

# Financial Inclusion Action Plan for East Sussex.

## Introduction

The revision of this action plan follows on from discussions at the September 2012 meeting.

The Group agreed to continue to set out a range of actions under the following key themes:

- Improving the offer of the sector.
- Increasing access to welfare rights and debt advice.
- Beating the poverty premium.
- Building financial capability.
- Developing a 'no wrong door approach' to service provision.
- Driving progress on financial inclusion.
- Collecting consistent evidence of problems and emerging social policy issues especially the impact of welfare reforms

The Group also agreed that the theme to drive progress on financial inclusion actually referred to what the purpose of the Financial Inclusion Partnership.

The Financial Inclusion Partnership agrees to support short life working groups to ensure access by underserved groups in East Sussex. The work will focus on the themes and objectives within this plan and any working groups will report back to the Partnership as a whole. Relevant information will be cascaded to external partnerships and projects as appropriate.

## Theme 1: Improving the Offer from the Financial Inclusion Sector.

**Overarching objective 1: To increase the effectiveness with which the resources invested in the sector are used, achieving better value for money and better outcomes for service users.**

<b>Objective 1.1: To improve triage and referral systems within the financial inclusion sector to make sure that service users access the most appropriate level of support for the problems they are experiencing.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale- Short/ Medium/ Long Term</b>	<b>Update and comments</b>
Use collaborative working of East Sussex Advice Partnership (ESAP) to create better outcomes for customers by: <ul style="list-style-type: none"> <li>reconfiguration of services (including use of new technology, volunteers and 2<sup>nd</sup> tier advice)</li> <li>collaborative partnership bidding building on the proposed positive outcomes of 4 Advice Services Transition Fund (bids and ESCC East Sussex Welfare Reform proposals)</li> <li>impact evidence for additional sustainable funding</li> </ul>	Advice Services Transition Fund Projects (Eastbourne, Lewes, Wealden and Hastings) x 4	Short	Delivery is set against each project outcomes.
Supporting People to manage targeted communication with SP funded providers to highlight awareness of triage and referral systems to ensure clients are referred appropriately.	Supporting People	Medium term	Completed. Outcomes from the project are reported to the FI and WR Steering groups
<b>Objective 1.2 To develop the skills of those working in the sector to ensure that they are able to meet the demands placed upon them.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Update and comments</b>
Clarify with advice agencies the 'line' between general benefit support available from Supported People funded providers and the specialist advice offered by the accredited sector.	Supporting People and Welfare Reform Project		Completed. Specialist advisers provide advice for Homeworks clients and provide training and briefings for staff
Develop training plan for housing support providers to ensure general awareness of benefit changes and financial capability to inform work with vulnerable adults.	Supporting People		Completed.
Develop and commission training on welfare benefit changes for professionals across the statutory and voluntary sector	Supporting People		Completed. Training provided to wide range of statutory and voluntary agencies.

			Demand was extremely high and extra sessions were arranged in response. Further training now being offered as standard through ASC training.
<b>Objective 1.3 To ensure that the impact of existing and new initiatives can be demonstrated through effective monitoring and evaluation procedures.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Update and comments</b>
Welfare Reform Project Manager to develop an evaluation tool that that can be used to determine the success of the individual parts of the project.	Welfare Reform Project Group	April 2013	The project has just been extended until March 2016. Evaluative reports are analysed quarterly and a final report will be provided on project closure.

## Theme 2: Welfare Rights and Debt Advice.

**Overarching Objective 2: To work proactively to improve the access of specific groups within the population to welfare rights and debt advice; older people, people with mental health problems, small businesses, children, people who are unemployed, and those in particular types of housing.**

<b>Objective 2.1 To increase benefit take up amongst older people through a proactive campaign based on a short term intensive effort, and longer term changes to practice.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Update and comments</b>
Use our current Building Bridges programme to assist in identifying under claimants and referring them to the correct source of advice and support on welfare rights and debt advice.	East Sussex County Council Trading Standards Service	Medium to Long Term	2013/14 - 34 talks/events reaching 3484 people –the number was increased due to the shared Financial Awareness events with Adult Social Care. 2014/15 - 22 talks/events so far, reaching 458 people – during a comprehensive re-structure of Trading Standards, this work reduced. However, staff are now in place to promote this work. There are at least 8 more events planned before the end of the financial year. This work will continue.
Use evidence from the pilot project to secure sustainable funding	HARC ESCC	Medium	No funding secured as yet but possibility has been identified and is still being investigated.
Ensure Supporting People providers of the STEPS floating housing support for older people service are linked into any benefit take up campaigns.	Supporting People		STEPS are linked into local initiatives.
<b>Objective 2.2 To maximise the contribution of advice agencies to improving the well being of people with both mild and enduring mental health problems through the provision of debt advice.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale</b>	<b>Update and comments</b>

<p>Following activity last year help develop, and support, a Big Lottery bid for £300,000 over three years to pilot the provision of targeted debt advice for people with mental health problems in the Eastbourne, Hailsham and Seaford Clinical Commissioning Group and High Weald, Lewes and Havens Clinical Commissioning Group areas; and targeted debt advice for people with long term conditions in the Hastings and Rother CCG area.</p> <p>Evaluate the impact of the pilot on health outcomes and the health economy to inform any future commissioning and provision.</p>	<p>CAB East Sussex, ESAP supported by ESCC and NHS (CCGs)</p> <p><i>ASC contact: Candice Miller</i></p>	<p>Application Deadline February 2013. Decisions expected June.</p>	<p>The Big Lottery bid was successful and Citizens Advice 1066 have been chosen to run the pilot on behalf of the other advice agencies in the county.</p> <p>It has been agreed that the pilot will provide targeted debt advice for people with long term conditions and mental health problems across the whole county rather than the division set out in the bid.</p> <p>Citizens Advice 1066 have been given information and support to establish contacts with relevant health and social care agencies and to develop the evaluation methodology.</p> <p>Citizens Advice 1066 have been committed to only offering the service to people with mental health problems and long term conditions referred by GPs and other health practitioners. Referrals have been slow however and they are now in discussions</p>
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			with the Big Lottery Foundation to change some of the proposals originally made. It has already been agreed that self-referrals will be accepted and this should help to increase numbers.
Following activity last year - continue to meet with key partners in mental health services via the Mental Health Partnership Board and Mental Health Joint Commissioning Steering Group to discuss and review developments in mental health services	ESCC, NHS, CCGs <i>ASC contact: Martin Packwood</i>	Quarterly meetings	Data compiled of people accessing Debt Advice who use the wellbeing hubs. Agenda point to update MH stakeholder group and providers scheduled - January 2015
<b>Objective 2.2 To maximise the contribution of advice agencies to improving the well-being of people with both mild and enduring mental health problems through the provision of debt advice.</b>			
<b>Actions</b>	<b>Actions</b>	<b>Actions</b>	<b>Update and comments</b>
Following activity undertaken last year, commission a three year programme of targeted debt advice for people with mental health problems via the Commissioning Grants Prospectus. Review monitoring returns to help identify volume, trends and location of debt advice to inform future planning.	ESCC <i>ASC contact: Kenny Mackay</i>	2012-2015 Quarterly returns 2012-2015	Report available November 2014
Following activity last year - continue to meet with key partners in mental health services via the Mental Health Partnership Board and Mental Health Joint Commissioning Steering Group to discuss and review developments in mental health services	ESCC, NHS, CCGs <i>ASC contact: Martin Packwood</i>	Quarterly meetings	Data compiled of people accessing Debt Advice who use the wellbeing hubs. Agenda point to update MH stakeholder group and providers scheduled - January 2015
Implementation of pilot work awaiting results of Reaching Communities bid June 2013	Citizens Advice East Sussex inc all Citizens Advice Bureaux	Short	Citizens Advice East Sussex Project
Use of Advice Services Transition Fund to increase specialist debt, housing and benefits advice and further development of	Advice Services Transition Fund	Medium	Ongoing

impact evidence targeted at users of health services to increase evidence for commissioned investment in advice	Projects x 4		
Develop a money advice service, including debt advice, with advice agencies	Welfare Reform Project Group		A service was commissioned through DESSS to enable CAB to offer additional debt advice. Funding for that will end in March 2015.
<b>Objective 2.3 : To increase the availability of debt advice to potential small business owners- particularly those who are socially excluded, existing small businesses in trouble, and those whose businesses have collapsed, through the creation of specific capacity within the East Sussex advice sector.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Update and comments</b>
Canvass local Small and Medium Enterprises and micro-providers of health and care services to establish if there is a need for debt advice. Forward findings to ESAP/1066 to help inform any new or enhanced debt advice services being developed	ESCC <i>ASC contact: Bianca Byrne</i>	Short	Surveys carried out with micro enterprises known to ASC has not indicated there is currently a need for specific debt advice in relation to this market sector.
Partnership work with Children's Centres, Family Outreach Workers and Family Key Workers to promote awareness and take up of services offered through the Welfare Reform Project	Citizens Advice East Sussex ESCC <i>CS Contact: Julie Neill</i>	Medium	Regular circulation of promotional materials and inclusion of key worker staff within workforce development planning (Ref: Action 1.2)
Maintain Citizens Advice Bureaux funding from Children's Centres	Citizens Advice East Sussex ESCC	Medium	Ongoing
Use evidence of impact for funding proposals under 2013 Prospectus	Citizens Advice East Sussex	Short	Ongoing

**Objective 2.4 i: To review current engagement with children’s centres in the area, and identify ways in which this might be improved, for example through a greater focus on building the capacity of service users.**

**Objective 2.4 ii To identify other opportunities to work with stakeholders to improve the capacity of the sector to reach out to vulnerable children and young people and families.**

Actions	Lead and other Partners	Timescale-	Update and comments
Welfare Reform Briefings to be sent to all Children’s Centres.	Welfare Reform Project Group	On-going	Briefings have been circulated via e-mail and the Virtual School bag.
Training on welfare reform changes to be offered to Family Keyworkers and other staff working with children and families.	Welfare Reform Project Group	By July 2013	Completed as part of wider training initiative on welfare reform. Outcomes reported to this group.
Continue to build on the work with children’s centres and the engagement with young people and families through advice and education work warning of the dangers of loan sharks and promoting suitable alternatives. i.e. credit unions	East Sussex County Council Trading Standards Service	Short	This objective is led by the national illegal money lending team. (IMLT) Our contact at the ILMT was Jo Clarke, but she has now left the team. For 15/16 the ILMT have had a budget reduction of 20% so Trading Standards do not know if this work will continue. TS are currently trying to engage with the ILMT to check on progress. No update is available at present.
Help Point (drop in ) service available at Newhaven Children’s Centre – this could be extended to other Children Centres subject to funding outcomes	East Sussex Credit Union	On-going	Newhaven HelpPoint now closed due to lack of use. We have embarked on a new project, following our successful bid for funding – we plan to work with



			Libraries and other Community Groups in order to raise awareness of our services and ultimately recruit advocates within these organisations to signpost and give good money management advice at point of contact.
Job Centre Plus have advisers linked to Children's Centres within East Sussex and will look to further support here in helping families with young children back to work, offering in work support, better off calculations and explore additional funding that may be available for childcare.	Job Centre Plus		
Establish training programme for floating housing support providers, Home Works and Reconnect, to raise awareness of benefit/debt issues as a result of benefit changes due to welfare reform.	Supporting People		Completed. Advice workers are based within Home Works and offer training opportunities to staff as needed. Awareness is also raised through workers accessing advice from that resource for clients

**Objective 2.5.i To maximise the ability of Job Centre Plus to act as a gateway to advice services, and ability of the advice sector to meet the needs of newly unemployed people.**

Actions	Lead and other Partners	Timescale-	Update and comments
<p>Engage with Job Centre Plus at a county/ regional level with the aim of:</p> <ul style="list-style-type: none"> <li>Identifying current practice in referral of newly unemployed people to advice services/ dissemination of information relating to financial inclusion for newly unemployed people.</li> <li>Agreeing an appropriate role for Job Centre Plus front line staff in identifying/ referring their clients to the advice sector/ acting as an appropriate channel for the dissemination of information</li> </ul> <p>Encompassing this work within a partner agreement.</p>	<p>East Sussex County Council to facilitate. Job Centre Plus, Welfare Reform Project partners</p>		<p>DWP Conference held in September in Hailsham</p>
<p>Implement the above agreement across the East Sussex area.</p>	<p>Job Centre Plus, Welfare reform Steering Group</p>	<p>Medium</p>	<p>DWP Conference held in September in Hailsham</p>
<p>Develop partnerships with JCP and specialist employability providers</p>	<p>Welfare reform Steering Group SCDA Job Centre Plus Employability providers</p>	<p>Medium</p>	<p>DWP Conference held in September in Hailsham</p>
<p>Commission a three year programme of individual placement and support models (IPS) to enable long term unemployed people with mental health problems back into work linking up a wide range of stakeholders partners including JCP, housing and NHS</p>	<p>Southdown Housing Association, SPFT, ESCC <i>ASC contact: Kenny Mackay</i></p>	<p>2012-2015</p>	<p>Annual Report available November 2014</p>

<b>Objective 2.5.ii To ensure that any financial inclusion related barriers to work facing people who are long term unemployed are dealt with effectively through the development of effective joint working between the advice, financial inclusion and employability sectors.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Update and comments</b>
Deliver money management/budget training on a group or individual basis to enable people to get ready for universal credit *waiting for funding decision	East Sussex Credit Union	Ongoing	Funding has been received from Wealden and Eastbourne councils and ESCC for two years. Lewes funded for 1 year and this needs to be reviewed and re-applied for.
Job Centre Plus will be working with providers (work programme) to focus on long term unemployment in hotspot areas, leading a worklessness sub group linked to local jobcentre plus offices and other key partners to address employability, skills and training.	Job Centre Plus		
<b>Objective 2.6.i. To improve the access of social rented tenants to welfare rights and debt advice through local social landlords playing their full role in promotion of services and identification and referral of tenants.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Update and comments</b>
Further development of partnerships with Registered Social Landlords	HARC Lewes ASTF Project District Housing offices Registered Social Landlords	Long	Discussions ongoing Links to District Council Housing provision  LDC have financed a Debt Advisory Service worker with CAB ongoing. Working in partnership with SCDA and our Housing Advice Drop-in Service for face to face surgery incorporating debt advice and welfare rights.

Build on East Sussex Housing Officers Group statement on financial inclusion offer of Registered Providers and work to ensure this is adopted	ASTF Projects x 4 East Sussex Housing Officers Group	Long	ESHOG needs to work with the 4 ASTF Projects
Development of partnerships with private landlords	BHT ASTF Projects x 4 District Housing offices	Long	Biannual Private Sector Landlord Forum held to disseminate new welfare reform changes.
Build links to private landlords through Landlords Association members especially recognising private tenants exceed social tenants in Eastbourne and Hastings	BHT Landlords Association members	Long	Ongoing

<b>Objective 2.6. ii To improve the access of owner occupiers in financial difficulty to welfare rights and debt advice</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Update and comments</b>
To improve offer to financially distressed owner occupiers including mortgage arrears and orders of homelessness	ASTF Projects x 4	Long	The 4 ASTF Projects are working on opening access for this client group
To improve capacity of older people to carry out repairs where asset rich but income poor	ESEP Districts and Boroughs Seniors Forums AgeUK East Sussex	Medium	
To address service charges for leaseholders	ESAP	Long	
<b>Objective 2.6.iii. To explore with stakeholders effective means of responding to triggers for advice need experienced by private renters and owner occupiers.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Update and comments</b>
Awareness raising publicity about welfare reform to include You tube video and signposting, branded information that will be sent out to services/partners to be reproduced as posters/stickers etc.	Welfare Reform Project Group		Completed and outcomes reported to this group. All D and B's now have local action plans which include the requirement to communicate issues of welfare reform.
Pilot a second tier phone based support for front line staff in statutory and voluntary sectors dealing with benefit issues at a basic level.	Welfare Reform Project Group		Completed. This has been mainstreamed into one phone line managed by HARC. Outcomes reported to this meeting.
Approach social landlords not currently investing to explore the potential, based on the social and business cases for action, for investment. Develop proposals in conjunction with social landlords for strategic approaches to financial inclusion encompassing: welfare rights and money advice, access to mainstream financial services, and financial capability work, particularly targeted at vulnerable tenants.	East Sussex Credit Union	Ongoing	We have a small awareness raising project under way with LDC to target private sector landlords and tenants. If this is successful, this will be rolled out across ESx

<b>Objective 2.7 To assist residents facing temporary financial hardship where the need cannot be met in any other way and there is a significant risk to health and safety</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Update and comments</b>
Implement the 'Discretionary East Sussex Support Scheme' (the local replacement for the national Discretionary Social Fund) providing assistance through in-kind support and/or referral to a support service.	ESCC with Districts and Boroughs, Probation, Prison Service, VCS <i>ASC contact: Mike Cahill</i>	Launch pilot in April 2013	DESSS was launched on time, and has been run successfully since then. The scheme has been amended to meet the needs of county residents. LDC – Project was successfully launched and we have administrated funding from DESS for Deposits/Rent in Advance and Furniture. Working jointly to carry over unspent funding to 2015/16.
<b>Objective: 2.8 To improve the access by different sections of the community to financial inclusion, debt and housing advice – to include the BME community, people with disabilities and carers</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Update and comments</b>
To develop understanding of the specific financial inclusion needs of the BME communities	ASTF Projects in Lewes and Wealden Sompriti (SCDA)	Medium	ongoing
To improve access by the BME community to advice and financial inclusion services	ASTF Projects in Lewes and Wealden Sompriti (SCDA)	Long	ongoing
To build on Brighton Housing Trust Reaching Communities proposal for welfare benefits advice to disabled people in collaboration with user-led organisations including ESDA, MIND and Sompriti in Eastbourne and Newhaven and HARC work on disability benefits delivering additional services and creating impact evidence base	Brighton Housing Trust East Sussex Disability Association MIND Sompriti SCDA HARC	Medium	Funding applications were not successful alternative funding streams are being considered
To improve access by disabled people through Advice Services Transition Fund proposals	ASTF Projects x 4	Short	ongoing

To improve access to advice through Welfare reform commission from ESCC	Welfare Reform Project, ESCC	Short	ongoing
To build on carers needs through Care for the Carers	ASTF Projects x 4 Care for the carers	Medium	ongoing
To build on work by BRIGHTON HOUSING TRUST in supporting people in collaboration with Macmillan	Brighton Housing Trust MAPS (MACS) Macmillan	Medium	This project was due to end March 15 but has been extended for 6 months. Further work is being done in partnership with Macmillan to look at funding a reconfigured model for the project.

### Theme 3: Beating the Poverty Premium

**Overarching Objective 3. To reduce the ‘poverty premium’ paid by low income people for goods and services by improving access to mainstream financial services, and supporting the more effective use of their consumer power.**

**Objective 3.1 i To increase the membership and geographical reach of the credit unions in East Sussex by engaging public and voluntary sector organisations as promotional partners.**

Actions	Lead and other Partners	Timescale:	Update and comments
Assist in the promotion of credit unions through our loan shark prevention work.	East Sussex County Council Trading Standards Service.	Medium	This objective is led by the national illegal money lending team. (IMLT) Our contact at the ILMT was Jo Clarke, but she has now left the team. For 15/16 the ILMT have had a budget reduction of 20% so Trading Standards do not know if this work will continue. TS are currently trying to engage with the ILMT to check on progress. No update is available at present
<p>Major public sector organisations within East Sussex commit, where they have not already done so, to being promotional partners for East Sussex credit unions, offering:</p> <ul style="list-style-type: none"> <li>• Promotional support through personal staff recommendation to service users where appropriate, public newsletters etc.</li> <li>• Promotional support in staff newsletters, wage slip letters etc.</li> <li>• Payroll deductions to credit union accounts for staff.</li> </ul> <p>Other support possible at no or very limited cost to themselves, such as provision of payment collection facilities.</p>	East Sussex Credit Unions, East Sussex County Council, District and Borough Councils, Primary Care Trusts, NHS Hospitals Trusts	On-going	NHS Sussex Community Trust has engaged with us and remains very supportive, having setup a payroll savings scheme for their staff. District and Borough Councils remain very supportive. Further work to be done to introduce to other



			<p>organisations.</p> <p>LDC - Bid funding obtained from National Trading Standards for a joint project between Credit Union and LDC to produce a 'Loan Shark' leaflet and employ/train two social housing tenants to target new and vulnerable tenants, and staff.</p> <p>Facilitate promotional opportunities for Credit Union through Annual Tenant Conference and face to face surgeries.</p> <p>Oct 14 – LDC have offered operational space in the Southover House reception area for ESCU</p>
Voluntary sector organisations commit to being promotional partners through the same mechanisms.	East Sussex Credit Unions, Voluntary sector infrastructure organisations (HVA etc.)	On-going	We have received much support in the recent past from 3VA in particular, however these relationships are growing steadily and we appreciate the support of our partners.
East Sussex credit union recruit credit union champions from	East Sussex Credit	On-going	Funding to enable this

amongst members working for public and voluntary sector organisations.	Union		was received from ESCC and the project has just completed its first quarter year. Posts have been filled and development work has commenced.
Train front line financial inclusion workers to deliver basic energy advice covering: <ul style="list-style-type: none"> <li>• Appropriate use of energy within the home.</li> <li>• Consumer issues with energy companies.</li> <li>• Access to appropriate cheaper and better energy deals.</li> </ul> Promotion of access to grants and funds supporting energy efficiency work.	East Sussex Credit Union	Delivering training since October 2012	Delivering training since October 2012
<b>Objective 3.2 Increase the public's access to, and awareness of, fuel poverty programmes in particular social tariffs and better value utility deals.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Update and comments</b>
Joined up working of East Sussex Energy Partnership (programmes for Warmer Homes and Department of Energy and Climate Change funding; District initiatives, Green Deal and ECO funding)	Lewes and Eastbourne ASTF Projects East Sussex Energy Partnership	Short	The Fuel Poverty Reduction programme continues to be co-ordinated by the East Sussex Energy Partnership (ESEP) and aims to provide vulnerable people who live in a cold home with information about how to keep warm and access services by: <ul style="list-style-type: none"> <li>• Providing practical advice and support to vulnerable people about how to stay warm and well during the winter; and</li> </ul> Providing information about where to get further specialist help.
Links to Surviving Winter campaigns and Sussex Community Foundation	Lewes ASTF Project Citizens Advice East Sussex Sussex Community Foundation	Short	Winter Warmth campaign 2014/15 communications plan agreed with partners. Campaign to commence in November 2014.
East Sussex Energy Partnership co-ordinates and reviews the impact of local projects and programmes which aim to reduce fuel poverty and	East Sussex Energy Partnership (ESCC, Districts,	Current	ESEP has agreed the Fuel Poverty Reduction programme's 5 workstreams for 14/15, which were informed by the

seeks opportunities to sustain effective interventions	Boroughs, East Sussex Healthcare NHS Trust and Voluntary & Community Sector)		findings from the evaluation of the 13/14 programme and national evidence. The 14/15 programme is funded for example by ESCC Public Health, Department of Energy and Climate Change's Big Energy Saving Network fund, National Energy Action, Citizen Advice's Energy Best Deal fund, Foundations Independent Living Trust, Wealden District Council and Energy Company Obligation funding via the Your Energy Sussex programme.
Provide staff and volunteers with fuel poverty awareness training - through quality cascade training or E-learning build the competence and confidence of practitioners (public, voluntary, private and social enterprise sectors) to identify those at risk of fuel poverty, give brief advice and refer on to specialist organisations	East Sussex Energy Partnership	Current	All Home Works and STEPS housing support staff were trained in October 2014 to provide vulnerable people who live in a cold home with information about how to keep warm and access services e.g. Winter Home Check service and money advice services.  E-learning training to be promoted as part of the Winter Warmth campaign 2014/15.
Provide and annual Winter Warmth campaign which aims to highlight to households: Prepare yourself for winter, Prepare your home and Reduce the risk of becoming ill.	East Sussex Energy Partnership	Current	Winter Warmth campaign 2014/15 communications plan agreed with partners. Campaign to commence in November 2014.

## Theme 4: Building Financial Capability

**Overarching Objective 4: To increase people's financial capability, improving their ability to take appropriate decisions relating to their finances, to seek advice when needed, and to help themselves where possible.**

<b>Objective 4.1: To identify and exploit suitable opportunities to do financial capability work with existing groups.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Update and comments</b>
Welfare Reform Project Group to develop a web presence that includes information on tools for self-help.	Welfare Reform Project Group	On-going – web site is up but constantly being added to so difficult to give SMART timescale	Completed and outcomes reported to this group. The web pages and briefings will be updated as new information becomes available.
Continue to maintain and promote the use of financial education websites <a href="http://www.wiseguys.org.uk">www.wiseguys.org.uk</a> and <a href="http://www.moneymakesense.co.uk">www.moneymakesense.co.uk</a>	East Sussex County Council Trading Standards Service	Medium to Long Term	These sites are still in use, but lack of resources has meant they have not been promoted as much as we would wish. The sites continue to be updated to ensure they are current.
Create links to access Money Advice Service for referrals consistently across East Sussex for Money Advice Service independent advice and budgeting	Eastbourne and Lewes ASTF Projects Money Advise Service	Short	ongoing
Strengthen links to ESCC Homeworks providers for housing related support needs and co-delivery of advice and support (including 2 <sup>nd</sup> tier advice) to improve long term outcomes for clients	Welfare reform Project Homeworks	Short	Home Works staff have received training in financial capability and have access to specialist

			workers re benefits advice embedded in the service until March 2016.
Increase financial capability support (1 to 1 and in groups) through Advice Services Transition Fund including developing volunteer capacity	ASTF x4	Short	Ongoing
Ensure Supporting People funded providers focus on financial capability and financial management as a key aspect of support planning with clients receiving their services.	Supporting People	Long term	Providers are encouraged to focus on money management within the support planning process. This is checked at review and through monitoring service outcomes.
All those who access help from the Discretionary East Sussex Support Scheme will be offered assistance to enhance their financial capability.	Discretionary East Sussex Support Scheme		All who contact DESSS have been offered assistance with budgeting / debt advice, funded by DESSS and provided by CABx. In the first half of 2014/15, 601 have received this assistance – dealing with £6,955,421 of debt.

<b>Objective 4.2 To expand the financial capability inputs available through youth groups and schools.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Update and comments</b>
Continue to maintain and promote the use of financial education websites <a href="http://www.wiseguys.org.uk">www.wiseguys.org.uk</a> and <a href="http://www.moneymakesense.co.uk">www.moneymakesense.co.uk</a>	East Sussex County Council Trading Standards Service	Medium to Long Term	These sites are still in use, but lack of resources has meant they have not been promoted as much as we would wish. The sites continue to be updated to ensure they are current.
Continue to offer school interactive awareness sessions around savings and borrowings and pupils setting up their own 'credit union' saving scheme.	East Sussex Credit Union	On-going	ESCU have been running interactive awareness sessions and continue to offer these services. A number of meetings with Youth workers from various services have also been held. This work is covered as part of ESCU's ongoing work across the county
Continue to build on and co-ordinate current work to communicate financial capability messages through local print media, for example through frequent articles in local newspapers.	ASTF Projects x 4, East Sussex Credit Unions	On-going	ongoing
Increase financial capability support to groups through Advice Services Transition Fund	ASTF Projects x 4	Short	ongoing
Explore potential for Corporate Social Responsibility input e.g. through Legal and General Money, money, money programme in schools	Schools	Medium	ESCU have been running interactive awareness sessions and continue to offer these services. A number of meetings with Youth workers from various services have also been held. This work is

			covered as part of ESCU's ongoing work across the county
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<b>Objective 4.3 To communicate effective financial inclusion messages, and make relevant self help materials available through printed, broadcast, and electronic media.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Update and comments</b>
Continue to maintain and promote the use of financial education websites <a href="http://www.wiseguys.org.uk">www.wiseguys.org.uk</a> and <a href="http://www.moneymakesense.co.uk">www.moneymakesense.co.uk</a>	East Sussex County Council Trading Standards Service	Medium to Long Term	These sites are still in use, but lack of resources has meant they have not been promoted as much as we would wish. The sites continue to be updated to ensure they are current.
Where appropriate and in line with service priorities, attend community engagement events to promote our financial inclusion messages. (E.g. loan shark work, financial education websites etc.).	East Sussex County Council Trading Standards Service	Medium to Long Term	This objective is led by the national illegal money lending team. (ILMT) Our contact at the ILMT was Jo Clarke, but she has now left the team. For 15/16 the ILMT have had a budget reduction of 20% so Trading Standards do not know if this work will continue. TS are currently trying to engage with the ILMT to check on progress. No update is available at present.
Seek a presence at local community events to promote financial inclusion messages.	East Sussex Credit Union	On-going	On-going
Engage local media/ IT students in the development of a pilot project exploring the potential of social networking/ new media to effectively communicate messages *to be actioned when projects agreed by Board	East Sussex Credit Union	On-going	On-going
Promote <a href="http://www.eastsussex1space.co.uk">www.eastsussex1space.co.uk</a> including the 'Money Matters' category which includes links to local agencies providing advice and guidance on benefits and allowances, debt management, energy advice and money advice to help residents live independently, safely and in good health	ESCC ASC contact: <i>Lucy Tapley</i>	From 2012 on-going	Marketing is ongoing and we will be reviewing our poster designs, marketing materials and publications.
Improve county –wide access to Money Advice Service	ASTF Project Lewes Money Advice		ongoing

	Service		
Build basic advice service model supporting customer access to self-help and IT based resources with 1 to 1 volunteer support through Advice Services Transition Fund	ASTF Projects x 4		ongoing
Replicate and cascade information at a district level by participation in LSPs or in local financial inclusion action groups	ASTF Projects x 4 Welfare reform Steering Group	Short	ongoing



**Theme 5: Developing A ‘No Wrong Door Approach’ to Services.**

**Overarching Objective 5: To Develop a ‘No Wrong Door Approach’ to Services.**

**Objective 5.1 To progress work to create a robust referral system involving the financial inclusion sector and frontline staff in the statutory sector as a contribution to the creation of a ‘No Wrong Door’ approach.**

<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale</b>	<b>Update and comments</b>
Pilot a second tier phone based support for front line staff in statutory and voluntary sectors dealing with benefit issues at a basic level.	Welfare Reform Project Group		Completed and outcomes reported to this group. The East Sussex Helpline is available to both individuals and professionals until March 2016.
To continue to promote and use our Building Bridges scheme to staff and partner agencies as a mechanism to refer our customers to appropriate sources of advice and support relating to their financial needs.	East Sussex County Council Trading Standards Service.	Medium to Long Term.	2013/14 - 34 talks/events reaching 3484 people –the number was increased due to the shared Financial Awareness events with Adult Social Care. 2014/15 - 22 talks/events so far, reaching 458 people – during a comprehensive re-structure of Trading Standards, this work reduced. However, staff are now in place to promote this work. There are at least 8 more events planned before the end of the financial year. This work will continue.
Monitor the delivery of a direct referral pathway for vulnerable people with mental health problems and carers for financial advice, guidance and representation e.g. for welfare benefit decisions and appeals (commissioned in 2011/12 for three years)	ESCC <i>ASC contact: Kenny Mackay</i>	Annual returns 2011-2014	Wellbeing Hubs data available from November 2014
Commission HARC to deliver training for commissioned community and statutory mental health service staff to enable them to support mental health service users to access the correct level of support to deal with the issues facing them as quickly as possible (Links to	ESCC <i>ASC contact: Kenny Mackay</i>	Annual returns 2011-2014	HARC report available from November 2014

Objectives 1.1 and 2.2)			
Realise objectives of East Sussex Advice Strategy within Advice Services Transition Fund proposals	ESAP Voluntary, statutory and business stakeholders	Medium	Ongoing

**Objective 5.2 To develop a training programme for front line staff aimed at building their capacity to play their part in a ‘No Wrong Door’ approach to financial inclusion.**

<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale</b>	<b>Update and comments</b>
Free, varied training programme to be developed to cover general benefits, general financial inclusion issues including training in budgeting skills; and specific benefits such as Personal Independence Payment (PIP) and Universal Credit. Will link to training from DWP Partnership Team on PIP and Job Centre Plus on Universal Credit.	Welfare Reform Project Group ASTF Projects x 4		Ongoing through ASTF Completed and outcomes reported to this group. Demand was high and additional courses had to be arranged. These are now mainstreamed within ASC training.
Realise objectives of East Sussex Advice Strategy within Advice Services Transition Fund proposals	ASTF Projects x 4 Voluntary, statutory and business stakeholders	Medium	ongoing
Citizens Advice Bureaux and Brighton Housing Trust supporting transfer of knowledge and skills to partners	Welfare Reform Project, ASTF Projects x 4, Citizens Advice Bureaux	Long	ongoing

**Theme 6: Collecting consistent evidence of problems and emerging social policy issues especially the impact of welfare reforms**

**Objective 6: To create evidence base of impact and reach to influence policy, service delivery, identification of unmet need and funding and ensure better outcomes for customers**

<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Update and comments</b>
Long term collection of evidence using tools from Citizens Advice Bureaux and ASTF Projects x 4	ASTF Projects x 4 Citizens Advice East Sussex	Long	ongoing
Impact and business case development through Advice Services Transition Fund proposals	ASTF Projects x 4	Medium	ongoing
Data mapping exercise on impacts of welfare reform	Financial Inclusion Steering Group Welfare Reform Project	Medium- Long	ongoing