

To: Members of the Special Sub-Group

Councillors D Clews, Deakin, Hayfield, Jenns, Parsons and L Smith

For the information of the other Members of the Council

For general enquiries please contact Democratic Services on 01827 719221 or via email – democraticservices@northwarks.gov.uk

For enquiries about specific reports please contact the officer named in the reports.

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SPECIAL SUB-GROUP

2 November 2021

The Special Sub-Group will meet on Tuesday, 2 November 2021 at 6.30 pm in the Council Chamber at The Council House, South Street, Atherstone, Warwickshire.

The Meeting can also be viewed on the Council's YouTube channel at: [NorthWarks - YouTube](#)

AGENDA

- 1 **Evacuation Procedure**
- 2 **Apologies for Absence / Members away on official Council business.**
- 3 **Disclosable Pecuniary and Non-Pecuniary Interests**

4 **Public Participation**

Up to twenty minutes will be set aside for members of the public to put questions to elected Members. Questions should be submitted by 9.30am two working days prior to the meeting. A period of five minutes will be allowed for each question to be answered.

Members of the public wishing to address the Board must register their intention to do so by 9:30am two working days prior to the meeting. Participants are restricted to five minutes each.

If you wish to put a question to the meeting, please register by email to democraticservices@northwarks.gov.uk or telephone 01827 719221/719226/719237 .

Once registered to speak, the person asking the question has the option to either:

- (a) attend the meeting in person at the Council Chamber;
- (b) attend remotely via Teams; or
- (c) request that the Chair reads out their written question.

If attending in person, precautions will be in place in the Council Chamber to protect those who are present however this will limit the number of people who can be accommodated so it may be more convenient to attend remotely.

If attending remotely an invitation will be sent to join the Teams video conferencing for this meeting. Those registered to speak should dial the telephone number and ID number (provided on their invitation) when joining the meeting to ask their question. However, whilst waiting they will be able to hear what is being said at the meeting. They will also be able to view the meeting using the YouTube link provided (if so, they made need to mute the sound on YouTube when they speak on the phone to prevent feedback).

5 **Extension of Temporary Contract** – Report of the Corporate Director - Resources

Summary

This report asks the Sub-Group to consider extending the temporary contract of the Financial Support Officer.

The Contact Officer for this report is Sue Garner (719374).

STEVE MAXEY
Chief Executive

Agenda Item No 5

Special Sub-Group

2 November 2021

**Report of the Corporate Director
Resources**

Extension of Temporary Contract

1 Summary

- 1.1 This report asks the Sub-Group to consider extending the temporary contract of the Financial Inclusion Support Officer.

Recommendation to the Sub-Group

That the contract of the Financial Inclusion Support Officer be extended from 1 April 2022 to 31 March 2023.

2 Introduction

- 2.1 The Council is currently undertaking Financial Inclusion activities, alongside Nuneaton and Bedworth Borough Council. This has involved the employment of a Financial Inclusion Support Officer on a temporary basis, which commenced in January 2019 and currently runs up to 31 March 2022. Funding for the post was initially provided by Warwickshire County Council but has been funded by the Council from April 2020.
- 2.2 The Financial Inclusion Support Officer (FISO) has carried out some excellent work in North Warwickshire during this time, working with customers with the most complex needs. The referrals come from several different sources, with a significant number referred from our Revenues, Benefits and Housing Teams. A holistic approach is taken to assist with and improve the overall welfare of the customers and can assist a variety of needs such as the management of debt, housing difficulties and assistance with life skills.
- 2.3 This holistic approach has achieved a number of very positive outcomes, both in collecting and reducing debt and dealing with wider customer problems and issues. The impact of Covid-19 caused a significant increase in need for this direct support for many of our customers and having the on-call availability of this specialist support for our vulnerable residents proved invaluable. The economic position continues to be very challenging for many of our residents, with debts built up over the lockdowns.

3 **Current Position**

- 3.1 The Financial Inclusion Support Officer (FISO) has carried out some excellent work in North Warwickshire during this very difficult year, working with customers who have the most complex needs and who have had extra difficulties due to Covid.
- 3.2 The FISO supports those customers that are 'hard to reach'; many having chaotic lifestyles and living in often difficult situations. This work is often challenging and time consuming. Throughout the pandemic the FISO has continued to engage with people, in ways that have been safe and acceptable to the customer. The Customer Referral Form (CRF) has played a significant role in this process by getting customers to the wider help and support they have needed. During the period April 20 to March 21, there was a total of 919 completed Customer Referral Forms (these will be requests for help and support from ourselves and / or our partners). Out of this total 624 included a request for an emergency food parcel.
- 3.3 Despite the financial support that was provided by the government during the pandemic, customers continued to be referred by teams and organisations and reached out for help and advice directly themselves. Customer referrals increased by 29.8% during the 20/21 period and early indications for the 21/22 period suggests that numbers are up again by a further 50% on the same period last year (Q1 and Q2). This trend is expected to increase, with the ending of furlough, the removal of the UC uplift and the increased fuel charges.
- 3.4 The FISO role has developed strong links with local foodbanks and community groups across the Borough and supports outreach sessions and events for local people. As part of the wider Financial Inclusion agenda the development of the FISO role will see the offer to local employers, to support newly appointed employees with advice and support in relation to in-work benefits, better off calculations and any budgeting support. This offer is also extended to any of their current employees who may be struggling financially after returning to work following a period of furlough.
- 3.5 The FISO role is a key role within the Revenues and Benefits service; especially given the current financial climate. The Financial Inclusion ethos has always been to 'help others to help themselves', which we continuously promote through our social media campaigns, the help and support webpages, and the customer referral form. However, where those most in need and vulnerable in our communities need additional support, the FISO role is there to offer time, support and to develop a practical step by step action plan for the customer . This enables them to look at their situation, understand the consequences of non-engagement, consider the options and to put affordable payment plans in place and where identified, access additional support services with the support of the FISO. Some case studies that highlight the work carried out are attached at Appendix A.

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4 Proposed Action

- 4.1 It is proposed to extend the contract of the FISO for a further twelve months, to March 2023. This will allow the valuable work currently being undertaken to continue.
- 4.2 The Council has received New Burdens funding towards the administration of benefits, and this could be used to fund the post.

5 Report Implications

5.1 Finance and Value for Money Implications

- 5.1.1 The salary and associated costs of the FISO amount to £34,469 for a full year. Use of the New Burdens funding ensures there will be no impact on the General Fund balance in 2022/23.

5.2 Safer Communities Implications

- 5.2.1 Better access to advice and assistance has many direct and indirect benefits that contribute to a greater feeling of wellbeing and community cohesiveness. This can only have a positive impact on the communities we serve.

5.3 Environment, Sustainability and Health Implications

- 5.3.1 The Council's ongoing commitment to assist in helping people address or improve their financial circumstances or well-being has positive impacts. It is hoped that by providing this level of support, it will ensure that residents can learn new skills to enable them to rely less on our help going forward and help keep collection rates in terms of rent, council tax and housing benefit overpayments as high as possible by providing the correct levels of help and support.

5.4 Human Resources Implications

- 5.4.1 At the end of the contract, the postholder would be at risk of redundancy. The Council would follow its Redundancy and Redeployment policies, and if available, would offer suitable alternative employment as a means of avoiding redundancy.

5.5 Risk Management Implications

- 5.5.1 Providing appropriate levels of customer support enables the Council to be proactive, as well as reactive. This assists with the collection of monies due.

5.6 Equalities Implications

- 5.6.1 A wider range of financial inclusion actively assists with ensuring that no group or individual is denied access to help or advice in respect of both Council and

other complementary services. As members will observe from the attached case studies, many of those accessing the service suffer from ill health and benefit considerably from the additional support, which is secured by the FISO. Extension of the contract as recommended will ensure that those with protected characteristics continue to benefit from such assistance.

5.7 Links to Council's Priorities

5.7.1 Financial Inclusion activities support in particular the three corporate priorities of tackling poverty, improving health and wellbeing and promoting education, skills and employment.

The Contact Officer for this report is Sue Garner (719374).

Background Papers

Local Government Act 1972 Section 100D, as substituted by the Local Government Act, 2000 Section 97

Background Paper No	Author	Nature of Background Paper	Date

Community Financial Inclusion Support Officer - Case Study 1

Financial Position:**Tenure type:** PT**Household Composition:** Single**Income:** N/A**Benefits:** Universal Credit eff Nov 18**Monthly Rent:** £625 Pm**Monthly HB/UC:** £746.25 gross – attachments = £658 Pm for Feb (PE and HE)**Rent Arrears:** £???**Weekly Ctax:** £22.38**Weekly Ctax Award:** £13.95 eff 26/11/18**Council Tax Arrears:** £6038**Repayment Plan:** £15 pm AoB for C/Tax**DHP Award:** £45.37 pw period 10/12/18 to 31/03/19 – covers shortfall (also Mr X is over accommodated)

Mr X was referred to me by NWBC staff. Mr X had very high CTAX debt and had not been engaging and we needed to understand whether he wouldn't pay or whether he couldn't pay.

I called Mr X started by just discussing his financial situation at that time. He was not working and he had made a claim for UC so I invited him in for a PBS appointment. Mr X was very nervous about coming in, and on the morning he rang to say he had got on the train the wrong way. We talked on the phone while he found the correct train to meet me and he continued his journey. When I met him he was all dressed up in a suit and asked if he was dressed well enough for our meeting. He was clearly nervous and had a stressful journey to get to the appointment.

Mr X explained to me that he had been a very angry man and been very verbal to a lot of people feeling he was being attacked by them. Last year he was diagnosed with Schizophrenia and he has been receiving help from a trained nurse to control his behaviour better. He now realises his behaviour was wrong and now understands that people were not attacking him but trying to help him. He was very emotional and on edge through the whole meeting, but despite this we managed to do a DHP and a CTS claim. I have kept in contact with him via email which he responds to very well and I arranged another appointment with him to get his UC breakdown from him via his journal for the CTS and DHP claims.

Mr X now has CTS in payment which has greatly reduced his CTAX bill. The DHP has been awarded for a 16 week period covering to cover the shortfall on his rent. Mr X has also engaged with housing and has completed a housing application. The housing options team have recognised his vulnerability and will support him with rehousing. Mr X has a small attachment on his UC for C/Tax arrears along with other attachments for water rates and arrears and an advanced UC payment. This reduces his UC entitlement considerably.

Mr X is very aware of his debt and his responsibilities, but unable at this time to clear them in totality or quickly. He has started doing a small amount of volunteering with a friend in a theatre, as he has theatre lighting qualifications, and is very proud of himself. He feels safe being with his friend whilst he builds his confidence whilst being in a work environment. He was paid for some work during December.

Next Steps: to continue to work with Mr X to reduce his outstanding debts through signposting to appropriate partners, increase his council tax repayments, build his confidence and help him get back into work.

Customer Feedback:

Direct to the CFISO:

Hi Paula sorry for the late reply,,that is brilliant news, I feel so happy, that is a big help and relief,, I really can't thank you enough for all your help, support and care you have given me, you are a truly beautiful person. Please say thank you to the benefits officer for there help too. It really is unbelievable how much your help and kindness has impacted and improved my life you have brought tears of happiness to my eye, thank you from the bottom of my heart. I will send you the bank details over how. I really would like to write to your manager or peir, to tell them how you have saved and changed my life in such a short period. When you get a second could you send me them

Direct to Benefits and FI Shared Services Manager:

I am writing to you regarding the help Paula Skinner has provided me. I am in one of the darkest periods of my life where my metal health is completely out of control. Scene meeting Paula she has completely changed my life. To know someone as kind, caring, understanding and supportive as Paula is around to help me, has saved my life and I don't say that lightly. Without Paula's help and caring I don't think I would of survived an other year dealing with finical pressures. I really do believe that without Paula I may not be here anymore. She has give me hope that some day my life will be back on track. The service and care she provides is so valuable. She is someone that will stay in heart even long after this dark period is over. She is a treasure and the heart of the service you provide.

*My kindest regards
Mr X*

UPDATE: Mr X was made an offer of a Council Property which was cheaper rent and smaller for him to maintain and heat. Mr X became very anxious and unsettled at the thought of moving and a lot of reassuring was needed. A DHP was applied for to cover rent on 2 homes and moving costs, this was approved which alleviated a lot of his stress and allowed him to concentrate on getting prepared for the move. We started to apply for grants for carpets as due to Mr X's mental health this was a big concern to him. He later contacted us to inform us that his mum was so pleased with his progress and the positive changes he had shown that she would pay for his carpets. This was a big step forward for Mr X to have his mum say she was proud of him. This strengthened his connection with her making him feel more supported and less alone. He was supported with doing COA to UC and CTAX. Client has enjoyed decorating his new home and feels this has been a positive move and allows him to see a brighter future where he can concentrate on clearing his arrears.

Mr X had a letter from his landlady saying he still owed more ctax for the old property. He was upset to think he owed her money as he was trying so hard to do everything right and didn't know how to pay it. I had a look at his ctax account and he owed the LL no money. She was trying to charge him ctax costs for the 2 weeks after he had moved out, which I confirmed for him he was not responsible for. When checking the ctax she had got 2 weeks exemption on the property for the dates in question due to the property being empty. I reassured Mr X he had nothing to pay and got ctax to resend his ending bill to show what dates he was responsible for. This type of situation highlights Mr X's vulnerability because he said without having me to check it with he would have believed he owed it to her and tried to pay it.

The Theatre he was volunteering in has offered him a job, I informed him that depending on what he is earning his CTS may change and his UC payments. We would need to look at his earnings and do a new I&E so we could look at clearing his arrears a bit faster. He replied with the email below.

Hi Paula

Thank you for your email and do hope your well to. Yes it is absolutely brilliant and I am truly lost in the beautiful world of theatre and it's really helping my health to.

I think I understand what you are saying regarding the ctax and the arrears payments. I have attached my UC payment for October it has not been released yet for November. Would it be helpful if I sent my pay slip or just the amount of earns. Some weeks I may only have 8 hours and others it maybe a full weeks work, and may only be working until the end of the show run on the 16th of January. But there is a little hope for work after that to.

I really do hope you and your family are all well too and had a nice Halloween too.

My kindest regards
Mr X

It is so lovely to hear such positive comments from Mr X, when I first met him he was so depressed and struggling with life, he is always of smart appearance, today he walks tall and feels pride in what he has achieved. He is aware he still has a long way to go, but is looking forward and enjoying what he is seeing for his future. He feels a lot more in control with his mental health and his finances.

Next Steps: Waiting for first UC payment to be received with earnings on. And then will do his I&E and reevaluate the arrears he has. It may take a couple of months to get this correct as first UC payment will not be full month's earnings.

UPDATE: As Mr X's was working in the theatre industry who where very delighted to have such a qualified and talented person on their payroll. It became apparent Mr X was a very well thought of person in the theatre industry before his illness and was very good at what he did. It was highlighted to me that there where several people on the payroll that he had trained in the past and they had a lot of respect for him and wanted to help him get his old life back. He then was affected by the covid19 lockdown and his theatre furloughed him. This did effect his mental health temporally, he then grow in strength and has come up with a plan to clear all his council debt as he feels so motivated about the support they have offered he feels it's the best thing he can do to say thank you.

During the lock down he has been getting into some gardening and found he enjoys it and has had some good results. He has also registered as a dog walker so he can help walk the elderly neighbour's dog. He would like to volunteer for the local community doing the elderly's gardens and dog walking. He is also interested in doing some cleaning for the elderly if needed.



Mr X has come along way and is working a lot more independent now, not needing much help from me. I informed him to claim CTS again due to his income being reduced at the moment which he has said he will do himself. He is a great example of how empowering somebody to see the ability with in them, you see such amazing changes.

Phone message to Council one stop from Mr X

Mr X would like to send his thanks to Paula Skinner. He says 'she has saved his life'. She has helped him repay his council tax and he is forever grateful for this. He says he has struggled with his mental health for years and she has really really helped him recently. Mr repeated she has saved his life. Mr got very emotional and said he is happy that she helped him and he is very thankful, asked if I could send this through to her manager to praise her he would be grateful. Thank you.

CFISO or FISO - Case Study 2

Financial Position:

Tenure type: H/A

Household Composition: Single parent

Income: N/A

Benefits: UC

Monthly Rent: 485.00

Monthly HB/UC: £885

Rent Arrears: £2390.26

Weekly Ctax: £0.00

Weekly Ctax Award: £20.17

Council Tax Arrears: £722.91

payment Plan:

DHP Award: £1300.00

Hardship Award:

Miss D emailed asking for help with her CTAX arrears. She had started work last year and each year her income was different. That meant her CTS was changing each month, causing her ctax payments to also alter. She was being told the DD would start next month. She did not make fill in payments so each month she got more in arrears. Her mental health was affected from the stress and she was unable to continue her work. At the time of the referral she had a partner that was also on UC.

I made several attempts to speak to the clmt, but due to her mental health she would not answer the phone, she did respond to emails or text. So, I started support doing this. I did explain it was restricting with knowing her full needs and potentially cutting down on support that could be offered. She eventually agreed to speak on the phone.

I called the clmt and she informed me she was also in rent arrears as in December 2017 her mum had been ill with cancer, this caused a lot of stress on the clmt and she got behind on her rent by 3 months. She set up a payment plan but did not keep to it very well. She did enough to keep herself safe and then stopped. More recently the arrears had raised more, and she had been told she was at risk of eviction. She was really scared she would lose her home and her children would be embarrassed of her. She is a very dedicated mum and is very concerned about her kids and not so much about herself.

Via Text she informed me that she was very embarrassed as she gambles online and she does not know how to stop. She is has never told anyone and could only do it over a text. I thanked her for trusting me and allowing me to support her.

We spoke about doing a DHP so the rent arrears don't get any higher. When doing the clmts I&E she had excess income, this made her very emotional as she was saying she honestly didn't have enough money. I explained if something was happening that she had not told me I could only help if she was open and honest with me. I was concerned about the partner as she had said several times, he knows nothing, and she can't tell him as he would not be nice if he knew. I was concerned about DV. I asked if she was safe, or did she need help. She informed me she was safe but had suffered DV in the past. She said her current partner would not touch her but would shout at her and belittle her making her feel worthless. She said she had thought about harming herself several times and her boys would be better off without her. It became apparent at this time the priority was the clmts mental health and not her debt. She then informed me she spends over £500 a month on gambling making it impossible to pay her bills. It's what she uses to stop herself hurting herself. She was physically and mentally abused as a child, rapped as a young adult and suffered DV in a past relationship. She has 2 sons and she just want to love them, so they grow up good. I thanked her for sharing such personal information with me and ended the call so the correct help could be found for her. I reassured her I would call her back.

I contacted Refuge who offered immediate support and they have been a great support to the clmt. She has ended the relationship she was in and concentrating on her and the boys only. She was not feeling the need to harm herself.

On our next conversation she told me she wanted to stop the gambling and would like help. I gave her the details for gamcare.org.uk. she contacted them and they called her. They were a great support and reassured her she can stop gambling. They explained to her how when people are abused and suffering with mental health it is common to get addicted to alcohol, drugs or gambling. It is an addiction and they can offer continued support for her. They helped her contact her bank and bar any online gamble purchase payments being authorised. She is no longer able to do online gambling with her current bank account.

We did a DHP and explained the details to the benefits team and her risk of homelessness. Due to the covid19 the eviction has been delayed. A referral has been done to PHIL and they are in contact with the Housing Association. Who have agreed if she gets the DHP and agrees a regular payment it is within their interest to except the agreement as they do not know how long until they can get her to court for an eviction. The benefits team agreed if the clmt paid £50 a week off her arrears they would match it until the arrears are cleared. The clmt has to send in evidence to them for each payment she makes, then the DHP payments are authorised.

Clmt is so much more positive with the support she is now receiving and has not been gambling. Gamcare advised her to treat herself to something as then she can see the positive of her achievement. She informed me she had brought carpet on an interest free agreement for her stairs and landing. She has lived in the house for 3 years and not had carpet on the stairs the whole time. I would have preferred the money to go on the rent and ctax arrears but I can see the positives from her getting that for herself. She has gone from being suicidal to a strong independent lady in a matter of weeks. She is determined to clear her arrears and have a secure and happy life for her and the boy, she will continue with the additional support to achieve this. The housing Association are putting the eviction on hold.

Customer Feedback

Thank you for everything. It's not even because of the lockdown I've been like this for a good while now.

I don't want my kids to lose their home because it's their home. I don't want them to experience that embarrassment. I bury my head in the sand. I have tried killing myself 4 years ago and I swore I'd never do it again as it's a massive mistake and I'm a brilliant mom but lately I feel like a failure to everybody. It's hard for me to talk to anybody so thank you

Community Financial Inclusion Support Officer - Case Study 3

Financial Position:

Tenure type: PT

Household Composition: Single & 2 Deps

Income: N/A

Benefits: Universal Credit eff Mar 18

Monthly Rent: £446 Pm

Monthly HB/UC: £1176.00 gross HE: 441.13 PM

Rent Arrears: £???

DHP Award:

Weekly Ctax: £31.48

Weekly Ctax Award: £21.55 eff 01/07/21

Council Tax Arrears: £964.97

Repayment Plan: £12 pm + £8 off previous yr C/Tax

Miss B was referred to me by NWBC staff. High arrears outstanding in relation to her income and has other mounting debts when I've asked about her current financial situation.

Miss B has been unwell for some time and is waiting for her pacemaker to be mended and an operation but has to go to London for this to be done and due to Covid this keeps being put off. She has been in poor health since 2019 and will most likely have to have a CBag fitted after ops. Is on heavy meds (morphine for pain) and as a result debts accrued. She has been trying to manage but is permanently living off her overdraft and has to have help from her dad. Currently in receipt of UC and ESA. Was refused PIP but her doctor has told her to appeal this as believes she should be getting it. Struggling with her 2 daughters one of whom is wtg to be assessed for SEN

I called Miss B and started by just discussing her financial situation at that time. She was not entitled to DHP as no rent shortfall. She receives HE with UC. Invited to do a full I&E We discussed her family situation and that her eldest daughter is due to start school in September but has to be assessed as she suffers from anxiety and often gets quite angry with her younger sibling. I talked about the help and support available through the Warwickshire Family Information Service and she agreed that she would like to consider a referral.

Miss B explained her working situation and that due to limited work capability it seemed unlikely that she would be able to continue at her workplace. She was concerned about the company ending her contract and had had some issues. I explained about the role of ACAS who are an organisation offering impartial advice on workplace rights etc. In the circumstances, I received permission from Miss B to Contact CA NW re PIP and potential appeal case. As a result CAB – have taken on the appeal to PIP and forwarded a letter on her behalf. CAB have also addressed UC payment which is now under review.

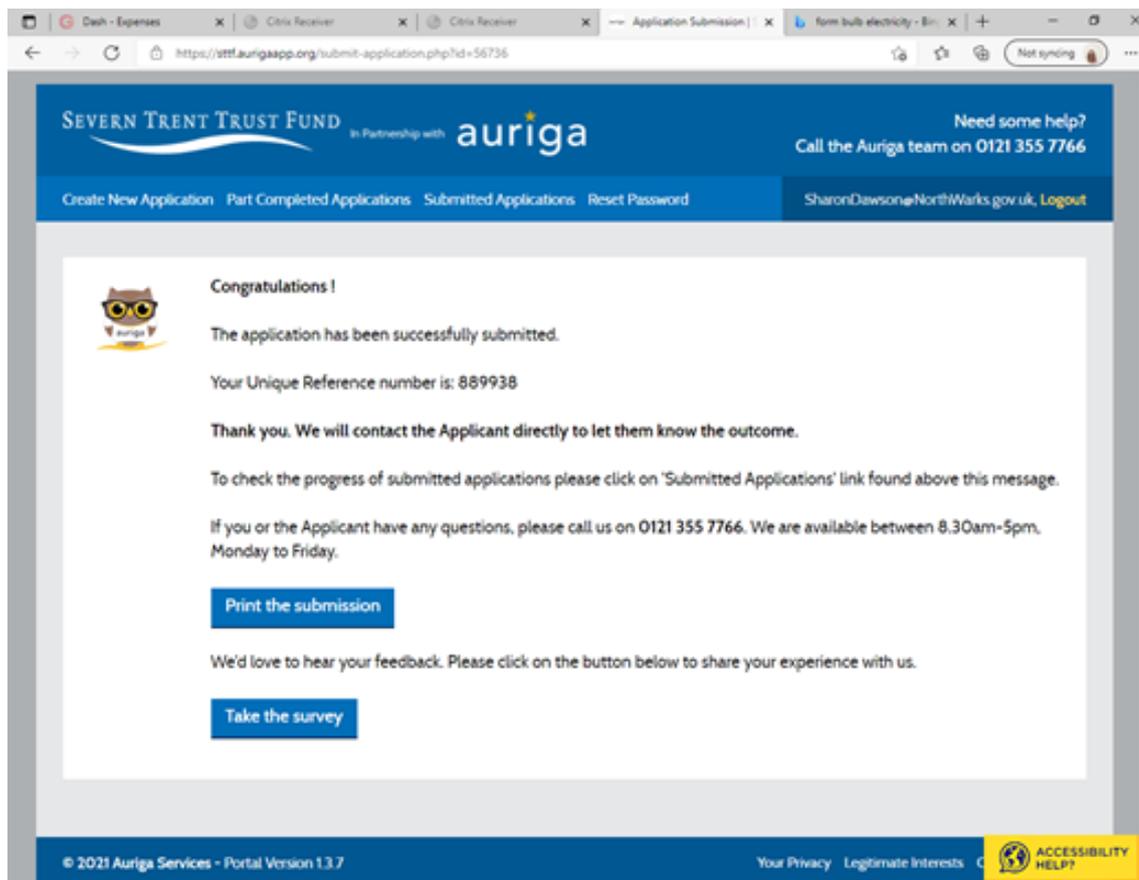
We talked about managing her council debt and that I would speak to our Council Tax Team about outstanding arrears and that she hoped to be able to making a monthly payment of £20.00 which will be £12.00 off the current year and £8.00 payment to reduce previous years debt.

Miss B was quite emotional and upset and is aware of her debts. I completed a STTF application with her discussed with her situation directly with STTF Officer who agreed to clear the water debt of £311.68 and continue on Big Diff scheme until end of this financial year (Dec 2021).

Miss B had also had difficulties with her washing machine breaking down and flooding. I contacted The Simon Lord Digby Relief fund who have kindly offered to re-imburse monies for the purchase of a new Washing machine.

Next Steps: to continue to monitor work with Ms

Partner organisation support:



The screenshot shows a web browser window with the URL <https://stf.aurigaapp.org/submit-application.php?id=56736>. The page header features the 'SEVERN TRENT TRUST FUND' logo and the 'auriga' logo, with the text 'In Partnership with'. A navigation bar includes links for 'Create New Application', 'Part Completed Applications', 'Submitted Applications', and 'Reset Password'. A user profile 'SharonDawson@NorthWarks.gov.uk' and a 'Logout' button are visible. The main content area displays a 'Congratulations!' message with an owl icon, stating 'The application has been successfully submitted.' and providing the 'Unique Reference number is: 889938'. It includes a 'Thank you' message and instructions to check the progress of submitted applications. A 'Print the submission' button is present. At the bottom, there is a 'Take the survey' button and a footer with copyright information '© 2021 Auriga Services - Portal Version 1.3.7' and an 'ACCESSIBILITY HELP?' button.

Customer feedback:

Miss B is very grateful for all the Financial Inclusion Support she has received and has thanked me for all my help and support. She is hoping to work through these financial difficulties and is taking each day as it comes whilst waiting for her operation and despite her worries and concerns remains positive. I will be reviewing her situation once she receives a reply regarding her PIP appeal.