5. Provide access to affordable credit
6. Promote household contents insurance
7. Minimise fuel poverty and highlight the benefits of energy efficiency measures
8. Improve partnership working to strengthen our collective responses

Background

Implications of financial exclusion

Financial exclusion is a current policy concern because it creates financial problems in the following ways:

- Exclusion from affordable loans leaves people who need to borrow money with no option but to use high-interest or illegal credit.
- A lack of insurance and savings makes families vulnerable to financial crises following unexpected events such as failure of white goods, burglary or flooding.
- A lack of appropriate pension planning or savings can lead to poverty in old age.
- Unclaimed benefits can lead to increased poverty for families and individuals.
- Debt and money problems can often impact on people's physical and mental health.
- Many employers will only pay wages into a bank account. Even those with bank accounts may barely use them, preferring to withdraw all their money each week and manage it as cash.
- Not having a bank account with a direct debit facility excludes people from this method of paying bills. Most utility suppliers charge more for using other methods of payment, such as pre-payment meters, pay-point cards in convenience stores, postal orders or cash. Increasingly insurance companies are doing the same.

Financial exclusion reinforces social exclusion. It is not just an individual problem: a whole community can suffer from under-investment in financial services. Conversely, financial inclusion significantly contributes to a route out of poverty.

What is financial Inclusion?

Financial inclusion is defined as “ensuring that people have the skills, knowledge and understanding to make best use of financial products and services”.

Financial inclusion describes an individual’s ability to access appropriate financial products and services. Individuals can be excluded by:

- a lack of knowledge on how or where to obtain services;
- because they do not wish to engage with financial institutions as they believe they will be refused financial services or products;
- because of where they live, for example, areas with high crime rates can make financial products such as home insurance unaffordable;
- because of access issues, either through a lack of confidence or physical barriers through immobility or distances involved.

Financial exclusion can mean that individuals have limited or no access to:

- **Bank Accounts:** vulnerable individuals can find it difficult to obtain bank accounts. Even when bank accounts are established, individuals have to understand how to use their account to avoid unnecessary bank charges.
- **Personal Credit:** vulnerable individuals can find it difficult to obtain personal credit. They may be blacklisted because of the area that they live in and the forms of personal credit available to them might only be expensive or unregulated forms of credit.
- **Insurance:** vulnerable individuals can have difficulties accessing insurance products, particularly home contents insurance, leaving them more vulnerable in times of need.
- **Savings:** many individuals on lower or fixed incomes can find it difficult to get savings started and experience difficulties in accessing savings accounts.
- **Financial Advice:** individuals can find it difficult to get simple and independent explanations of financial services and easy access to money management information.
- **Education:** many individuals lack the knowledge and skill to manage their money and lack understanding of how to access financial institutions.
- **Identification requirements:** individuals can be refused a bank or building society account because they cannot provide identity documents to show who they are and where they live. Many banks and building societies only accept a driving licence or passport, which some low income families do not have.

Why is financial exclusion important?

Financial exclusion is important for a number of reasons. It can have a significant impact on the lifestyle of individuals who are already vulnerable and/or disadvantaged. For example, the impact of a theft is much greater for individuals who cannot access, afford or do not prioritise insurance cover. Individuals who have no access to banking services can have difficulty in paying bills and accessing direct debits and affordable short term credit. This can create an environment where high credit products thrive and, in extreme cases, encourage money lending with extortionate loan charges.

Financial exclusion can also impact on an individual's ability to lift them out of poverty by compounding the difficulties in attempting to re-enter the labour market. For example, failure to secure a bank account can make it difficult to arrange for wages to be paid.

Why all age groups?

Financial exclusion affects all age groups and is an intergenerational issue. Children and young people need to learn good life skills to enable them to become informed consumers. Their parents and other adults often face difficult choices in managing household budgets and planning for the future. Older people share similar concerns and often face new issues as they move into retirement. Many pensioners though asset rich may be cash poor which raises a range of problems in its own right. The coverage of this strategy is therefore meant to be universal. The objectives of the strategy are intended to be applicable to all age groups and this principle underpins the content and action plans.

Specific initiatives are highlighted where these are best tailored to a particular life-stage or client group but are not intended to be exclusive. In fact these will be most effective when considered in the context of the community as a whole and the way in which generations interact and can learn from each other.

SECTION 2 – THE NATIONAL CONTEXT

Government Policy

Addressing financial exclusion is part of the Government's drive to close the opportunity gap and overcome social, physical and economic disadvantage within an area. This accords well with the narrowing the gap priority of One Darlington : Perfectly placed.

Scale of the Issues

National government estimates that, despite an increase in the number of households using financial services and products, there still exist specific deep rooted issues which require to be addressed. These include:

- Over 2 million people in the UK are without access to banking services, and between 60% and 70% of these live in social housing.
- Literacy and numeracy levels amongst social housing tenants are low – making it difficult for them to make appropriate choices of financial products.
- 23% of lone parent households do not have a bank or building society account.
- Only 42% of people living in households with an income of under £10,000 have any savings or investments.
- 40% of people living in rented accommodation do not have home contents insurance.
- Up to one third of households with an annual income under £15,000 are in arrears with consumer credit or household bills.
- The Council of Mortgage Lenders estimated that 45,000 properties were repossessed in 2008 – almost double the number in 2007.
- Between £760m and £1,420m of Housing Benefit goes unclaimed each year (Department for Works and Pensions).
- In 2006/07 around 13 million people in the UK (22% of UK residents) were living in households with a household income 60% or less of the average (median) household income in that year.
- The number of children living in low-income households was 3.9 million in 2006/07, and a half of lone parents were in low income.
- Using the above measure 19.4% of children live in poverty (DWP 2008)
- Two million older people are living in poverty (Help the Aged).

These various dimensions of financial exclusion represent a complex set of barriers for people with a limited income in accessing and using mainstream financial services. This results in many people taking more expensive and unregulated options to operate a household budget. However, given that an increasing number of households are using financial services and products, the principal policy objective of this strategy should be to minimise the size of the group which does not have access to a reasonable range of financial services.

National and Regional Initiatives

The HM Treasury Strategy entitled '**Financial Inclusion – The Way Forward**' was published in March 2007. This is the second financial inclusion strategy the first of which was published in December 2004. The Government has three goals to tackle the problem:

- Increase access to basic bank accounts;
- Increase face to face money advice and ensure that everyone has the right information, support and confidence to avoid financial exclusion;
- Ensure that everyone has access to affordable credit, savings accounts and simple insurance products.

A national Financial Inclusion Taskforce was established to manage a new fund of £126 million. A large part of the fund was utilised to establish the "Now Let's Talk Money" awareness campaign.

The "Now Let's Talk Money" campaign

The "Now Let's Talk Money" campaign is designed to help people who may not know that they can get free face to face money and debt advice and who do not normally have access to affordable credit and loans, credit union or basic bank accounts.

The campaign is funded by the Treasury as part of the £126 million Financial Inclusion Fund to help people who are financially excluded, and is delivered by the Department for Works and Pensions (DWP).

The aims of the campaign are twofold:

- a) To encourage and co-ordinate increased activity from intermediary organisations in the provision of routine advice and support to financially excluded people, and
- b) To increase the demand from excluded people for the services provided by the Financial Inclusion Fund (face to face advice and guidance, and affordable credit).

The end aim is to ensure that the foundations laid during the campaign will leave a lasting legacy in communities across Great Britain. The involvement of so many public and voluntary organisations will ensure that significant numbers of people will be more likely to find out about free money advice and affordable loans and how and where to get them.

DWP – Financial Inclusion Champions

The North East region has two financial inclusion champions, funded by government, covering the north and south of the region. Bronwyn Twizell, located with South Tyneside Council, covers the north and **Ross Hume**, located with Fabrick Housing Group in Middlesbrough, **covers the south of the region**. The Financial Inclusion Champion (FIC) role has built on the national 'Now Lets Talk Money' campaign which was designed to support the government's financial inclusion objectives through the development and

implementation of local level action plans. The aim of the work is to provide a lasting legacy that will give the poorest communities and families access to affordable and responsible credit; an appropriate bank account; free face to face money advice; basic home contents insurance and savings accounts.

The two teams aim to add value to existing partnerships and to support the establishment of new partnerships or networks where they are needed. They prioritise with partnerships the issues affecting a community and support them in taking action which will have the greatest impact potential. The FIC not only signpost people to existing financial services but will also work in partnership to develop new services in areas where people do not have access to the facilities others take for granted. The FICs have also been supporting the regional work being lead by ONE North East on identifying 'hotspot' areas in the North East suffering from over-indebtedness and a lack of access to affordable and appropriate credit.

Working with local partnerships and networks the FIC helps them to assess the evidence to establish a base line and mapping of current services allowing the gaps and needs to be identified. Once agreed the local partners develop responses to this including new forms of collaboration and working to meet the shortfalls and increase availability and access to existing of new financial services. Through this they encourage a greater sharing of information and good practice which can lead to influencing change to local and national policy and strategy. This in turn helps to embed change and leave a lasting legacy.

FSA – Money Made Clear

“Money made clear” provides clear, impartial information about financial products and services. It aims to help consumers help themselves to make informed decisions about their money. No selling, no jargon, just the facts. It's free and designed to be easy to use. The website is set out in life stages and by product type to make it easier for users to find the information they want. The service is being run by the Financial Services Authority (FSA) in partnership with the Government and will be piloted in the North East and North West of England for one year (2009/10). The money guidance service is available:

- Online at moneymadeclear.fsa.gov.uk
- Over the telephone – 0300 500 5000 and
- Face to face, delivered by partners across the region (including Darlington CAB)

BERR – Illegal Money Lending Teams

Illegal money lending teams now operate in each region. The North East team operates out of the Tees Valley and is made up of specially trained investigators who combat illegal money lending. They investigate complaints and prosecute those involved in loan sharking. They endeavour to remove loan sharks form the communities in which they operate and will help victims and provide free, confidential support and guidance to help them climb out of a spiral of debt. Confidential referrals can be made:

- Over the telephone - 0300 555 2222
- Online at direct.gov.uk/stoploansharks

SECTION 3 – THE LOCAL PICTURE

Policy Context

The Financial Inclusion Strategy will contribute to the aims and objectives contained within Darlington's Sustainable Community Strategy 'One Darlington : Perfectly Placed'. Specifically, it will complement the narrowing the gap 'One Darlington' priority by addressing issues experienced by the most vulnerable, financially excluded individuals within Darlington. The strategy will also contribute to the national closing the opportunity gap target for financial exclusion. That is to minimise the size of the group experiencing financial exclusion nationally and within Darlington.

Darlington Borough Council will ensure that the Darlington Financial Inclusion Strategy:

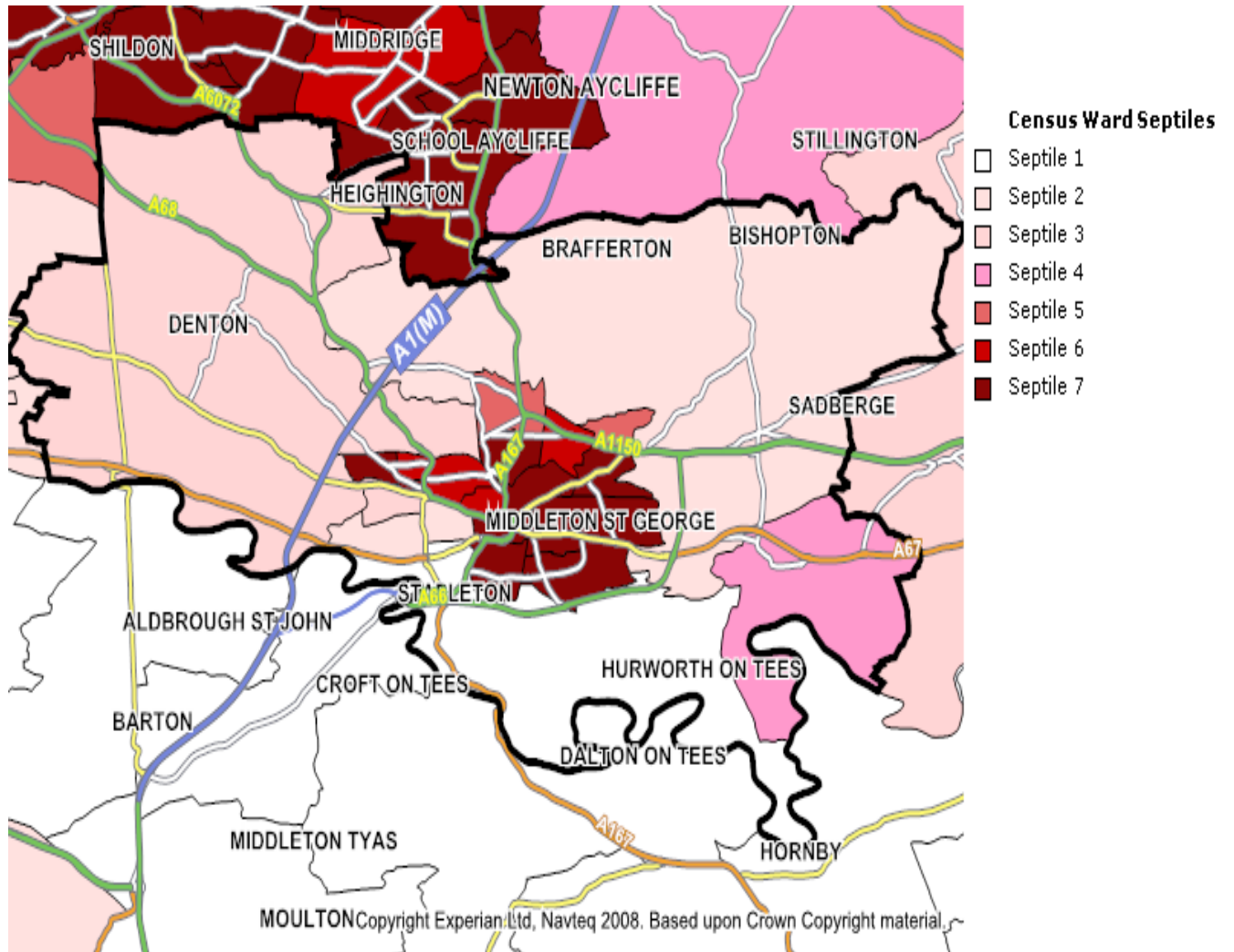
- is developed and implemented in partnership with our Community Planning Partners;
- identifies specific resources dedicated to promoting financial inclusion;
- co-ordinates existing action and activity and identifies gaps to be addressed in the action plan;
- links with and makes reference to activities contained in strategic plans such as the Sustainable Community Strategy, Social Inclusion Strategy and Neighbourhood Renewal Strategy;
- tests new approaches and builds upon existing activity;
- has outcomes identified within the action plan that are measurable and are monitored on a regular basis

The strategy, through the Financial Inclusion Action Plan, identifies and aims to coordinate existing activity amongst partners and sets out how any new funding could be utilised.

Scale of the Issues

Research to inform the Darlington Financial Inclusion Strategy is drawn from a number of key indicators and data sources, including income deprivation figures from the Index of Multiple Deprivation 2007, benefit data from the Department of Work and Pensions and household income figures from the English Household Survey. These sources present a demographic picture of Darlington and an assessment of the scale of individuals 'at risk' of financial exclusion. The most recent DWP research by Experian has identified Darlington as having 9 out of its 24 wards (38%) in the lowest septile in terms of a requirement for access to affordable credit and a further 4 in the second lowest and 2 in the third lowest. Darlington has 15 out of 24 wards (approximately 63%) where there is clear evidence that there is a gap between demand for access to Third Sector affordable credit and its availability.

Map of Local Area Showing Areas of High Financial Exclusion



Money Matters: A Financial Inclusion Strategy for Darlington

Census Wards	Household estimate 2008	Population estimate 2008	Septile Ranking (1-7)	Rank (1-10,000)
Cockerton West	1,853	3,961	7	162
Eastbourne	2,627	6,125	7	377
Lascelles	1,753	3,868	7	534
Haughton East	1,712	3,874	7	577
North Road	2,948	5,793	7	793
Park East	2,663	6,053	7	893
Central (Darlington)	2,159	4,054	7	916
Bank Top	1,888	3,881	7	1,011
Lingfield	1,644	3,816	7	1,357
Haughton West	2,149	5,213	6	1,411
Northgate (Darlington)	2,111	4,677	6	1,678
Pierremont	2,544	5,432	6	2,278
Cockerton East	2,161	5,064	6	2,417
Harrowgate Hill	2,473	5,631	5	2978
Haughton North	1,501	3,214	5	3,480
Middleton St George	1,811	4,569	4	4,469
Faverdale	1,057	2,075	3	6,000
Mowden	1,629	3,564	3	6,056
Heighington and Coniscliffe	1,311	2,905	3	6,558
Hummersknott	1,413	3,332	2	8,238
College (Darlington)	1,767	3,963	2	8,266
Sadberge and Whessoe	850	1,770	2	8,821
Hurworth	1,554	3,696	1	8,646
Park West	1,566	3,299	1	9,478

This 'Areas of Financial Exclusion' report identifies and ranks Census Wards based upon the overall levels of financial exclusion likely to prevail within each Census Ward of the study area. Financial Exclusion is defined through identifying those people, households and communities which display behavioural, attitudinal and demographic characteristics that collectively indicate a requirement for, and exclusion from, mainstream financial services; such indicators include income, financial products holdings, affluence, outstanding borrowings and proportion of disposable income spent on household fuel.

The demographic profile of each of these characteristics, plus the number of households and population size within each Census Ward, have been combined to create an overall 'score' for each Census Ward. This score indicates the relative levels of financial exclusion within that Census Ward when compared to other Census Wards. Subsequently, each of the c.10,000 Census Wards across Great Britain can be placed into one of seven septiles and ranked between 1-10,000 based upon their likely levels of financial exclusion.

- Septile One displays those Census Wards in the lowest septile for financial exclusion - as such, are likely to be the least excluded from mainstream financial services.
- Septile Seven displays those Census Wards in the highest septile for financial exclusion - as such, are likely to be the most excluded from mainstream financial services.
- When ranked between 1 and 10,000, Census Wards with a lower ranking number display a greater financial exclusion - thus, a Census Ward with a ranking position of 1,000 is likely to be more financially excluded than a Census Ward with a ranking of 2,000.

In this report, Census Wards within the defined study area are ranked based upon their 1-10,000 ranking. Hence, Census Wards are ranked based upon financial exclusion, with those that are most excluded listed first.

Delivery Overview

Development of the Financial Inclusion Action Plan

A Financial Inclusion Action Plan has been developed by Community Planning partners for implementation from September 2009. The production of the action plan was informed by local research to ensure that it meets the needs of financially excluded individuals within Darlington.

Monitoring the implementation and effectiveness of the strategy

The Financial Inclusion Strategy and Action Plan will be monitored by Darlington Financial Inclusion Forum as part of the Prosperous Darlington Theme Group. The overall performance will be reported on an annual basis as part of the LSP Delivery Plan arrangements.

The current Darlington Borough Council Financial Inclusion Strategy Group membership will be expanded to include relevant partners and reform as the Financial Inclusion Forum. This group will be responsible for developing, implementing and monitoring the Financial Inclusion Strategy and Action Plan. The Financial Inclusion Strategy Forum will meet at least on a quarterly basis and most likely monthly.

Wherever possible the Action Plan will be outcome focused with clear measurable baseline information and targets accompanied by robust, reliable and consistent data sources to allow for ease of monitoring and assessment.

Performance Management

We recognise that we need to develop a robust performance management framework for our work on financial inclusion to ensure that it is effective.

The framework will include for example:-

- The outcomes of referrals to Money Advice Service
- Referrals to other organisations
- Increase in numbers of customers with house contents insurance
- Number of customers benefiting from fuel switching
- Numbers who have joined the Darlington Credit Union and the number of credit union cash collection points.
- Number of benefit take up campaigns and amount of increased benefit take up as a result.
- Increase in number of customers paying by Direct Debit.

The full range of indicators will be agreed with partners.

Summary of Initiatives

The proposals contained within this strategy cover three broad areas as follows. The details for each are contained within sections four and five which covers the response to each objective in detail and relevant action plan.

Governance

- Developing the right partnership forum and structure to effectively co-ordinate the collective efforts of the public, private and voluntary sectors in this area.
- Linking into the strategic partnership network to contribute to the wider SCS agenda.

Training and Communications

- Drawing down existing tried and tested training materials and opportunities to promote financial inclusion generally.
- Developing new and innovative training/ engagement materials tailored to local circumstances and events.
- Producing good quality, easy to understand and widely available materials to publicise the work underway and to effectively communicate key messages.
- Emphasising to advisors across all services that a human face, personal contact and confidentiality in handling deeply personal matters is valued and important.

Practical Measures

- Developing a new Credit Union for the whole of the borough
- Creating greater access to affordable credit and savings products
- Stimulating take up of home contents insurance
- Tackling fuel poverty and promoting energy efficiency
- Increasing the take up of welfare benefits

SECTION 4 – DELIVERY ARRANGEMENTS

OBJECTIVE 1: Raise financial literacy
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Outcomes:

- Improved knowledge and competencies in relation to personal finance and debt.
- Increased engagement of young people in education programmes promoting financial competency.

We recognise that one of the first steps to tackling financial exclusion is education, ongoing training and accessible information, advice and guidance. Residents and customers (in particular tenants) need to be aware of their rights and entitlements and feel capable of making informed enquiries and decisions.

Where we are now

All new Council tenants receive a “Money made clear” booklet and are sign posted to CAB and Welfare Rights. All Housing Management Officers and Tenancy Support Officers have attended information sessions led by Welfare Rights and CAB. Tenants and Leaseholders receive the Hot News newsletters which regularly contains articles on financial inclusion. From time to time CAB and Welfare Rights attend coffee mornings and come for chat sessions in Housings communal facilities to advise of their services and promote take-up.

Financial literacy is part of the Library Service ‘Family Learning Offer’ and is delivered either in group settings or as part of a project which works on a one to one basis with families who are most excluded. We also deliver literacy and numeracy courses which support people to improve their skills and therefore have a better understanding of their finances and support their job search skills to help them become economically active.

Nationally, financial literacy is provided in schools as part of the ‘economic well-being’ aspect of the Personal, Social & Health Education (PSHE) curriculum. The programme of study comprises two core elements of ‘Personal well-being’ and ‘Economic well-being’, though currently this curriculum is non statutory.

PSHE is one of the four elements delivered through the National Healthy Schools Programme. In order to meet criteria for NHSS status, schools provide evidence of quality PSHE delivery, however the main focus of this is likely to be the ‘personal’ rather than ‘economic’ well-being aspect. Currently 22 schools in Darlington have NHSS.

The School Years Partnerships Team works with the School Improvement and Development section to deliver Healthy Schools Network meetings for school staff each term. PSHE and economic well-being features on the agenda of these events.

Where we want to be

We need to be confident that all Darlington schools are delivering a high quality PSHE curriculum along the lines outlined above and that alternative provision is also made for those outside of mainstream education, treating young people, adults and elderly alike but with responses tailored to their specific life-stage needs.

Councils and local advice and welfare rights agencies, Such as Citizens Advice Bureaux, are the right agencies, operating at the right level to offer assistance to people who are finding it hard to manage their money. They can deliver financial learning programmes that give people the skills to budget or the knowledge to access the welfare payments they are entitled to.

Training frontline workers is key to achieving this joined up approach, as is developing strategic relationships so that public services are talking to each other and sharing the right information.

How we are going to get there

We will liase with CAB to develop a programme of general financial inclusion training for front line staff of the Council and partners.

CAB will prepare a specific 'pilot' session on money management and budget issues for new Council tenants with a view to ongoing delivery.

We will develop a Financial Inclusion road show to take out into the community to reach those least heard and most likely in need of advice.

Relevant information with regards to the range of services on offer will be shared with Adult Social Care and distributed crucially via the Access and Contact Team.

We will ensure that all assessment teams within Adult Social Care are aware of relevant services and work in partnership with more specialist resources.

By continuing to support schools to achieving NHSS and meeting our target of 100% schools to status by December 2009, we will have more confidence that all children and young people raise their financial understanding. By continuing to ensure that economic well-being features on the agenda of PSHE/ Healthy School network events we will ensure that schools have the necessary support to deliver this important aspect.

Furthermore we can support parents and carers through extended schools. All schools must deliver the full core offer of extended services by 2010. We will ensure that schools, through the Extended Schools Network, offer effective signposting, provide relevant information, advice and guidance to children and young people, their parents/carers and grandparents.

OBJECTIVE 2:
Increase access to debt and welfare rights advice

Outcomes:

- Increase access to specialist debt advice services.
- Maximise incomes for vulnerable groups susceptible to debt, such as those on low incomes, the elderly, the long term sick and those re-entering the labour market through welfare rights information and advice.

Where we are now

Financial Capability and access to finance-related services are important to the resilience of individuals and communities at a time of economic downturn. Skills in relation to money and debt management are essential, along with products and services which enable individuals to enhance their financial stability and reduce financial risk (such as access to fair credit and home contents insurance). This is especially important for those on low incomes or the newly unemployed.

We recognise our responsibilities to support and provide advice to customers and employees who are experiencing problems with debt or require welfare rights advice to ensure that they are in receipt of the benefits to which they are entitled. Often a tenancy is at risk of failure and people become financially excluded because they have a lack of knowledge of benefits available and how to claim.

Darlington has a strong track record of partnership working across the legal advice sector. For example, Darlington Borough Council was awarded Beacon Status in 2002 for its work in promoting the Community Legal Service. Many of the main legal advice and information services continue to meet as the Darlington Community Advice Network (CAN).

Adult Social Care Access and Contact Team (ACT) have the ability to identify financial concerns at 'first point of contact'. The Community Assessment Teams also have the ability to identify these concerns with the Single Assessment Process and either signpost, provide advice or professional support to enable people to secure access to appropriate services.

Where we want to be

Despite Darlington's strong track record of partnership working across the legal advice sector, there is still scope for improvement. The Council's Welfare Rights service has established a formal partnership arrangement with Darlington Citizens Advice Bureau and Age Concern Darlington. This is called LAND – Legal Advice Network Darlington. LAND has secured Big Lottery funding of £480,000 over four years to improve partnership working, to improve access to advice and the capacity of the partner organisations to provide that advice. The successful delivery of the LAND project will be key in helping to achieve this objective.

How we are going to get there

A Partnership Development & Take-Up Officer will be employed by the LAND partnership and based within the Council's Welfare Rights service. This officer will have responsibility to facilitate the development of the partnership and the wider advice sector in Darlington, and specifically to increase the active membership of Darlington Community Advice Network.

Adult Social Care will begin to capture basic financial data on Carefirst in order to provide information for the performance framework.

Adult Social Care will incorporate relevant information in terms of 'Money Made Clear' activities and related content into the forthcoming development of the Social Care Hub; this is a development in progress in terms of a Single Point of Access into Adult Social Care.

The Access and Contact Team will circulate relevant information leaflets and display relevant literature in key areas once these are available.

This can be replicated at Sure Start Children's Centres and make use of newsletters/ mail shots of activities to their database of families.

OBJECTIVE 3:
Increase the take up of welfare benefits

Outcomes:

- Improve service provision for individuals experiencing financial difficulties in relation to health and employment issues.
- Increase service provision and access to services aimed at issues arising as a result of transitional events, such as loss of employment, ill health, family break up, bereavement or re-entering the labour market.

Where we are now

Across the Country, thousands of vulnerable individuals and families are missing out on cash payments that would make their lives easier. Through benefit take-up schemes, local councils are helping them to claim the support they are entitled to.

As well as improving people's lives, benefits contribute to the local economy. Where income to vulnerable households is maximised, economic hardship is reduced. This increases the amount of money spent in the area, which supports local jobs and businesses. Research shows that for every £1.00 secured, £1.70 is generated in the local economy.

Government figures show that in the year 2006-07, up to 1.8 million people entitled to Pension credit were not claiming it. Over two million eligible people were missing out on council Tax Benefit, and around half a million were missing out on Income Support.

Many people don't know what benefits are available to them, whether they would qualify or how to go about claiming. The work of the Council's Welfare Rights Service aims to redress this in partnership with the other main legal information and advice providers in Darlington.

Some people have been found to be missing out on a substantial amount of extra benefit each week. Even when the benefit entitlement is small, it will often act as a passport to other things such as free prescriptions, free school meals or access to social fund grants.

Councils in England and Wales employ over 2.2 million people, roughly 9 per cent of the workforce. But thousands of employees could be missing out on extra money. The Local Government Association, HM Revenue and Customs and Councils are working together to increase tax credit take-up by local government employees.

Where we want to be

Darlington Welfare Rights is a small but highly successful specialist advice service. It was established in 2005 and since then has secured welfare benefit and tax credit awards for clients of over £3.1 million (against a target of £2.3 million). However, the huge demand for specialist welfare benefits casework (such as appeals) has meant that there are limited resources available to carry out pro-active and targeted marketing & take-up campaigns, i.e. to encourage and assist vulnerable groups to claim the welfare benefits and tax credits to which they are entitled. Vulnerable groups, such as those with learning disabilities, are at particular risk of missing out.

How we are going to get there

The Legal Advice Network Darlington project will enable dedicated resource to be allocated to targeted benefit take-up campaigns. The Partnership Development & Take-Up Officer based within the Welfare Rights Service will be responsible for developing a number of campaigns. These will be delivered by the officer themselves but also in partnership with other Council and non-Council services, such as the Housing Benefit Service and LAND partners.

Adult Social Care, as part of the financial assessment process will ensure that service users are provided with the advice, support needed to access specialist financial services and record this information on Carefirst for Local Indicator collection and incorporate into the Adult Social Care Hub.

OBJECTIVE 4:

Enable residents and local employees to make informed decisions about financial products and services available to them

Outcomes:

- Increase access to affordable financial services such as insurance, credit, bill paying and bank facilities
- Reduce barriers to the uptake and accessibility of services and products; self exclusion, gender issues, credit ratings, product design and delivery barriers

Where we are now

People outside of the mainstream financial services suffer financial disadvantages including: higher-interest credit; lack of insurance; no account into which income can be paid; and higher-cost utilities.

Even those with bank accounts may barely use them, preferring to withdraw all their money each week and manage it as cash.

Those particularly vulnerable to financial exclusion include: social housing tenants; young people not in employment, education or training; those leaving care; lone parents and divorced people; disabled people, those with mental health problems and carers; people living in isolated or disadvantaged areas; prisoners, ex-offenders and families of prisoners; members of ethnic minorities; migrants; asylum seekers and refugees; homeless people; older people; women; people with a Post Office Card Account or basic bank account; people with low incomes.

The number of adults in the UK without a bank account fell from 2.8 million in the financial year 2002-03 to 2.0 million in 2005-06. Despite this progress, there will continue to be people who cannot take full advantage of bank accounts and other financial services. The reasons for this depend on the different characteristics of vulnerable groups; all are exacerbated by low income.

Much financial exclusion is caused by a complex set of factors. Consequently, financial exclusion initiatives must address many different issues. These include: literacy; geographical exclusion e.g. resulting from branch closures; failure to qualify because of poor credit history or problems in supplying identity document requirements; the relative cost of financial products and services e.g. charges for unauthorised overdrafts; and cultural physical and psychological barriers.

In an increasingly cashless future economy the consequences of not holding a bank account will only lead to greater exclusion.

Where we want to be

We want to be in a position whereby all residents and local employees feel they have access to good quality, free and impartial advice relating to all aspects of financial matters. This will cover a diverse range of needs and require effective networking, signposting and referral arrangements between the relevant agencies.

Training opportunities for frontline staff and managers should be sourced and programmed to raise awareness and levels of knowledge around the subject. Events should be held out in communities to better engage with residents and employees and communications generally better co-ordinated across a range of media, including a dedicated website presence.

How we are going to get there

- Work with Connecting with Communities to attract funding for the 'Amplifying Voices' community engagement and empowerment bid
- Develop a Financial Inclusion road show to take out into the community
- Liase with CAB to develop a programme of general financial capability training for front line staff of the council and partners
- Programme quarterly training events for new staff/ refreshers
- Liase with the FSA and Corporate HRM to host a financial capability event for Council employees
- Liase with the FSA and DBC Business Engagement Team to host financial capability events for staff of local employers
- Refresh the Councils pre-retirement course
- Develop a single splash page for the DBC/ LSP website around financial inclusion
- Develop a communications plan for strategy implementation
- Adult Social Care is looking at the development of managed accounts for those people who use Direct Payments who have some difficulty in managing a bank account. Darlington Association on Disability is the second signatory on the account

**OBJECTIVE 5:
Provide access to affordable credit**

Outcomes:

- Promote the services of the Darlington Credit Union
- Communicate sources of more affordable credit other than high interest lenders

We recognise that although it is important to encourage customers to save and take responsibility for their finances, it is equally important that residents have access to low cost loans too.

Where we are at

Money worries are headline news during a recession, but for some people financial hardship is an ongoing fact of life.

Financial exclusion affects people without access to traditional banking services, who instead rely on expensive doorstep lenders and illegal loan sharks. It is a problem that worsens during a credit crunch when reliable loans are harder to come by.

For the financially excluded managing their day to day finances can be stressful, and some don't believe that things can get better for them. These people often don't have access to basic financial services which most of us take for granted. This means they often pay more to access their cash, pay their bills, have no insurance to cover even the smallest mishaps, and end up paying extortionate interest rates to borrow money.

The strategy will help make financially excluded people more aware that free money and debt advice, affordable loans and bank accounts are available to them and where they can go to get help in accessing these services.

The strategy will help to reduce the number of people who turn to high interest doorstep lenders, who can charge interest rates of more than 200%, or even illegal loan sharks, often with repayment rates of 1000% or more. The following table gives details of what a loan for £300 may cost.

	Amount of Loan	Typical APR	Term of Loan (No. of weeks)	Weekly Repayment Amount	Total Repayable	Total Interest Payable
Illegal Lender: (Loan Shark)	£300	1,000%	52	£57.50	£2,990.00	£2,690.00
High Street: (Shop-a Cheque)	£300	254.5%	50	£10.51	£525.50	£252.50
Doorstep Lender (Provident)	£300	272.5%	52	£10.50	£546.00	£246.00
DWP Growth Fund (Instant Loans)	£300	26.8%	52	£6.53	£339.56	£39.56
Credit Union (Loyalty Loans)	£300	12.6%	52	£6.15	£319.80	£19.80

(Information correct as at 15.09.09).

These loans are often taken out to pay for the most basic necessities, such as school uniforms, furniture and white goods. Doorstep lenders have very high interest rates, often over 200%. Many people who access these types of loans are already on low incomes and find it difficult to afford the repayments.

Loyalty loans from Credit Unions are a viable alternative for most people. Such loans are available after a saver has developed a consistent pattern of saving over 13 weeks.

Those without bank accounts can often find it difficult to get jobs as most employers pay wages into an account. Without a bank account they are also missing out on direct debit discounts on their utility bills and are more likely to fall into arrears.

Where we want to be

We want to see Darlington Credit Union develop from a traditional small cluster of financial co-operatives and grow into a sustainable primary source of affordable, high quality ethical financial services for everybody who lives or works in Darlington.

How we are going to get there

Darlington Credit Union will implement a series of action designed to deliver its business plan. These include:

- The recruitment of a dedicated credit union co-ordinator with the support of the Office of the Third Sector (OTS) Targeted Support Fund
- The recruitment of administrative support staff with the support of DWP Future Jobs Fund
- Raising the profile and awareness of Darlington Credit Union through the delivery of a comprehensive communications strategy including:
 - A high profile, inclusive launch event
 - Working with local press and media to raise public awareness of Darlington Credit Union (DCU)
 - Development of an easy to access website
 - Attendance at community events and meeting to raise awareness of DCU within the community
 - Articles in housing / community / partnership newsletters
 - Development of a suite of information packs and marketing literature to meet the needs of a diverse community
- Develop accessible town centre premises in eVOLution Darlington's offices on Church Row
- Work with Darlington Council's Housing Services team to support the delivery of credit union services to social housing tenants

- Working initially in partnership with Darlington Borough Council; developing employee payroll deductions scheme and in-work volunteering within the public sector
- Work with Darlington businesses and voluntary and community sector organisations to develop DCU member recruitment and volunteering
- Work with eVOLution and the Connecting with Communities team to develop volunteering within existing and new community venues
- Work with funders to secure funding to enable Darlington Credit Union to deliver its business plan and the retain employed staff
- Work with the DWP Financial Inclusion Champions to promote financial inclusion within the Borough, linking into national strategies and initiatives
- Develop positive relationships with third sector economic, financial and legal service providers to develop referral protocol for complementary service provision
- Investigate opportunities afforded by planned changes in legislation for extending and improving services

Case study

One young mum had borrowed £1,000 from an illegal doorstep lender to buy furniture. Two years later she had paid back £3,800 but still owed £600. The local credit union gave her a loan for the outstanding amount, with manageable monthly payments. She also opened a budget account to help manage her monthly outgoings. She began to save a regular amount, but asked the credit union staff not to tell her the total. Four weeks before Christmas she was told that she had saved £300. She burst into tears of joy, telling the cashier that it was the first Christmas that she could afford to buy her children presents without borrowing from a loan shark.

OBJECTIVE 6:
Promote household contents insurance

Outcomes:

- More Darlington Borough Council tenants covered by home contents insurance.
- Joint promotion of insurance products with Age Concern for those over 50.

Where we are now

Darlington Borough Council currently offers a low cost contents insurance scheme with Royal Sun Alliance to its tenants.

Whilst the insurance is affordable and convenient allowing tenants to pay weekly or monthly amounts, insure a set amount of contents and have cover for accidental damage, take up is low with only 9% of new tenants taking out the insurance. Although we do not know how many tenants have negotiated their own insurance with other companies.

Where we want to be

By the 31st March 2010 we are aiming to increase to 1 in 3 new tenants confirming that they have insurance in place one month after tenancy commencement. We also want to be able to be in a position to promote the benefit of home contents insurance to existing and prospective tenants.

All new tenants receive information about the value of Home Contents Insurance, for tenants who do not have this we will arrange individual appointments and home visits to encourage take up.

Where tenants have insurance we promote that they “shop around” and compare best price. We give advice on the Darlington insurance with Royal Sun Alliance, Age Concern for those over 50 and show tenants how to use the internet comparison sites.

How we are going to get there

As part of a Tees Valley wide initiative, funded by the Department for Works and Pensions (DWP), an officer has been recruited until 31st March 2010 (with a potential extension for a further six months). The targets detailed below have been agreed with this wider partnership.

Each new tenant will have a personal interview with this officer who will explore with them the best insurance policy for their individual circumstances. After being in tenancy one to three months there will be a follow up telephone call to see if the tenant actually completed the insurance application. We will introduce a quarterly prize draw for tenants who have purchased the Royal Sun Alliance Insurance.

We will contact tenants who have required rechargeable repairs to promote the take up of insurance. Encourage all tenants to review their house contents insurance to ensure they are getting the best deal.

Marketing and publicity will use a range of opportunities:

- Design and distribute flyers and posters to promote the availability and benefits of insurance
- Articles in Hot News and on the web site
- Press releases
- Link with Gold and Age Concern to do some joint promotion. Help raise awareness with registered social landlord tenants and complement their work with owner occupiers
- Explore the possibility of putting a message in with Housing Benefit award letters
- Promote insurance at coffee mornings and community events
- Give Ward Councillors an article for their newsletters
- Attend sessions with Sure Start, First Stop, Supported Housing providers such as Tees Valley and Grace Court
- Ensure the above information is captured in the Adult Social Care Hub – web portal

Whilst undertaking visits every opportunity will be used to promote the broader financial inclusion agenda.

OBJECTIVE 7:
Minimise fuel poverty and highlight the benefits of energy efficiency measures

Outcomes:

- Promote the HEAT Initiative (Health and Energy Affordability Team) to address local fuel poverty.
- Encourage the take up of energy efficiency measures and better tariffs to reduce fuel bills.

Where we are now

HEAT is a project based at Age Concern that works in partnership with Darlington Borough Council, Darlington Primary Care Trust, Darlington Citizens Advice Bureau, and other interested organisations. The project enables our partnership groups to participate meaningfully in tackling fuel poverty, and addressing social needs, in vulnerable groups.

We work in Darlington to provide a service for the public and for agencies. The project offers advice on energy efficiency, affordability and emergency interventions for clients with fuel arrears and disconnection.

We also tackle fuel poverty issues in wider forums locally, regionally and nationally for changes in social policy and legislation.

We believe that we are promoting health and well-being and quality of life by tackling the causes and effects of fuel poverty, which result in deaths, ill health, lack of community cohesion and marginalisation.

We promote inclusion and access within the projects by offering a service to different client groups. We believe fuel poverty affects single people, families, people from different racial groups, older people and people with disabilities. We believe it affect people across all housing tenures. We also acknowledge that people living in rural areas are affected in different ways by fuel poverty.

The term 'fuel poverty' is used when a household needs to spend more than 10 per cent of its income on fuel in order to keep homes warm. Pensioners and families on benefits are particularly susceptible. Help is available in the form of energy advice, grants and funding from councils and their partners, but people are not always aware of this – or how to access it.

County Durham and Darlington has a higher than average rate of excess winter deaths, with those aged over 85 at greatest risk. Being chronically cold or malnourished makes people more vulnerable to sickness, and for elderly people this can have fatal consequences.

A study in the North East by Age Concern (2008) reported that more than 65 per cent of older adults were planning to cut their gas and electricity over the winter, whilst 55 per cent were buying less or poorer quality food.

Where we want to be

We believe that fuel poverty has no place in a civilized society. We believe that everyone in Darlington has a right to affordable fuel, warm homes and healthy lives.

HEATs goals cover the following key objectives:

- Providing fuel poverty advice which is quality assured, free, confidential and impartial. The impact of the advice is monitored and evaluated.
- Advice and referral to energy saving initiatives, in order to improve the health and well-being of local residents.
- Advice and referral for housing improvements, in order to improve the thermal comfort of dwellings.
- Advice and referral to home improvement agencies, where necessary improving access to such agencies and available grant funding.
- Using information gathered to address the health inequalities and living standards of people in Darlington suffering fuel poverty.
- Working with partner organisations to reduce the incidence of cold-related admissions to hospitals.
- Raising awareness of energy saving measures and efficient energy use.
- Where practicable (and particularly in areas not connected to mains services) considering the use of alternative technology.

How we are going to get there

A dedicated officer has been recruited to take forward this initiative employed by Age Concern. The HEAT Group has been fortunate to be able to factor in matching finance from both NHS Darlington and Darlington Housing Division which will support activity through to March 2010. Core functions will be around providing timely and appropriate information advice and support on energy efficiency measures, income maximisation and living cost reductions (including signposting and/ or referral to appropriate agencies).

All tenants and prospective tenants to have access at the customer outlets to use of a PC to check energy tariff price comparison information so that informed decisions can be made to reduce energy costs, for example a website such as Uswitch.

Source and investigate low-cost social energy tariffs and decide which one would be able to best serve local tenants.

Within Adult Social Care and the development of an integrated reablement service there will be crucial links to Housing enablement services. With this joined up approach objective 7 can be streamlined in terms of the involvement of housing and social care.

OBJECTIVE 8:
Improve partnership working to strengthen our collective responses

Outcomes:

- Ensure co-ordination of public, voluntary and private sector activity to tackle financial exclusion (including Corporate Debt and Income Maximisation Policies)
- Increase joint planning and marketing of financial inclusion services
- Encourage development, and increased take up, of integrated services
- Ensure effective referral processes across services

Where we are now

The Council collects money from citizens in the form of local taxation, rent and a wide variety of goods and services. This income is vital to fund the provision of quality services.

The function of debt collection within the authority is split across a number of services and concerns have been raised regarding the possible duplication of processes and lack of co-ordination. Each service has its own approach and methodology towards debt collection.

There is no integration of the different debt collection services and no corporate debt policy.

The main types of debt collected are;

- Council Tax and National Non Domestic Rates (NNDR)
- Housing Rents – Current and Former Tenants Arrears (FTA)
- Housing Benefit Overpayments (HBO)
- Sundry Debtors incorporating various sources i.e. residential care, home care, housing repair recharges and commercial rents and charges such as trade refuse.
- Parking penalties.

Parking penalties are currently collected through the civil courts but are to fundamentally change in November 2009 when the authority implements civil parking enforcement.

Where we want to be

It is acknowledged that existing systems of debt recovery within DBC work in isolation and that no mechanism is in place to identify cases where individuals have outstanding debt in more than one service. The debts are pursued individually and each service takes action on 'their' debts. This results in a possibly confusing experience for the customer and means they have to deal with different departments for different debts.

At present it possible for a debtor to be subject to recovery action from three or four separate sources, and indeed for these debts to have been passed to more than one external collecting service/bailiff.

The greatest level of overlap is thought to be between housing rents and Council Tax, as clients in rent arrears are likely to be in arrears with Council Tax.

Many of DBC's debtors will be living at or below the poverty line, many of these will have multiple debts within DBC, many will have other debts and many will be suffering because of their indebtedness. A corporate project is underway to deliver a Corporate Debt Policy in response.

How we are going to get there

An effective Corporate Debt Policy being produced will have the following features:

- Will be founded upon the principle that all debtors have the responsibility to pay their debts but that the collection service has a duty to take into consideration the needs of the debtor.
- Provide a consistent framework for collection of debt, irrespective of which team is responsible for collection.
- Be applied at the first point of contact with any debt collection team.
- Provide a clear referral route for independent advice and support.
- Allow debtors to agree repayments for all council debts with a single point of contact.
- Involve partner organisations and key stakeholders.
- Increase pro-active intervention.
- Will consider the financial circumstances of debtors when agreeing recovering arrangements.
- Income collection teams will share information between each other.

There is a need to ensure that Adult Social Care data is captured, one in order to populate performance returns, but also to ensure a streamlining and strengthening of processes to ensure that citizens are fully equipped with the advice and interventions which they require. A piece of work can be undertaken looking at Adult Social Care current recordable outcomes on Carefirst and also how fieldwork staff are recording the outcomes at source. This data with the inclusion of the Hub would put the council in a strong position from an Adult Care perspective in order to provide audit information to benchmark progress and efficacy.

SECTION 5 – ACTION PLAN

Objective 1 - Raise financial literacy			
Action	Outputs/ Milestones	Date for Completion	Person Responsible
Deliver basic literacy and numeracy courses out in the community	At least four courses to be offered each year	March 2011	Ruth Bernstein
Complete the development of the Healthy Schools Status Programme	Aim for 100% of schools to achieve NHSS	Dec 2009	Heather Long
Continue to feature economic wellbeing at termly PSHE network events through e.g. PfEG	Staff receive regular information and updates	Ongoing	Heather Long
Ensure that schools, through the Extended Schools Network, offer effective signposting, provide relevant information, advice and guidance to parents/ carers, children and young people	Schools sign-post effectively to financial literacy IAG	Dec 2009	Christine Jones
CAB to prepare a 'pilot' session on money management and budget issues for new Council tenants	Pilot to be developed Evaluation completed Programme of dates agreed	Nov 2009 Dec 2009 Jan 2010	Hazel Neasham (in conjunction with CAB)
Relevant information with regards to appropriate services to be shared with Adult Social Care and distributed crucially via the Access and Contact Team	One initial training session for the team in terms of understanding the literature prior to disseminating and signposting	March 2010	Maxine Naismith / Lynn Walker and Christine Forsyth
Ensure that all assessment teams within Adult Social Care are aware of relevant services and work in partnership with more specialist resources	Attendance of staff at relevant briefings to ensure information is disseminated throughout Adult Social Care	March 2011	Maxine Naismith

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Objective 2 - Increase access to debt and welfare rights advice			
Action	Outputs/ Milestones	Date for Completion	Person Responsible
Recruit a Partnership Development & Take-Up Officer	Recruitment - Appointment made -	Sept 2009 Oct 2009	David Plews
Develop a new referral protocol to facilitate more appropriate and efficient referrals between legal advice & information providers	Approved referral protocol in place	Dec 2009	Rachel Tempest
Increase the number of clients receiving advice from LAND partners by 20%	Increase from 7,500 per year to 9,000 per year	Dec 2011	Rachel Tempest
Objective 3 - Increase the take up of welfare benefits			
Action	Outputs/ Milestones	Date for Completion	Person Responsible
Recruit a Partnership Development & Take-Up Officer	Recruitment - Appointment made -	Sept 2009 Oct 2009	David Plews
Deliver five take-up campaigns over the life of the LAND project	Achieve an extra £500,000 in welfare benefits & tax credits for residents of Darlington	Sept 2012	Rachel Tempest
Complete first campaign by September 2010	Achieve an extra £100,000 in welfare benefits & tax credits	Sept 2010	Rachel Tempest
Objective 4 - Enable residents and local employees to make informed decisions			
Action	Outputs/ Milestones	Date for Completion	Person Responsible
Work with Connecting with Communities to attract funding for the 'Amplifying Voices' community engagement and empowerment bid	Secure core funding	Sept 2010	John Bosson/ David Plews
Develop a Financial Inclusion road show to take out into the community	Offer six events over the course of a year	March 2011	John Bosson/ CWC
Liase with CAB to develop a programme of general financial capability training for front line staff of council and partners	Offer six training days over the course of a year	March 2011	John Bosson/ Carol Wyers
Programme quarterly training events for new staff/ refreshers	A one day training event per quarter in 2011/12	March 2012	Carol Wyers
Liase with the FSA and Corporate HRM to host a financial capability event for Council employees	At least one event per annum	March 2012	John Bosson/ Carol Wyers

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Action	Outputs/ Milestones	Date for Completion	Person Responsible
Liase with the FSA and DBC Business Engagement Team to host financial capability events for staff of local employers	At least two events per annum	March 2012	John Boson/ Nik Grewer
Refresh the Councils pre-retirement course	Offer at least once per annum	March 2011	Carol Wyers
Develop a single splash page for the DBC/ LSP website around financial inclusion	One point of internet reference with links out over	March 2010	Neil Bowerbank
Develop a communications plan for strategy implementation	Co-ordinated programme of communications and publicity	March 2010	John Bosson
Produce an 'Easy Read' version of the final Financial Inclusion Strategy	Easy Read version published alongside main strategy document	March 2010	Mark Humble
Liase with Darlington College and QE Sixth Form to establish the most appropriate means of communication with their students	Programme of activities to be developed	Feb 2010	John Bosson
Liase with the Youth Service over tailored events for young people	Programme of activities to be developed	March 2010	John Bosson
Liase with Age Concern and GOLD over tailored events for older people	Programme of activities to be developed	March 2010	John Bosson
Objective 5 - Provide access to affordable credit			
Action	Outputs/ Milestones	Date for Completion	Person Responsible
Recruit dedicated credit union coordinator with the support of OTS Targeted Support Fund	Coordinator in place	Oct 2009	Alan Coultas
Develop accessible town centre premises in eVOLution Darlington's offices on Church Row	Office refurbished	Nov 2009	Tony Brockley
	Official opening	Nov 2009	Tony Brockley
Raise the profile and awareness of Darlington Credit Union through the delivery of a comprehensive communications strategy including:	A high profile, inclusive launch event	Nov 2009	Tony Brockley / John Simpson
	Working with local press and media to raise public awareness of Darlington Credit Union	Dec 2009	Tony Brockley / Seth Pearson

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	Development of an easy to access website	Dec 2009	Tony Brockley / eVOLution
	Attendance at community events and meeting to raise awareness of DCU within the community	Ongoing	David Plews
	Articles in housing/ community partnership newsletters	Ongoing	Pauline Mitchell
	Development of a suite of information packs and marketing literature to meet the needs of a diverse community	Dec 2009	Tony Brockley / Seth Pearson
Work with Darlington Borough Council to pilot employee payroll deductions scheme and in-work volunteering	Payslip marketing	Dec 2009	Tony Brockley / Paul Wildsmith
	Recruitment Road shows	Jan 2010	Tony Brockley / John Simpson
	Integration into DBC new staff induction programme	Jan 2010	John Simpson
	Deductions scheme in place	Jan 2010	Paul Wildsmith
Work with funders to secure funding to enable Darlington Credit Union to deliver its business plan and the retention of staff	Barclays Community Fund	Nov 2009	John Simpson / Tony Brockley
	Reaching Communities	March 2010	
Work within the community to recruit new members and volunteers	Introduce DCU to all community partnerships and parish councils	March 2010	Tony Brockley / David Plews
Expand membership of Darlington Credit Union	Targets: 1,400 1,680 2,016 2,420	2009 2010 2011 2012	Tony Brockley / John Simpson

Objective 6 - Promote household contents insurance			
Action	Outputs/ Milestones	Date for Completion	Person Responsible
Design and distribute flyers and posters to promote the availability and benefits of insurance to existing tenants	Promotional material on display Articles in Hot News and on the website Article for Ward Councillors news letters Inserts with Housing Benefit award letters	Oct 2009 Nov 2009 Nov 2009 Nov 2009 Dec 2009	Lauren Freeman
Promote take up of insurance to tenants who have required rechargeable repairs	100% contact to all those having made use of rechargeable repairs	March 2010	Lauren Freeman
Increase the proportion of new tenants with home contents insurance one month after tenancy commencement	An Increase from 9% to 30% of tenants	March 2010	Lauren Freeman
Introduce a quarterly prize draw for tenants who have purchased the Royal Sun Alliance insurance	Quarterly prize draw up and running and publicised in Hot News etc.	Nov 2009	Lauren Freeman
Link up with GOLD and Age Concern for joint promotion of insurance products	Agree programme of joint promotion	Oct 2009	Lauren Freeman
Attend drop in sessions to be offered in Housing Division communal facilities, Sure Start, First Stop and Supported Housing Providers	At least six events to be attended each year	March 2010	Tony Martin/ Lauren Freeman
Objective 7 - Minimise fuel poverty and highlight the benefits of energy efficiency measures			
Action	Outputs/ Milestones	Date for Completion	Person Responsible
Consult with HEAT partners to identify appropriate baseline information against which HEATs objectives, and the effectiveness of its strategies, may be measured and evaluated	Baseline information established and published	March 2010	Andrea Hewitt
Identify "SMART" targets with appropriate performance indicators linked to indicators which are in use by the statutory authorities	Targets that align project partners outcomes and performance indicators	March 2010	Andrea Hewitt

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Develop a communication and marketing plan for disseminating information about fuel poverty/ affordable warmth and advice services and energy efficiency measures, and available grant support	Operational Communications Plan	March 2010	Andrea Hewitt
Develop and provide briefing sessions for social and health care professions and front line staff	Raise awareness of fuel poverty amongst agencies and promote the use of the referral mechanism	March 2010	Andrea Hewitt
Establish and run a grants take up campaign	Make warmth more affordable by ensuring that energy efficiency grants are claimed	March 2010	Andrea Hewitt
Design and establish an information sheet for provision of 'self-help' tariff switching advice	Information is available to enable people to make an informed decision about tariff switching and appropriate payment methods	March 2010	Andrea Hewitt
Source and provide relevant fuel poverty/ affordable warmth training to staff of partners	Training programme in place	March 2011	Andrea Hewitt
Objective 8 - Improve partnership working			
Action	Outputs/ Milestones	Date for Completion	Person Responsible
Establishment of a Financial Inclusion Forum for Darlington	Membership agreed Schedule of meetings and terms of reference agreed	Oct 2009 Oct 2009	John Bosson/ Derek Ross
Agree work plan for Financial Inclusion Forum	Work plan agreed by members	Jan 2010	John Bosson/ Derek Ross
Attend neighbouring forums to review best practice	Attendance at a meeting of the Stockton and Hartlepool Forums	March 2011	John Bosson
Join regional financial inclusion forum/ network	Represent Darlington at Regional Forum(s)	March 2011	John Bosson
Complete DBC Corporate Debt Review	Final report with recommendations	March 2010	Paula Coxon
Implement new Corporate Debt Policy	Action Plan completed	March 2011	Paula Coxon

For further details on Darlington's Financial Inclusion Strategy contact:

John Bosson

Policy Advisor
Darlington Borough Council
Town Hall
Darlington
DL1 5QT

Tel: 01325 388016 Fax: 01325 388018
Email: John.bosson@darlington.gov.uk

Website: www.darlington.gov.uk

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