

Nottingham Financial Resilience Action Plan 2016-2019

AIMS: MAY 2018-MAY 2019.

All eight strategic aims in the action plan are recognised as being essential to improving the financial resilience of individuals, households and communities in the city. However, the Financial Resilience steering group also recognises the partnerships' limited capacity means that it is important to prioritise our efforts to address those strategic aims that we feel we have the most opportunity to effect positive change. The following priority aims are based on an evaluation of the work of the partnership over its first two years of existence:

1. **Increase income level of people on low incomes.**
2. **Reduce high cost credit prevalence and use, and increase access to low cost ethical credit.**
3. **Increase bank account holding and reduce barriers to accessing banking.**
4. **Increase saving amongst people on low incomes.**
5. **Both children and adults are equipped to be able to deal with money well throughout their life.**
6. **Reduce level of over-indebtedness in the city.**

Strategic Aim 1: Increase income level of people on low incomes

Objectives	Actions	Timescale	Lead	Measure	Impact to date
1. Increase the number of residents in 'quality' jobs (as a starting point we will use the Living Wage as an indicator of quality jobs)	1. Living wage campaign – work with Living Wage Foundation to increase Living Wage accreditation in Nottingham. 2. Use NEF/ Welsh govt definition of 'quality' jobs to establish baseline data on the percentage of residents in 'quality' jobs (link to Nottingham Growth Plan).		Rev David McCoulough (Diocese) Link to Growth Plan – via Peter Morley	1. No. of Living Wage accredited employers. 2. Number of residents in jobs defined as 'quality jobs', measured annually.	1. Partner organisations have become Living Wage employers/ accredited: NNRF; Hope Nottingham; St Anns Advice.
2. Increase benefit uptake	1. Run targeted, tailored and supportive benefit uptake sessions, focussed on groups/ communities most relevant.		1. Advice Services, NCH (ltd capacity for benefits uptake work at present)	1. Amount of unclaimed benefits gained, recorded by neighbourhood and key demographics.	

	<p>2. Raise awareness around Universal Credit and housing legislation issues.</p> <p>3. Link with issues around destitution/ none entitlement to benefits – link with ‘no recourse to public funds’ network.</p>		<p>2. DWP</p> <p>3. Jill Jefferies (NNRF): Work with NCC to redraft ‘no recourse protocol’.</p>		2.
3. Improve access to training and employment for all	<p>1. Promote Employment & Skills partners* to increase the uptake of local provision.</p> <p>2. Raise awareness of the Nottingham Jobs Hub www.nottinghamjobs.com promoting local jobs & training to local residents</p>		Danny Goodwin, NCC	<p>Unemployment Rate/Count 1) Jobs & Apprenticeship Starts, Sustainable Employment, FTE starts</p> <p>2) Jobs & Apprenticeship Starts, pre-employment training starts, work experience</p>	

*to include, Right Track, Groundwork, Bestwood Directions, Castle Cavendish, NG7, City College, Renewal Trust, Meadow Partnership Trust, Futures, NCH

Strategic Aim 2: Reduce high cost credit prevalence and use, and increase access to low cost ethical credit

Objectives	Actions	Timescale	Lead	Measure	Impact to date
1. Raise awareness of and tackle illegal money lending (loan sharks) across the city.	<p>1. Carry our publicity campaigns in vulnerable areas of the city.</p> <p>2. Run awareness training for residents in vulnerable parts of the city.</p>		Illegal Money Lending Team and Trading Standards	Number of referrals of victims and/or number of pieces of intelligence from partners/agencies	

<p>2. Improve awareness of, and access to more affordable credit</p>	<p>1. Train front line workers to raise awareness of Credit Union services.</p> <p>2. Publicity campaigns through the local financial resilience groups; targeted marketing campaign by NCU.</p> <p>3. Increase organisational/ corporate uptake of NCU Payroll Partnership.</p>		<p>Nottingham Credit Union; UoN.</p>	<p>1. Number of new members each year and recorded by neighbourhood; number of credit union loans.</p> <p>3. Number of local partner organisations.</p>	
<p>3. Raise awareness of the costs of all forms of high cost credit (doorstep lenders, high street and online lenders) and of the lower cost, client centred alternatives.</p>	<p>1. Plan and deliver targeted campaigns city wide and via the local financial resilience groups and community hubs. Use statutory services and partner websites, employer payslips etc</p> <p>2. Run training sessions at local residents/ parent groups – jointly between Trading Standards and Nottingham Credit Union.</p> <p>3. Create video for workers</p>		<p>Trading Standards, Nottingham Credit Union, Nottingham City Council</p> <p>Emma Bates to coordinate</p> <p>NCU</p>	<p>? data on high cost credit use via clients of all advice services and Nottingham Credit Union Use Experian - ??</p>	
<p>4. Limit the proliferation and clustering of pay day lenders and gambling venues on the high street to protect health and well-being.</p>	<p>(Include possible action re planning applications?)</p>	<p>Tbc</p>	<p>Public Health</p>	<p>Tbc</p>	

Strategic Aim 3: Increase bank account holding and reduce barriers to accessing banking

Objectives	Actions	Timescale	Lead	Measure	Impact to date
1. Tackle the barriers of appropriate ID holding when opening bank accounts experienced by different groups	<p>1. Organise Banking meeting to discuss options for ID for low income and vulnerable groups and request banks make ID information readily available to customers. Invite organisations working with vulnerable groups.</p> <p>2. Raise awareness of ID requirements and available options amongst low income and vulnerable groups, through front line staff training.</p> <p>3. Updated list of acceptable ID to be collated from high street bank websites.</p>		<p>Emma Bates</p> <p>Via front line services ?</p> <p>Emma Bates</p>	<p>Reduced incidences of ID barriers, reported into the partnership by organisations working with vulnerable groups</p> <p>?</p>	<ul style="list-style-type: none"> • Three Bank Summits have been organised; • comprehensive table of acceptable ID compiled and circulated; • Yorkshire Bank changed ID requirements to accommodate third party reference.
2. Increase uptake of and access to transactional bank accounts.	<p>1. Promote Basic Bank Accounts via local financial resilience groups and through front line staff training</p> <p>2. Organise a Bank meeting to discuss ensuring front line bank staff are familiar with Basic Bank Accounts and can direct appropriate customers to them</p>		<p>All</p> <p>Emma Bates</p>	<p>Reduced number of people without a transactional bank account - measured by??NCH and ??..</p>	

Strategic Aim 4: Increase saving amongst people on low incomes

Objectives	Actions	Timescale	Lead	Measure	Impact to date
1. Encourage and support children to develop a saving habit.	<p>1. Promote children’s saving through embedding financial education in all schools, from the start of primary school upwards. <i>(Link to financial education section)</i></p> <p>2. Promote children’s savings clubs and learning from schemes that run elsewhere.</p>		Financial education partners	Percentage of primary schools in the city delivering financial education	EB work with primary schools.
2. Promote and ensure easily accessible savings initiatives/ products (including incentivised schemes)	<p>1. Establish baseline data on saving levels by income group in the city.</p> <p>2. Promote accessible options for saving available, relevant to people on low incomes, and tips.</p> <p>3. Explore and promote relevant schemes that support people on low incomes to save, eg incentivised schemes.</p> <p>4. Financial capability interventions to include learning on saving.</p> <p>5. NCU to ask all borrowers to set up regular saving alongside the loan</p>		<p>University of Nottingham?? (info from Housing ben?, Rev and Bens, Experian?)</p> <p>All</p> <p>All</p> <p>Financial Capability Partners</p> <p>NCU</p>	Percentage of people in low income brackets that have any savings cushion, and amounts, recorded annually.	

Strategic Aim 5: Both children and adults are equipped to be able to deal with money well throughout their life

(This section builds from the Financial Capability reports produced in August 2015)

Objectives	Actions	Timescale	Lead	Measure	Impact to date
1. All schools to include financial education in the curriculum (including Special Education schools and Pupil Referral Units).	1. Promote financial education to <i>all</i> Primary Schools across the city and offer options of support		Financial Capability Partners Group	Number of Primary Schools providing financial education in the curriculum	
	a) Schools Project in Aspley, Bulwell, St Ann's		Emma Bates		
	2. Offer training to Primary School staff in delivering financial education within the Primary curriculum.		As above		
	3. Meet with the two Centres of Excellence schools and ascertain any activity in sharing good practice.		Emma Bates	Number of Primary Schools providing financial education in the curriculum	
	4. Offer further support/ training to Secondary Schools in their statutory requirement to deliver financial education.		Financial Capability Partners Group		
	5. Bring financial education partners together to annually to promote the national My Money Week opportunity.		As above		

	6. Distribute Schools Poverty Proofing Toolkit from Children’s Society		Emma Bates		
2. Provide effective and appropriate financial capability interventions for adults.	<p>1. Coordinate joint working and learning, and a planned approach across the city between partners, ensuring an even spread.</p> <p>2. Increase the range of <i>types</i> of approaches available and appropriate use of different approaches for the person or group concerned: increase options for - one to one learning sessions, mentoring, short courses/ sessions, practical learning.</p> <p>3. Identify and provide support for specific vulnerable groups, who face additional barriers, such as care leavers, people with learning difficulties, various others.</p> <p>4. Information on local services that can help around money included in all financial capability interventions.</p> <p>5. Promote best practice in what works, drawing from and encouraging use of the UK Financial Capability Strategy, Evidence Hub and Evaluation Toolkit.</p> <p>6. Provide awareness training for front line staff across the city on financial inclusion/ financial resilience</p>	<p>Annual review</p> <p>By Autumn 17</p> <p>Annual review</p> <p>Ongoing</p> <p>Ongoing</p> <p>2018</p>	Financial Capability Partners Group	<p>Reports from Financial Capability Partners group of a more even spread across the city.</p> <p>Partner reports on evaluation outcomes of their different interventions</p>	

OUTCOMES: MAY 2018-MAY 2019

The secondary aims are recognised as being equally important to improving financial resilience but *either* the partnership doesn't currently have the capacity to make significant material impact in these areas *or* that these aims can begin to be met by the priority aims:

- 7. People are able to afford to eat nutritious meals.
- 8. Ensure there is access to affordable warmth for everybody.

Strategic Aim 6: Reduce level of over-indebtedness in the city

Objectives	Actions	Timescale	Lead	Measures	
1. Increase the uptake of debt advice	<ul style="list-style-type: none"> 1. Raise awareness of debt and promote debt advice service provision 2. Advice Nott to increase awareness of employers on debt issues 3. Monitor causes, types and levels of debt and link this to awareness raising work. 4. Ensure all financial capability work with residents and training with front line staff, includes content on debt awareness. 5. Review accessibility of debt advice for different groups/ places 	<p>?</p> <p>?</p> <p>?</p> <p>?</p> <p>?</p>	<p>Nottingham & District CAB with other advice services</p> <p>All financial capability providers</p>	<p>[Method of recording levels of over-indebtedness across the city ??]</p> <p>(one option – Step Change Year Book stats can be broken down to city level but it is only their telephone clients)</p>	
2. More people with Mental Health difficulties, who	1. Effective links are made between services in Nottingham that offer advice and support	2016-2019	NCC/CCG/ Framework/A dvice	Partnership agreement	

experience financial difficulty, access appropriate support	to address debt and financial difficulty and services that provide mental health support	2016	Nottingham/ NHFT/ Psychological therapy providers/STE PS CCG	Wellness in Mind service implemented	
---	--	------	--	--------------------------------------	--

Strategic Aim 7: People are able to afford to eat nutritious meals

Objectives	Actions	Timescale	Lead	Measure
1. Ensure cheap and sociable eating options are available.	1. Promote very low cost options such as community cafes and Superkitchens in low income groups and through foodbanks	?	Niki Hastie, CVS?	?
	2. Explore pricing levers to make healthy options the cheapest	2016-2020	TBC by Public Health	Healthy options are as affordable as less healthy options
	3. Increase events and opportunities that encourage citizens to grow their own fruit and vegetables	2016-2020	Parks and Open Spaces and Third Sector services	Mapping events and opportunities to show the increase
2. Increase learning about cooking and shopping cheaply	1. Develop and publicise communication messages about healthy alternatives such as recipe cards for cheap meals made from fresh foods.	??	Public Health	??

Strategic Aim 8: Ensure there is access to affordable warmth for everyone

Objective	Actions	Timescale	Lead	Measure
1. Maintain access to fuel poverty advice and support	(Develop in conjunction with health and housing objectives)		Advice Nottingham, NCH, NCC	
2. Raise awareness of ways of ensuring warmth is affordable and of reducing energy costs.	(Develop in conjunction with health and housing objectives)		Advice Nottingham, NCH, NCC	

Actions being looked at within the Environment outcome of the Health and Wellbeing Strategy. (NCH: are finalising the action plan – a/w update).

<ul style="list-style-type: none"> NCH homes to achieve average SAP of 69 by 2018. Higher targets to be agreed post 2018 as part of Environmental Strategy but expected to be 70 by 2020.
<ul style="list-style-type: none"> NCH homes to be no lower than SAP of 55 (EPC D) by 2020 – proposed but not yet agreed.
<ul style="list-style-type: none"> Greener HousiNG project including insulation of solid b brick homes in Aspley, BISF homes in Bilborough, Wollaton, and Green Deal communities private residents across the City,
<ul style="list-style-type: none"> Completion of delivery of works to properties in the REMOURBAN Smart Cities Project, Sneinton, with pilot of a financial model to create super energy efficient homes fit for 2050.
<ul style="list-style-type: none"> Smart Meters to be installed across all Nottingham homes. NCH and NCC to ensure access to data to help target assistance for fuel poor high cost homes.
<ul style="list-style-type: none"> Review of low temperature district heating as a way of rolling out district heating to more domestic customers in Nottingham
<ul style="list-style-type: none"> Website to be set up (Either NCC or separate) advising on energy efficiency and where to go for help
<ul style="list-style-type: none"> Through Harder to Treat project, guidance documents produced for private residents in hard to treat homes to show what work to do and when.
<ul style="list-style-type: none"> Ensure private landlords in Nottingham are ahead of the energy regulation (no lower than an E) introduced in 2018
<ul style="list-style-type: none"> All front line staff at NCH trained to spot signs of fuel poverty as part of Eyes Wide Open campaign.
<ul style="list-style-type: none"> Promote the work of services that tackle fuel poverty

Cross-Cutting Actions

1. Identify and establish baseline indicators and a clear framework for measuring the impact of the Nottingham Financial Resilience Plan Lead: Shaun French, University of Nottingham?. Timescale: January 16				
2. Develop and support routes for continuous community and service user input. Lead: Emma Bates, with local groups and Advice Nottingham Social Policy. Timescale: Spring 17				
3. Improved awareness of local services and of issues – publicity campaigns on different issues; targeted work, use of Social Media – Timescale: Ongoing. (Development of website for services – Timescale: Spring 17). Leads Emma Bates; Social Policy (AN)				
4. Social policy campaigning			Lead: Becky Ramsden. Timescale: Ongoing	
5. Provide Financial Inclusion through Local Community Engagement			Lead: Nigel Adams. Timescale Autumn 2020	
Increase awareness and engagement with financial capability issues in local neighbourhoods all around Nottingham	1.Enable foodbanks and similar to develop more holistic support in the form of community hubs providing advice and guidance as well as practical help. In addition to identifying projects already doing this, Actions include:- a. Establishing a collaborative network of community hubs which will enable advice providers an economic means of local outreach b. Liaising with financial capability advisers to provide drop-in support/training in community hubs c. Developing employment support, inc .work experience, tuition and job clubs within community hubs.	3 year development programme ending 2020	Hope Nottingham is enabling this amongst its own network foodbanks and is collaborating with the Friary, Grace Church and others.	1. No of hubs around the city providing both practical crisis support alongside advice and employability support. Current known provision below:- (should probably include St Ann’s Advice centre as another example) a. Currently includes Lenton Abbey (Hope House) with Bilborough, Broxtowe Estate, Sneinton and the Meadows in various stages of development. b. Debt advice, Energy advice and budgeting courses, currently in Lenton Abbey. General advice drop-in at Broxtowe, Places for People drop-in advice in the Meadows and Bobbers Mill. Hope House provides all encompassing employability support, job clubs being rolled out elsewhere in liaison with DWP