

FINAL YR 2 ACTION PLAN

NOTTINGHAM FINANCIAL RESILIENCE PARTNERSHIP ACTIVITY AND ENGAGEMENT PLAN

YEAR 2. Income Maximisation, Responding to the Pandemic's impact, Partnership Development					
OBJECTIVE	ACTIONS	LEAD DRIVER	TIMESCALE/ MILESTONE	HOW WE WILL MEASURE SUCCESS	IMPACT/OUTCOME
1. Increase income for those on low/ fluctuating incomes	<p>1. Promote benefit take up with specific focus on where there is low take up (such as Pension Credit, Council Tax discount, Housing Benefit among others. a) Confirm priority issues to promote, b) Plan and deliver take up campaign</p> <p>2. Promote benefits uptake via online tools for initial benefit checks in conjunction with speaking to benefit advice services, via publicity to neighbourhoods, through the Asklion/Money page, via partner websites and social media, through distributing leaflets with advice details that are specific to their area, to each household, and via Neighbourhood Forums. Also promote via the issue local press</p> <p>3. Promotion of free basic benefits advice awareness course for non-advice staff across the city, run by Welfare Rights</p>	Emma Bates	<p>Plan July-Sept. Delivery Sept-April 22</p> <p>October 21</p> <p>Three times per year, from July 21</p>	<p>Number and range of sites</p> <p>Increase in uptake</p> <p>Number of posts. Number of sites promoting. Number of articles run and their reach.</p> <p>Uptake – number of additional attendees.</p>	<p>Increased income levels</p> <p>Reduction in levels of unclaimed benefits</p> <p>Increased awareness/ knowledge of where to seek advice</p>

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1. Increase income for those on low/ fluctuating incomes cont...	ACTIONS	LEAD DRIVER	TIMESCALE/ MILESTONE	HOW WE WILL MEASURE SUCCESS	IMPACT/ OUTCOME
	<p>4. Work with employment support and advice partners to promote employment opportunities</p> <p>a) All relevant partners to actively promote employment support in the city (eg via Ask Lion site), to unemployed/ applicable economically inactive.</p> <p>b) All relevant partners to promote benefits of careers advice and actively encourage unemployed / applicable economically inactive people to access Careers Advice:  <a href="https://www.futuresforyou.com/signup/">https://www.futuresforyou.com/signup/</a></p> <p>c) Debt and benefit advice services actively promote the D2N2 Building Better Opportunities projects (Towards Work, Opportunity &amp; Change, Money Sorted), including via presentations at relevant advice forums.</p>	Sarah Bull	<p>Aug 21 - April 22</p> <p>Aug 21 – April 22</p> <p>Aug 21-April 22</p>	<p>Recording of no of discussion and referrals,</p> <p>Recording of number of discussions on benefits of accessing careers advice to improve financial wellbeing</p> <p>Measures of awareness raising campaign success from partners</p>	<p>Reduced unemployment with increased income</p> <p>Improved job search skills</p> <p>People are supported to access appropriate work opportunities.</p>
	<p>5. Promote quality work: maximise the opportunities arising through the Good Work Charter, now being developed across the Midlands by ACAS as it evolves, working with Nottingham Trent University (NTU) who are part of the work for the city.</p> <ul style="list-style-type: none"> <li>- Invite NTU and EM Chamber to future NFRP meeting to discuss with a view to inputting</li> <li>- help promote the launch and publicise it once ready, encouraging NFRP partners to adopt and promote it.</li> </ul>	Rich Pickford	Dec 21 and ongoing as Charter is developed	<p>Number of organisations across the city signing up,</p> <p>Increase in debate about the quality of work and low pay rates across the city.</p>	Quality, secure, reasonably paid work opportunities with improved terms and conditions are promoted and developed in the city

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2. Responding to the pandemic's impacts on financial wellbeing	1. Continue to monitor all data on unfolding impacts from the pandemic related to financial resilience (including debt, evictions, credit and others).	James Jones	2 monthly (ie standing item at meetings)	Use of all key data providers	We are able to respond and plan according to the unfolding picture
	2. Plan new responses according to arising data. *NB This open heading is added in view of the unfolding scenario of the pandemic's impacts.		To be confirmed	To be confirmed	Work is planned according to needs identified the data.
	3. Address unfolding increased debt crisis in the city, arising from the pandemic  a) Bring together <i>all</i> debt and benefits advice services in the city together, to discuss optimising opportunities for a joint approach to the unfolding situation/ demand.  b) Promote early access to debt advice including on housing debt / eviction notices. Include promotion of Breathing Space Scheme benefits. + c) Encourage those facing court proceedings to access free representation under the housing court duty scheme	Emma Bates	By Sept 21  July-Dec 2021	Meeting held. Levels of joint working  -Increased numbers seeking advice before legal action taken -Increase in Breathing Space applications across advice services - Increase in number of defendants in possession claims attending court to prevent evictions.	Maximised effectiveness of available advice provision in the city as pandemic impacts unfold.  Reductions in illegal evictions stability in numbers of homeless in the city.  Reduced numbers experiencing crisis debt situations

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2. Responding to the pandemic's impacts on financial wellbeing	d) Make better use of nudge theory in designing approaches that encourage people to access help sooner (also see Section 1.1)	Emma Bates	Sept 21 – April 22	Number + types of methods of promoting access to debt/ benefits advice	Normalisation of accessing help and reduced stigma. Help is accessed earlier leading to lower levels of crisis.
	4. Maintain the recently formed Food Bank data group to achieve a means of monitoring food bank need trends across the city and feeding that into the wider Food Poverty strategy planning in the Council.	Emma Bates	Min quarterly meetings	A unified quarterly data set is achieved across the city, showing use by ward and by adults/ children	Food bank use trends are identified and used to contribute to the emerging food poverty strategy in the city.
3. Tackle the current/ rising issue of young/ vulnerable people being used as money mules in the city, and also of scams.	<i>Further to Feb 21 initial event (highlighted in Yr 1 report)</i> 1. Held an open invite training session for front line workers on Money Mules (with Notts Police and NCC Anti-Slavery + Exploitation Team inputting)	Emma Bates	July 21	Number of attendees. Evaluation feedback on the event and workers plans to use the learning.	-Front line workers better equipped to identify where people are being used as money mules and able to refer them to relevant services. -Front line workers are able to prevent young/vulnerable people from becoming victims through awareness-raising.
	2. Plan further role out of awareness in the communities regarding both money mules	Emma Bates	Sept 21 – April 22	Plan rolled out amongst communities most likely to be affected, coordinated through different services.	Reduction in people being used as money mules unknowingly (currently estimated to be 4-5 cases per week).
	3. Promote awareness of scams where opportunities arise	?	?	Number + type of work done; reports on increased awareness that follow.	Greater awareness around scams.

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4. Increase in awareness and uptake of Credit Union in outer estates of the city [this being a continuation from Yr 1 due to furlough of post]	1. Conclusion of business development post work at NCU, till 31 October 21 (due to furlough in early 21) to increase credit union uptake in the outer estates of the city.	Jason Eaves	October 21	Increase in Credit Union membership outer estates of the city (north and south)  Increase in uptake of Credit Union loans	Reduced use of high cost and doorstep lenders in the outer estates.
5. Improve practice of priority creditors on collection processes (deferred from Yr 1)	1. Link to national round table event/ work and look to share best practice/ invite to a NFRP meeting  2. Raise awareness of national good practice  3. Work with local priority creditors on best practice, (including rent, council tax), and in view of existing protocol with Council tax and rent.	Emma Bates	July 21 – Feb 22	Positive changes in practice	Reduced impacts on mental health for those concerned
6. Continue to build the Partnership and ensure it is fit for purpose, building up from resident/	1. Complete the refresh of NFRP website.  2. Maintain website	Emma Bates	By July 21  Ongoing	Hosting transfer + updates complete. Monitoring of website traffic.	Response and use from the partner services in the city.

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community priorities.	ACTIONS	LEAD DRIVER	TIMESCALE	HOW WE WILL MEASURE SUCCESS	IMPACT/ OUTCOMES
	3. Complete NFRP application for CIO status and submit	Debbie Webster/ Martyn Neal	By Sept 2021	Application submitted. Achievement of CIO status.	Ability to apply for other funds for particular projects, responding to needs in the city. Increased profile.
6. Continue to build the Partnership and ensure it is fit for purpose, building up from resident/ community priorities; cont...	4. Explore options of direct employment of staff.	Strategy Group/ Trustees	Feb - April 22		
	5. Maintain and develop partnership meetings (Strategy Group, Full Partnership, bank sub group, topic + neighbourhood meetings and others according to need), and partner's engagement.	All	Ongoing	Level and breadth of engagement of different partners	Ongoing commitment to the agenda city wide. Greater impact of pieces of work due to increased joint working.
	6. Review priorities for work from residents and service users and carry out a strategic review of needs and available provision to inform the following year's work. (detail to be confirmed)	All	Jan – April 22	How the Yr 3 Action Plan is informed and shaped by the findings.	Yr 3 work is more effective
	7. Maintain and develop community engagement (eg via Money Hubs – including in Clifton, Aspley and other areas)	Emma Bates	Ongoing	Number of local people engaging and impacts reported	Greater awareness in local neighbourhoods and improved capability/ confidence with money
7. Maintain promotion of Financial Education in the city, at least a minimal level	1. Deliver staff training for Primary Schools in good practice in financial education.	Emma Bates, Paul Street	June 21	Numbers attending. Reports attendees give of actions they will take in follow up.	New schools start to deliver financial education. Improved practice for others.
	2. Promote sign up to My Money Week 2022		Feb-April 22	Responses to the promotion	Children are better equipped for their financial futures, to deal with money well.