



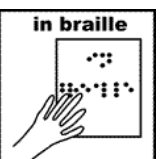



Coastline Housing Ltd


Financial Inclusion Strategy

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STATUS (Draft / Approved / Updated / Archived)	REFERENCE
APPROVED	th March 2008
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Documentation Master Sheet
Amendments to this document are detailed below

Version Number	Date Amended	Comments	Date Approved	Author	Approved By
01	03/03/08			LB	

1. Introduction

Many people, particularly those low incomes, cannot access mainstream financial products such as bank accounts and low cost loans. This financial exclusion imposes real costs on individuals, their families and the communities in which they live.

Financial exclusion affects all tenures, however, nationally, more than 70% of the 2.8 million households excluded live in the Local Authority and Housing Association sectors. The trend towards increased home ownership and the associated residualisation of the social housing sector contributes to the high concentration of financially excluded households living in this sector.

A survey of people living in the poorest 5th of the UK also showed that households dependant on state benefits or with only part time or occasional earnings were more likely to use door step lenders, mail order catalogues or rental purchase companies as their main source of credit (Kempson and Collard, 2005).

Financial inclusion: the way forward (TWF) – was published in March 2007 by HM Treasury. This strategy announced a policy framework for financial inclusion in 2008-11, including:

- A new Financial Inclusion Fund for 2008-11;
- An extension of the Financial Inclusion Taskforce until March 2011, so that it can continue to monitor and evaluate progress and advise the Government on financial inclusion developments; and
- A ministerial working group chaired by the Economic Secretary to the Treasury, with members from DWP, BERR, the Department for Communities and Local Government (CLG), the Cabinet Office (CO) and the Ministry of Justice (MoJ) to develop a detailed action plan for financial inclusion in 2008-11.

In the Comprehensive Spending Review in October, the Government announced that the Financial Inclusion Fund for 2008-11 would total £130 million, an 8.3 per cent increase delivered in a tight spending round.

2. Demographic Information

The South West Region is an area of:

High Population Growth:

- The South West has a population of 5 million and is the fastest growing population of any English region. The growth rate was 12.5% compared with England's overall average of 5%;

- The number of households in the region is projected to rise from 1.9 million (1991) to 2.4 million in 2016;
- The average household size will continue to decline from 2.36 persons (1996) to 2.21 persons in 2021;
- The South West has the highest net in-migration of any English region predominantly from the South East;
- Most of the increase in population has been in the population aged 45 years and over of which a high proportion of residents are of pensionable age;
- Population growth in the South West has mainly been in the rural areas;
- The Regional Planning Guidance for the South West currently estimates an annual need for 20,200 new homes of which 6-10,000 should be affordable homes;
- The average house is now overvalued by around 10%;
- The South West suffers from significantly higher than average house prices and lower than average incomes, houses already cost 12 times incomes and are set to worsen;
- The average house price in the South West in 2006 was £210,541, 2% above the national average. The average income was £17,898, 7% below the national average.
- Average house prices are set to rise to over £316,00 by 2012, an increase of 44%;
- Over one in fifteen families in the region is now on a social housing waiting list;
- Access to home ownership is more difficult in the South West than in any other region in England;
- Government household projections show the South West needs to build around 27,000 new homes a year between now and 2026.
- In 2006/7, 18,761 new homes were built in the region.
- In 2005/6, 3,921 new social homes were built or refurbished, a 26% increase on the previous year but only around half of what is required.
- The net gain in social homes for each local authority area last year averaged 63 homes; the net increase in housing waiting lists in each area averaged 445 households – nine times greater.

Penwith

Environment

- Penwith is situated in the west of the County of Cornwall in South West England and is well known for St Michaels Mount, Lands End and the Tate Gallery in St Ives. 63,000 people live in Penwith and over half (53%) live in the main towns of Penzance/Newlyn, St Ives/Carbis Bay and Hayle, with the remainder (47%) in St Just and the rural areas. The District, although predominantly rural faces both “urban” issues and “rural” issues. The towns

and villages are as varied as the countryside, ranging from tightly built cottages and narrow streets of St Ives and Mousehole, to the elegant terraces of Penzance and traditional churchtowns such as St Buryan, Gulval and St Hilary.

People

- The population has increased by 5.7% since 1991 and has been maintained by inward migration with Penwith proving a favourable location for those seeking retirement or a better quality of life. The trend is unlikely to change as the present imbalance between people of working age and non working age will increase as the young leave the area to seek training, employment and affordable housing and older age groups continue to find the area attractive. The competition in the housing market from those seeking second homes or migration has led to a growth in house prices which are then beyond the reach of those employed or on lower incomes. The need for affordable housing is increasing, with house prices continuing to rise faster than incomes and the affordability gap continues to widen. The 2001 Census has supported the view that the age structure is skewed towards older groups.

Housing

- Employment is a key issue for Penwith, with low employment rates and high levels of joblessness (economic inactivity) rather than high rates of unemployment. Increasingly, the issue to consider is the number of people on other benefits such as income support, incapacity benefit, lone parent benefit. It is particularly an issue because of the current demand for labour. In partnership with other agencies there is a need to engage, encourage and support jobless people on other “primary” benefits (and those on no benefit at all) to access work. A high proportion of residents in Penwith experience joblessness (33%, compared to South West average of 25%) and the need for a decent home is an essential component to tackle exclusion. Penwith is also characterised by low average incomes and wages for those in work which further affects the ability to compete in the housing market.

Housing Need

- Housing is ranked as a top three priority by the community in Penwith, following Health and Community Safety. The main housing issues were lack of affordable housing to buy or rent for all and keyworkers and to remove the 50% council tax discount for second home owners.

Kerrier

Environment

- Kerrier District comprises 47,330ha (116,957 acres), has 32 parishes and straddles the peninsula of West Cornwall from coast to coast. It is relatively remote from the main centres of urban population in the United Kingdom. Kerrier has a very varied landscape. It ranges from rugged coastal cliffs, coves, sandy beaches, deep wooded valleys and estuarine creeks to rolling farmland, high granite hills and moorland.
- Kerrier has main towns in Camborne, Redruth and Helston and abuts closely onto Falmouth and Penryn in Carrick District. The towns of Camborne and

Redruth have grown towards each other with substantial mining, housing, industrial and commercial development to form a centre for employment, services and transport of strategic importance. Camborne-Redruth now forms a substantial and almost continuous urban area of over 45,000 people.

- Camborne is a market town and engineering centre formerly associated with the tin and copper mining industry. It adjoins the London to Penzance railway line and is passed by the A30(T) to which it is linked to the West and the East. Redruth is a town of great historical character having been the financial and administrative centre of the mining industry in the 19th Century. Helston is a small country town with a Saturday and Monday street market and is the only designated Historic Settlement in Kerrier. Helston controls the main routes on and off the Lizard peninsula and roads also radiate from it to Penzance, Camborne, Hayle, Redruth, Falmouth and Truro.

People

- The population of Kerrier increased by 12% between 1981 and 2002 – from 83,584 to 93,944 people;
- However, in the same period, the number of young adults aged 15-29 decreased from 16,850 to 14,412, a drop of 14.5%. Young adults represent 15% of the population of Kerrier, compared to an average of 19% across England as a whole;
- The number of over 55's increased by 27% from 24,415 to 30,968 during the same period – as at 2002, 33% of the population of Kerrier were over the age of 55, compared to 27% in England;
- There is a perceived concern that in-migration is a problem for the area, contributing to the over heating of the housing market. Between April 2000 and April 2001, 5,227 people moved into Kerrier who had not previously had a permanent address here. In the same period, 2,782 people left Kerrier to live elsewhere in the UK. This equates to a net increase due to migration of approximately 2%;
- Population projections estimate that the population of Kerrier will increase by 7.4% between 2004 and 2021. However, the population over 65 will increase by 36%; and
- Household sizes are decreasing from an average of 2.35 people per household in 1991 to 2.31 in 2001.

Housing

- House prices in Camborne, Pool and Redruth have increased at an even faster rate over the past 5 years – 23.0% increase in the postcode sector “TR14 7”, 19.7% increase in the postcode sector “TR14 8” and 25.4% increase in the postcode sector “TR15 2”;
- In 2004, 2,400 homes in Kerrier were unfit (5.6%), this is low compared to UK averages. However, this statistic may mask other problems regarding the quality and condition of housing in the area and the surrounding environment;
- 5% of homes are second homes, including holiday accommodation, i.e. homes which are not permanent residences;

- Based on ONS guidelines for housing requirements compared to household sizes, 80% of homes in Kerrier are believed to be 'under crowded' and 5% 'over crowded'. Over crowding is highest in the ward of Redruth North (8% of households); and
- Since 2000, housing completions in Kerrier have averaged 297 dwellings per annum. This can be compared with the annual rates for in the draft Cornwall Structure Plan for Kerrier which are 340 per annum and 227 per annum to 2016. The Cornwall Structure Plan relates to housing completions overall and not just affordable housing.

Housing Need

- As at 2006, 1,990 applicants were listed on Kerrier's Housing Register;
- This figure increased from 794 applicants in 2001 to 1,498 in 2002;
- On average, 11% of households in Kerrier live in social rented properties, owned and managed by RSL's.
- The affordable homes sold through RTB 2001-2006 was 155;
- In 2006, the average full time gross income for people living in Kerrier was £25,298;
- The average income required for a mortgage in Kerrier in 2006 was £53,111; and
- The average house price in Kerrier in 2006 was £195,673.

Restormel

Environment

- Restormel lies at the heart of Cornwall, covering 177 square miles. It is mainly a rural area that can be divided into five distinct areas: the china-clay area; the two towns of St Austell to the south and Newquay to the north; the rural areas away from the coast; and the coastal villages.
- Newquay is a major tourist attraction. The town's restaurants, pubs and clubs bring in approximately £60 million for the local economy, and contribute a total of £18.8 million in wages (according to the Economic Impact of Tourism in Cornwall, The South West Tourism Board). However, its night time economy brings its own problems of noise and anti-social behaviour. Efforts to reduce crime have been effective, with recorded crimes reducing over the 12 months from April 2004 to March 2005 (according to the British Crime Survey, 2004/05).
- The town centres of St Austell and Newquay are both being redeveloped. This will be vital for improving the wellbeing of residents and visitors, and boosting the economy and business opportunities.

People

- Restormel has the largest population and is the fastest growing area in Cornwall, with a population of 95,600 in 2001 (according to the census).

Restormel is more densely populated than the rest of Cornwall, and is the second smallest district in the county. The 2001 Census identified that 1.1% of the population of Restormel are not white. However, this low figure hides the fact that the ethnic-minority population of Restormel continues to grow. Of particular note are the people of Portuguese and Eastern European origins who now live and work as part of our community.

- The increase of educational facilities is having a significant effect on keeping local 15 to 29-year-olds in the county. The Cornwall College site in St Austell is predicted to take an extra 300 full-time students over the next five years. Despite this, Restormel's elderly population is higher than the national average. Because of this, it is estimated that by 2011, Restormel will need 130 specialist dementia places, as well as extra care services (according to Housing, Care and Support for Older People in Cornwall: Strategic Directions, Cornwall County Council, 2005).
- Within the Borough there are significant areas of deprivation. The wards in highest need are Mount Charles, St Blaise and Gannel. Restormel has a higher proportion of people without qualifications than the rest of the county, region or nation. This is most common in the ward of Rock, covering the villages of Roche and St. Dennis, with nearly 40% (2 in 5) of people aged 16 to 74 years without qualifications (according to the Students and Qualifications, Census 2001, Office of National Statistics 2005). Restormel also has significantly more of its population with a limiting long-term illness (21% compared to 18.2% for England and Wales as a whole).

Housing

- House prices across Restormel have increased dramatically in recent years, with a rise of 111% in the last five years. Between October and December 2005, the average house price was £197,788, compared to the England and Wales average of £191,327 (Residential Property Price Report, Land Registry, October to December 2005). Cornwall suffers from wage levels that are significantly below the national average, and the mismatch between wages and house costs has created a real problem. This means that although the average first-time buyer in the rest of England would need 8.2 times their income to buy the average price property, in Restormel the average first-time buyer would need 10.6 times their income.

Housing Need

- The Housing Needs survey sampled 1,450 households between July 2003 and January 2004 revealing the following key facts:
 - About 630 affordable homes for sale and rent are required in Restormel each year;
 - Currently only about 270 affordable homes are becoming available in Restormel each year; a shortfall of 360; and
 - 31% of households have moved into the Borough from outside Cornwall within the past two years.

Carrick

Environment

- Carrick is often described as a rural district yet it has three urban areas, one of which is the only city in Cornwall. The district is faced with high levels of homelessness, rough sleeping, spiralling affordability problems both for people trying to buy and rent. Yet it is also a rural area where communities cannot always access integrated local services and where those experiencing social exclusion are dispersed and isolated. It comprises 187 square miles of largely high quality land and townscape.

People

- The resident population is approximately 90,200 and further growth of 17% is predicted by 2021. The District is subject to the following social and economic factors:
 - A resident population increasing in number and getting older;
 - Strong and steady growth of the local economy, but low wages; and
 - Low unemployment and skills shortage, with groups not accessing the labour market.

Housing

- Average house prices in Carrick have risen 52% in 2 years (2001-2003). House price to household income ratios are 5 to 1, one of the highest in the country. 76.7% of first time buyers are unable to purchase at average prices.

Housing Need

- There are currently 1488 households on the District's housing register, over 800 of whom are in serious housing need;
- The previous needs survey identified a shortfall of 332 affordable homes annually;
- On average between 40 and 60 new homes are being built for rent and shared equity each year; and
- Government has identified Carrick as one of the affordability hotspots of the South West with one of the lowest percentages of first time buyers who can purchase at average house price levels.

3. Definition of Financial Exclusion

Financial exclusion is the inability of individuals, households or groups to access necessary financial services in an appropriate form. This in turn may lead to exclusion from cheaper services, for example, gas and electricity paid by Direct Debit and an over-reliance on expensive financial products and services where APR for credit can range from 100% to 400%.

Financial Exclusion can manifest itself in many ways:

- Lack of access to a bank or building society account;
- Lack of access to necessary financial services and credit, such as insurance (e.g. home contents) and pensions;
- Limited access to services which could improve an individual's financial situation, such as advice or education;
- Arrears of rent, utility, council tax, TV licence payments;
- Disconnection from utilities;
- Reliance on credit from sources other than high street banks; and
- An inability to save even small amounts.

The implications of financial exclusion can be much broader. Exclusion from mainstream financial systems presents a barrier to learning about various financial products available. Families can be locked in a cycle of poverty and exclusion, or turn to high cost credit or illegal lenders resulting in greater financial strain and / or unmanageable debt.

We work with partners who are responsible for more sophisticated activities designed to improve knowledge, prevent debt building up, help residents to manage their money better and help them save.

4. Purpose of Strategy

Coastline Housing Ltd recognises that developing financial capability is key to tackling financial exclusion. Financial capability is the ability to manage personal finances in a competent and effective manner and can be determined by how well people:

- Make ends meet and budget accordingly;
- Keep track of finances;
- Plan ahead for the future; retirement;
- Choose financial products which meet financial needs; and
- Stay informed about financial matters - e.g., energy prices.

5. Aim of Strategy

The key objectives of the strategy are to ensure that we have mechanisms in place, which:

- Act as a gateway to a range of information and services aimed at increasing financial capability;
- Enable tenants to make informed choices;
- Assist Homeless New Connection clients to make informed choices:

- Access to free face to face money advice;
- Access to banking;
- Access to affordable credit;
- Preventing homelessness;
- Sustaining tenancies;
- Rent arrears management; and
- Work with partners and agencies to support financial inclusion in all aspects of their work.

6. Key Documents

The strategy is supported by key documents and these are shown below and available on Coastline Housing Ltd Server K and also from the Income Manager:

Document	Date of Issue
Income Management – Policy and Procedure	01/03/06
Coastline Housing Ltd Business Plan	01/01/08
CIH Good Practice Briefing	01/06/01
House mark - Compendium of Good Practice in preventing and managing rent arrears	01/10/06
Financial inclusion: the way forward (TWF)	01/03/07
Pre-Action Protocol for Possession	04/08/06
Home Truths – NHF (2007-12)	01/04/07

7. Delivering the Strategy

The strategy requires that staff and key support services and agencies are committed to meeting the objectives outlined above. Coastline Housing Ltd is the key stakeholder and as such will facilitate and work with agencies to deliver the outcomes for tenants in terms of maximising income and minimising rent arrears.

There are a number of key requirements to ensure the objectives are achieved:

1. Coastline Housing Ltd as a Landlord.
2. The New Connection as a support provider.
3. Key Stakeholders Involvement.
4. Debt and Money Advice.
5. Sustaining Tenancies.
6. Preventing Homelessness.

7. Bank Accounts and Affordable Credit.
8. Strategic Partnership Working.

8. The challenge of reaching vulnerable groups: financial inclusion and gender

The Government's financial inclusion strategy is making good progress in increasing the take-up of appropriate financial products and services for groups that are particularly vulnerable to financial exclusion. As reported in The Way Forward, research from a number of studies has shown that women are one such group, with lone parents particularly vulnerable. It is one measure of the success of the Government's financial inclusion strategy that key initiatives are being effectively targeted at women. For example:

- Financial Inclusion Taskforce analysis shows that the number of unbanked households accessing a bank account is rising fastest among lone parent households and those in which the household head is a woman;
- Of the more than 46,000 affordable loans which the DWP's Growth Fund has provided to financially excluded people, over 70 per cent have been made to women;
- 80 per cent of the people attending events organised by the OFT's "Save Xmas" campaign have been women;
- BERR's face-to-face money advice projects have provided free, face-to-face money advice to over 66,000 people, over half of whom are women; and
- Research suggests that the majority of users of illegal lending are women, predominantly those with families. BERR has now rolled out to every GB region its projects to tackle illegal lending and support its victims.

CHL will ensure that these groups are targeted to ensure the targeting of such vulnerable groups.

9. Coastline Housing Ltd as a Landlord & The New Connection Support Service

CHL & TNC recognises that providing financial inclusion services will have a positive impact on our tenants' and clients ability to manage rent payments, save deposits and sustain tenancies. CHL/TNC also supports the Council's homeless strategy and our intention is to work with the Council to ensure the homeless move into settled accommodation.

Monitoring of financial inclusion targets are linked to the following:

- Rent arrears levels;
- Rent collection costs including court costs and efficient collection methods;
- Number of tenants on Housing Benefit;

- Number of evictions and court actions as a result of rent arrears;
- Abandoned property and failed tenancy rates;
- Tenancy turnover;
- Void costs;
- Cases of homelessness and repeat homelessness;
- Benefit take-up and unclaimed benefit;
- Levels of customer satisfaction; and
- Efficiency savings.

CHL provides easily accessible services with emphasis on home visits and face to face support. We intend to expand services within this strategy to tackle financial exclusion. We will do this with our local partners and agencies as a strategic enabler.

TNC provides a Resource Centre for easily accessible advice, education and support services. The Resettlement and Resource team have good basic knowledge of benefits and entitlements and work closely with various specialist providers. We frequently refer to the Citizens Advice Bureau, or Shelter if it is a Housing Benefit related issue.

Clients accessing one of TNC Accommodation provisions has a dedicated support worker who will support and empower them to develop the skills required to manage their money effectively as part of their support plan. This may be internally utilising a personalised budgeting plan or to one of our in house provisions or externally depending on the individuals requirements. There is a real emphasis from the Supported Accommodation team to work proactively with their clients

Any client linked in with TNC services has the opportunity to attend and gain initially a level 1 qualification in numeracy and/or literacy, they can develop their knowledge further as required with extra courses and also participate in our Practical Housing Units one of which relates specifically to budgeting and claiming benefits/form filling. We also offer a money management course and an independent living course, both of which are available in the Resource Centre, various guest speakers attend these courses including, representatives from Banks, Credit Union and the Citizen Advice Bureau.

When a client is in genuine need TNC have access to the Bishops Hardship fund, as well as various other financial provisions, including Probation Rent Spend, which can be used for deposits and tenancy sustainment. As well as have a number of staff who are trained Case workers for the Royal British Legion.

Action for 2008:

- Use existing tenant profiling information to target vulnerable households;
- Collect information to identify and address expensive or legal door step lenders;

- Promote affordable warmth and energy efficiency strategies;
- Support the housing benefit service through effective take-up campaigns;
- Assist with housing benefit applications to maximise income;
- Provide advice and assistance in terms of maximising tenants income in terms of welfare benefits take up;
- Provision of applications and leaflets for Income Support available from CHL Officers on home visits;
- Work with agencies to negotiate access to free bank accounts and affordable credit to all Residents;
- Work with tenant groups, the local Neighbourhood panels and community groups to promote financial inclusion;
- Raise awareness of financial inclusion through the Customer Newsletter;
- Work closely with the Council to provide advice on tenancy sustainability and homelessness prevention;
- Review existing partnering arrangements to ensure there is preventative advice. For example, referral to independent money advice services at the beginning of the tenancy;
- Develop services and trust so that tenants feel comfortable to talk about money matters;
- Sign post residents to specialist agencies including supporting people; and
- Campaign with the National Housing Federation against financial exclusion and join the network of “financial inclusion champions” in the social housing sector.

10. Key Stakeholder Involvement

There is a strong commitment throughout CHL to deliver a strategic approach to tackling financial inclusion. CHL is a caring and responsible housing company, respecting every tenant and leaseholder.

CHL’s commitment is to work with Customers as a key stakeholder to provide help and support to tenants and clients who find themselves in financial difficulties. We will also ensure that we are up to date with current policy and developments ensuring our staff are trained to give the best possible advice to tenants.

CHL is a member of West Cornwall Together partnership and shares the vision and contributes to its community plan objectives, particularly through the delivery of the Decent Homes programme, promoting community cohesion, tackling low incomes, energy efficiency and through our resident involvement strategy to create and sustain neighbourhoods.

CHL is a key part of Kerrier District Council’s vision to develop as an independent, successful and expanding provider of social housing in order to fulfil the Council’s

expectations which are to excel in comprehensively managing the stock and neighbourhoods, deliver safe, mixed, sustainable and decent communities and environments.

CHL works with these partners so that we have influence on a wider strategic level to develop strategies which will have an impact on financial inclusion, for example, social exclusion and homelessness prevention.

CHL is also a strategic enabler working with and building strong partnerships to successfully deliver financial inclusion programmes, making sure that there is joined up thinking on tackling the types of financial problems tenants face on an individual basis.

Action for 2008:

CHL will establish the extent of financial exclusion among tenants on our estates through our core systems, which include profiles, CORE lettings data and Housing Management system. We will work with other RSL's and specialist bodies to identify good practice and services provided locally, which we would sign up to as a multi-agency partnership.

11. Debt and Money Advice

The delivery of good quality money and debt advice is an essential building block to improve an individual's literacy and capability skills.

CHL works with a range of partners who provide independent money advice and debt counselling services to our tenants. These support those who have low incomes or debt problems.

CHL works with the following agencies:

- CAB Money Advice Service;
- The local Area Panels;
- Housing Benefit Service;
- The Credit Union;
- Shelter;
- Social Services;
- Kerrier District Council Homeless Team;
- Royal British Legion;
- The Benevolent Fund;

- Welfare Benefits Visiting Officers; and
- Lizard Pathways.

These agencies provide a range of support:

- Debt and/or money advice;
- Information;
- Welfare benefit take-up;
- Specialist expertise; and
- Advocacy and Representation.

Action for 2008:

A key area for 2008/9 will be to identify the support of a qualified financial advisor who can provide independent advice on banking, personal pensions and insurance products and services.

12. Sustaining Tenancies

CHL tackles the causes of financial exclusion by identifying those at greatest risk, to ensure that tenancies are sustained through effective tenancy management and support strategies.

CHL operates a localised lettings policy to assist the Council to fulfil their responsibilities in relation to homeless households.

CHL provides a tenant handbook and information pack which includes key information for tenants and we complete a housing benefit application form with the tenant at the sign up interview.

At the sign up of a new tenant a risk assessment is completed and a support plan is developed for vulnerable users to ensure the tenancy is affordable and sustainable. CHL is part of the CORE data gathering group and completes a new letting form which provides key performance and management data.

CHL can demonstrate strong partnership links working with a range of agencies including local area panels, Surestart, the police, homelessness, youth offending team, TR14's and Lizard Pathways to ensure fair representation and service take up to promote tenancy management to diverse groups and create community sustainability and cohesion.

A number of properties from the private rented sector are now being utilised as Temporary Homelessness Accommodation as an alternative to bed and breakfast

whilst the determination is completed. In addition CHL owns and manages a scheme which provides part furnished temporary accommodation for up to 2 years.

Action for 2008:

In 2008, key actions will take place prior to the sign up of a tenancy and also in the first two months of the tenancy commencing. These will include:

- Introduction of Money Advice referral form at the pre-tenancy interview;
- Introduce a money advice referral form into the sign-up information pack and interview schedule;
- Provide advice on the running costs for the property in advance of the letting;
- Confirm documents to be brought to the sign-up interview, including proof of income to ensure a housing benefit assessment can be completed on the day;
- Train and support new tenants; and
- Provide information on access to low cost furniture, clothing and household items.

Helping tenants receive all the benefits they are entitled to is essential in tackling debt. All new tenants should be offered support and assistance to complete housing benefit and council tax claim forms.

13. Preventing Homelessness

CHL works in partnership with the Council in the prevention of Homelessness and in the development of an action plan.

CHL is developing a support agreement with Stonham Housing to provide a support package for vulnerable new tenants to enable them to sustain their tenancy. A key worker is allocated and a relationship is established to address:

- Financial capability;
- Assistance with debt advice; and
- Basic life skills to ensure independence. For example, the ability to live alone and be able to put together a shopping list.

CHL manages temporary accommodation for homeless persons as an alternative to Bed and Breakfast, whilst the determination is carried out.

Action for 2008:

- The continuation of work with the Council's Team including pursuing initiatives to assist the Council with its Homelessness Strategy;

- A key area of our work is to develop opportunities based on sustainability and regeneration of our estates. Linked closely to this objective will be our work through The New Connection Service to assist in managing homelessness in the county, and we will work closely with Council's teams to develop opportunities to manage and create residential units so that we can support need in the County in a responsive way; and
- Creating opportunities to meet housing needs and tackle homelessness through redevelopment or new development either alone or in partnership with others.

14. Rent Arrears Management

Financial exclusion can manifest itself in various ways. Rent arrears and variable payment patterns are often an indicator of wider financial difficulties. Therefore arrears management practices based on early intervention and prevention are the key to breaking the cycle of financial exclusion.

CHL Proactive income maximisation and arrears management practice:

- Focuses on arrears prevention and intervention at the earliest opportunity;
- Makes effective use of all available approaches to rent arrears, using eviction only as a last resort;
- Demonstrates a commitment to the Government's three key financial inclusion priorities:
 - **A**dvice: access to free face to face money advice.
 - **B**anking: access to bank accounts and savings schemes.
 - **C**redit: access to affordable credit.
- Procedures that highlight key referral trigger points for money advice;
- Offer a range of free and accessible payment options;
- Promote payment by Direct Debit;
- Complies with legislative and statutory requirements, including the pre-action protocol introduced in October 2006, which include:
 - Contacting the Tenant as soon as arrears occur.
 - Promotion of referral for Debt Advice for assistance from local debt agencies.
 - Issue of regular quarterly rent statement.
 - Issue of information in a format to meet the tenant's needs. For example, an audio tape of the rent statement where the tenant cannot read or has sight difficulties.
 - Where the tenant is in receipt of Income Support or job seekers allowance, arrangements are made for direct payment from benefits.

- Assistance with claims for Housing Benefit and liaison with the Benefits service, with tenants consent.
 - Where the tenant has demonstrated that all evidence has been submitted and there has been a reasonable expectation that benefit will be applicable, court proceedings will not commence.
 - Contact with the Tenant prior to any issue of proceedings.
 - Breach of any agreement will be notified to the tenant immediately.
 - Notify tenants whose Housing Benefit has been suspended.
- Works with agencies and partners to support our policies on Debt Counselling, Money Advice, Corporate Debt and Housing Benefit.

Action for 2008:

- Seek to establish arrangements with money advice agencies to provide a regular surgery at CHL for existing and potential new tenants;
- Develop information for financial profiling of Tenants; and
- Develop staff knowledge of welfare benefits to assist in providing advice.

15. Bank Accounts and Affordable Credit

70% of the households excluded from mainstream banking and financial services live in social rented housing. 1 in 12 households in the UK lacks access to a bank account of any kind. For them, the cost of cashing cheques and paying bills are high, and other services, such as hiring videos and contract mobile phones are unavailable.

CHL is able to help residents to access accounts and affordable credit options by signposting to the Post Office or credit union who offer the tenant a basic account.

CHL seeks to widen the choice of options for residents in relation to bank accounts and access to affordable credit provides alternatives to expensive doorstep or illegal lenders and contributes to the long term economic sustainability of the area.

Action for 2008:

- Seek to establish arrangements with financial institutions to help tenants and residents access bank accounts and affordable loans; and
- Establish an agreement with the Credit Union.

16. Strategic Partnership Working

Coastline Housing Ltd works with a range of support services and agencies to deliver support and advice to tenants who need help with income management. The aim is to deliver a one stop approach for the local community.

a. Housing Benefit

The already close working relationship with the Housing Benefit Team needs to be formalised through a model service level agreement in 2008. The purpose of this agreement would be to provide a model framework for the local negotiation of the service levels and standards, which are to be achieved by both/all parties in the processing and administration of the Housing and Council Tax Benefit Scheme for CHL tenants.

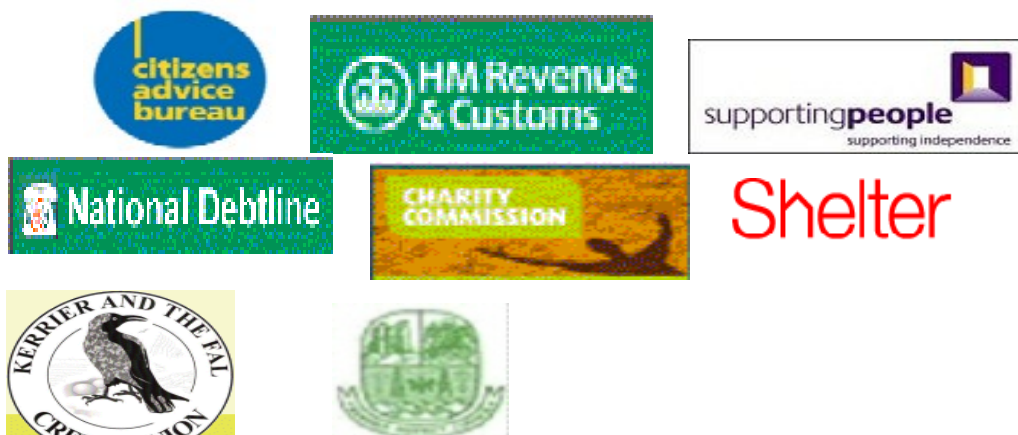
The two responsibilities between the teams are:

Kerrier District Council administers Housing and Council Tax Benefit in accordance with the Housing and Council Tax Benefit Regulations and will treat applications from all customers with equal priority in both the private and social landlord sectors.

Coastline Housing Ltd will support and co-operate with Kerrier District Council in its endeavours to provide a good benefits service. CHL front-line officers are trained to the standards within the Benefit Verification Standard to ensure effective benefit application submissions which comply with the law and speed up the claim process.

Performance is monitored at operational management level through quarterly meetings and evaluated strategically at Head of Service and Director level.

b. Advice Agencies



Coastline Housing Ltd works with a range of support agencies and Neighbourhood Projects to provide debt counselling and money advice services, which seek to maximise income for tenants.

Action for 2008:

c. Community Banking Partnerships

Develop an arrangement with the Credit Union to bring agencies together to deliver a one stop approach for the local community. The community banking partnership will need to be flexible enough to respond to the long-term demands of the local market, whilst providing to communities through the provision of savings, personal and business loans, access to basic banking services, money advice and support.

17. Key Targets

Action	Responsibility	KLOE	Target Date
Use existing tenant profiling information to target vulnerable households.	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review Extended to Dec 2009
Collect information to identify and address expensive or illegal door step lenders.	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review
Promote affordable warmth and energy efficiency strategies.	Income Manager	KLOE4 Hsg Income Mgt	31/5/09 and continuous review Revised to 30/6/09
Support the housing benefit service through effective take-up campaigns.	Income Manager	KLOE4 Hsg Income Mgt	31/05/09 and continuous review
Assist with housing benefit applications to maximise income	Income Manager	KLOE4 Hsg Income Mgt	30/04/08 and continuous review
Work with agencies to negotiate access to free bank accounts and affordable credit to all Residents	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review Revised to 31/12/09
Raise awareness of financial inclusion through the Customer Newsletter	Income Manager	KLOE4 Hsg Income Mgt	30/09/08 and continuous review
Work closely with the Council to provide advice on tenancy sustainability and homelessness prevention	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review
Review existing partnering arrangements to ensure there is preventative advice. For example, referral to independent money advice services at the beginning of the tenancy	Income Manager	KLOE4 Hsg Income Mgt	30/04/08 and continuous review
Develop services and trust so that tenants feel comfortable to talk about money matters	Income Manager	KLOE4 Hsg Income	31/03/09 and continuous review

Action	Responsibility	KLOE	Target Date
		Mgt	
Sign post residents to specialist agencies	Income Manager	KLOE4 Hsg Income Mgt	30/04/08 and continuous review
CHL will establish the extent of financial exclusion among tenants on our estates through our core systems, which include, profiles, CORE lettings data and Housing Management system. We will work with other RSL's and specialist bodies to identify good practice and services provided locally, which we would sign up to as a multi-agency partnership	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review Revised to 31/12/09
Identify the support of a qualified financial advisor who can provide independent advice on banking, personal pensions and insurance products and services	Income Manager	KLOE4 Hsg Income Mgt	31/09/08 and continuous review
Introduce a money advice referral form into the sign-up information pack and interview schedule	Income Manager	KLOE4 Hsg Income Mgt	31/05/08 and continuous review
Provide advice on the running costs for the property in advance of the letting.	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review
Confirm documents to be brought to the sign-up interview, including proof of income to ensure a housing benefit assessment can be completed on the day	Income Manager	KLOE4 Hsg Income Mgt	30/06/08 and continuous review
Seek to establish arrangements with money advice agencies to provide a regular surgery at CHL for existing and potential new tenants.	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review
Develop information for financial profiling of Tenants.	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review Revised to 31/12/09
Develop staff knowledge of welfare benefits to assist in providing advice	Income Manager	KLOE4 Hsg Income Mgt	31/09/08 and continuous review
Train and support new tenants	Income	KLOE4	31/03/09 and

Action	Responsibility	KLOE	Target Date
	Manager	Hsg Income Mgt	continuous review
Provide information on access to low cost furniture	Income Manager	KLOE4 Hsg Income Mgt	31/08/08 and continuous review
Helping tenants receive all the benefits they are entitled to is essential in tackling debt. All new tenants should be offered support and assistance to complete housing benefit and council tax claim forms	Income Manager	KLOE4 Hsg Income Mgt	30/04/08 and continuous review
The continuation of work with the Council's Team pursuing initiatives to assist the Council with its Homelessness Strategy.	Income Manager	KLOE4 Hsg Income Mgt	31/12/09 and continuous review
Seek to establish arrangements with financial institutions to help tenants and residents access bank accounts and affordable loans	Head of Housing Services	KLOE4 Hsg Income Mgt	31/03/09 and continuous review Revised 31/12/09
Establish an agreement with the Credit Union	Head of Housing Services	KLOE4 Hsg Income Mgt	31/05/09 and continuous review
Develop an SLA with Housing Benefits	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review Revised to 30/11/09 after 'One Cornwall' is implemented.
Develop an arrangement with the Credit Union to bring agencies together to deliver a one stop approach for the local community. The community banking partnership will need to be flexible enough to respond to the long-term demands of the local market, whilst providing to communities through the provision of savings, personal and business loans, access to basic banking services, money advice and support	Head of Housing Services	KLOE4 Hsg Income Mgt	31/03/09 and continuous review Revised to 31/12/09
Ensure that at least 144 clients a year receive benefit advice and guidance	Income Manager	KLOE4 Hsg Income	ongoing

Action	Responsibility	KLOE	Target Date
		Mgt	
Ensure that all assessments identify barriers to employment, development and financial stability	TNC – Lyndsey Johns	KLOE4 Hsg Income Mgt	Ongoing
Support at least 12 clients back into accommodation, & ensure that it is financially viable.	TNC – Alison Evans	KLOE4 Hsg Income Mgt	Ongoing
Ensure all clients who approach resettlement have an assessment of their benefits & debts & receive appropriate advice	TNC – Alison Evans	KLOE4 Hsg Income Mgt	Ongoing.
New 2009/10 targets			
Ensure customers are able to find help and advice re debts on the company website	Income Manager	KLOE4 Hsg Income Mgt	01/11/09
Look into providing courses for customers on money management, budgeting skills etc	Income Manager	KLOE4 Hsg Income Mgt	01/06/10
Add course details to company website including ways to apply etc	Income Manager	KLOE4 Hsg Income Mgt	31/12/09
Create leaflets promoting money management / budgeting courses	Income Manager	KLOE4 Hsg Income Mgt	31/01/10
Add help and advice regarding fuel poverty to the company website including links to useful websites	Income Manager	KLOE4 Hsg Income Mgt	31/01/10
Provide information leaflets on fuel poverty, and make them available in reception	Income Manager	KLOE4 Hsg Income Mgt	31/01/10
Add financial statement forms to the company website for customers to access, enabling them to apply for reductions to hb overpayment clawback rates	Income Manager	KLOE4 Hsg Income Mgt	28/02/10
Add a downloadable housing benefit form to the website	Income Manager	KLOE4 Hsg Income Mgt	31/9/09

Action	Responsibility	KLOE	Target Date
Add links to the company website to other useful sites offering financial advice / help eg MoneySavingExpert.com and encourage customers to subscribe to newsletters	Income Manager	KLOE4 Hsg Income Mgt	31/12/09
Run Arrears blitz days in the evening on occasions to gain access to customers that work	Income Manager	KLOE4 Hsg Income Mgt	30/4/10
Introduce evening working within the IM team to enable them to be accessible to customers that work	Income Manager	KLOE4 Hsg Income Mgt	30/4/10
Sign up to relevant forums / working groups to promote financial capability and financial inclusion	Income Manager	KLOE4 Hsg Income Mgt	30/9/09
Publish organisations that we are members of on the website eg Cornwall FI forum etc	Income Manager	KLOE4 Hsg Income Mgt	31/01/10
Introduce benefit take up campaigns based on the findings of the customer profiling exercise	Income Manager	KLOE4 Hsg Income Mgt	31/3/10
Consider a traffic light / pictorial system on arrears letters, and visiting cards	Income Manager	KLOE4 Hsg Income Mgt	31/3/10
Ensure staff are trained in financial inclusion	Income Manager	KLOE4 Hsg Income Mgt	31/10/09
Look into the provision of internet on housing estates to aid the digitally disadvantaged and assist those that are financially excluded	Income Manager	KLOE4 Hsg Income Mgt	31/03/10
Sign up to a working party which address the issues surrounding fuel poverty	Income Manager	KLOE4 Hsg Income Mgt	30/09/09
Look into the provision of or signposting for, affordable home insurance	Income Manager	KLOE4 Hsg Income Mgt	31/3/10
Put a link on the company website to	Income	KLOE4	31/1/10

Action	Responsibility	KLOE	Target Date
supermarket cost comparison sites www.mysupermarket.co.uk/Home.aspx	Manager	Hsg Income Mgt	
Provide a detailed breakdown of home running costs to include council tax bandings, and utility providers on the website	Income Manager	KLOE4 Hsg Income Mgt	31/03/10
Undertake a survey of all tenants who are on low incomes and in receipt Housing Benefit) to establish if tenants feel they are in financial exclusion and then develop a clear action plan with key partners eg. Hb / CAB / CCB to develop good practice and tackle individual case issues.	Income Manager	KLOE4 Hsg Income Mgt	31/03/10
Develop and deliver a very clear message to existing and new tenants concerning loan sharks and access to credit union services, and publish this in newsletters, website etc.	Income Manager	KLOE4 Hsg Income Mgt	30/09/09
Publish details of CHL tenant groups that have grouped together for oil deliveries to save on cost to use as an example to others (Gweal Darras)	Income Manager	KLOE4 Hsg Income Mgt	31/01/10
Install a free to use ATM outside the new CHL offices	Income Manager	KLOE4 Hsg Income Mgt	31/12/10
Create a leaflet to assist customers with setting up home and working out the cost of running their home	Income Manager	KLOE 4 Hsg Income Mgt	31/03/10
Outcomes for Tenants: <ul style="list-style-type: none"> Customers are now more aware of the true cost of borrowing from doorstep lenders, and have been provided with more affordable borrowing solutions. On 12/8/08 an arrears awareness day was run where 3 other agencies also took part. Over 300 households were visited, and all were given the opportunity to receive advice from any of the 4 			

Action	Responsibility	KLOE	Target Date
<p>agencies that were available on the day, of which over 20 took up the opportunity.</p> <ul style="list-style-type: none"> • Customers will soon be able to submit a claim for housing benefit on sign up as all staff are being trained in hb verification. CHL also provide the option for customers to request a home visit where assistance with forms can be given, and outstanding information for claims collected. • Customers are now aware of the agencies that can provide advice on debt and homelessness. Contact details have been published and are readily available. • Customers are now referred to Cornwall Council homeless and Social Services by CHL routinely, before evictions take place, enabling them to receive additional independent support and advice on tenancy sustainability, and to find a solution to avoid eviction. • Customers are now offered a referral to CAB on sign up, and routinely whenever there is an indication that they may have other debts or need additional help. A total of 44 CAB referrals have been made by the IM team from April 2008 – end of February 09. • 4 Arrears blitz days have been organised in the last 12 months which involved staff from all over the company. The results from the July 09 Blitz day were: a total of 105 visits carried out, 35 agreements made, 2 CAB referrals made, 1 floating support referral made, £735.12 collected in payments on the day, and an additional £12,109.95 was received in payments within 3 days as a direct result of the visits taking place. • The level of trust gained in CHL by 			

Action	Responsibility	KLOE	Target Date
<p>our customers is being increased through an increase in face to face contact and by discussing arrears issues in a more comfortable environment through home visits. Over 2000 home visits have been carried out by the IM team between April 2008 and the end of February 09.</p> <ul style="list-style-type: none"> • Staff have a good knowledge of housing benefit, tenants receive benefit advice promptly and are actively encouraged and assisted to ensure they are claiming what they are entitled to. IM staff now also assist customers to reduce overpayment clawbacks, submit backdate requests and appeals. • Incentive schemes are now in place. Customers are automatically entered into a prize draw at Christmas in return for ensuring their rent account is clear or their agreement has been maintained. 			

Key Targets: April 2008 to March 2009

Action	Responsibility	Core Value and KLOE	Target Date
Achieve current and former tenant arrears targets.	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review
Outcome: Developing modern effective and efficient services with sound financial management			
Achieve Upper quartile income targets.	Income Manager	KLOE4 Hsg Income Mgt	31/03/09 and continuous review
Outcome: Developing modern effective and efficient services with sound financial management			
Develop formal partnerships with the voluntary providers	Income Manager	KLOE30 Access KLOE32 VFM	31/03/09
Outcome: High quality, easily accessed, customer-driven services leading to improved satisfaction with resident involvement at the heart of what we do			
Review all policies and procedures in line with best practice, observing the DCLG guide on effective housing management	Income Manager	KLOE4 Hsg Income Mgt	30/09/09
Outcome: High quality, easily accessed, customer-driven services leading to improved satisfaction with resident involvement at the heart of what we do.			