

**Report of a meeting on  
Financial Inclusion in Brighton and Hove  
At Brighthelm Church and Community Centre  
on Tuesday 29 January 2013**

**Using the Open Space process delegates created an agenda of topics for discussion in relation to the question:**

**What must we do so that residents in Brighton and Hove can maintain and improve their financial wellbeing and resilience?**

Discussion groups formed around different topics and recommendations emerged from each group. The recommendations were prioritised by delegates. The numbers in brackets next to the ideas/recommendations reflect the votes attached to each. The recommendations with the highest number of votes were then grouped into themes, and delegates began work on creating a draft Action Plan for each.

**The following Recommendations and Action Plans were typed from notes made by delegates with apologies for any errors.**

*Overarching philosophical issues...*

**Openly challenge the divisive rhetoric of deserving/undeserving people and replace it with collective responsibility and support**

**Recommendations:**

- Getting the voice heard of the most financially excluded to shape policy and plans and public opinion/perception, especially the most chronically excluded e.g. migrants, gypsy/travellers, street homeless etc. **(1)**
- Using VCS to lobby where council officers cannot, but with evidence from the council with the authority that brings **(1)**
- Strong media/communications plan – humanise with client stories
- Keep challenging – using demonstrated statistics/data/use the resources available on-line to do this and exposing “the myth”
- “Positive framing” of data
- Reflect back on our thinking – monitor “bad” self-censorship

- Targeting who you “challenge” – to have the most impact at grassroots (individually) and nationally (visit MPs to tell individual stories for impact)
- Challenge the “myth” that cuts are the only solution/that there aren’t enough resources **(2)**
- Share information
- Don’t be scared to tell policy makers of the unintended results of their policies **(1)**
- Admitting that a “personal silence” is actually compliance **(1)**

### **Are we trying to achieve the best outcomes for the majority or tackle extreme inequality?**

#### **Recommendations:**

- Ensure that the phenomenon of chronic exclusion is recognised **(2)**
- Further analysis/refinement of the needs assessment to identify the most excluded groups **(1)**
- Must tackle the philosophical question “is it the majority or the most resource-intensive excluded group that we should direct resources towards?” **(1)**
- More work to get good information to people in a way that is accessible to them **(8)**
- Rent capping – need to understand how this would affect different groups
- Start with the lens of the most excluded – pilot things that work for them – can these then be extended/widened to the majority? (different to the approach which starts by looking at majority needs) e.g. the Neighbourhood Renewal initiatives **(1)**
- Hidden homelessness – need to start to analyse this – sofa surfing, van dwellers, etc. Should not be judgemental
- Explore women and the vulnerability of being on the streets as night shelters don’t take women
- Accept that poor and excluded people are as much a part of our community as anybody else – accept diversity **(1)**
- Teach children to respect all people and create mixed/diverse communities **(1)**

*Creating effective, accessible and comprehensive support and advice...*

### **What can we do to make services more accessible, co-ordinated and welcoming so people can find the help they need?**

#### **Recommendations:**

- Customer service centre to cope with taking over limited pot of crisis loan funding
- Need:
  - Collective centre
  - Collective knowledge

- Collective pot
- Build up database of crisis clients **(1)**
- Establish a City Crisis Centre including Council, voluntary sector, and agencies working together **(14)**
- Handle all crisis loan applications through a joint pot
- Register all applicants and stay with them to the outcome

**Give people access to free and unbiased advice and information so they can make informed choices/help to make choices (1)**

**Recommendations:**

- Preserve funding so better services are still available in the city
- Share resources
- Preventative work is essential but also life changes/crises mean services need to be there to assist when life throws its challenges at people
- Target access/keep access for lots of groups – portals for access for all
- Commitment to ongoing, funded services and resources **(8)**
- Tap into other bodies for funds – do we need to look outwards (private companies?) – has to be “no strings” – no interference with principles of organisation’s delivery
- Use volunteers wisely – they’re not free! Don’t rely on them to replace essential workers. Commitment/turnover – they’re looking for work and will probably leave. They need support, supervision, training etc.

**Develop strong networks and understanding between complementary organisations, e.g. Credit Union and Money Advice**

**Recommendations:**

- Community Base employee to inform about all grants/loans available
- Telephone enquiries for people when referring
- Mapping services
- Regular meeting of organisations with 5 minute presentation of who you are/what services they provide to strengthen networks
- On-line hub (up-to-date!) with organisations taking responsibility to keep this up-to-date **(2)**
- Email list for everyone attending today

**One stop shop - to signpost, advertise services, get local information**

**Recommendations:**

- Gateway service/organisation with branding so everyone recognises where to find support

- Accessible info through orgs that work with exclude groups **(2)**
- Recognised and resourced advice hubs in different parts of the city **(18)**
- Entry point must be welcoming- local is good - safe
- Build on what we have but sort out overlap as some of it doesn't work together but needs to **(3)**
- Recognise there are different types of advice worker and they need to network more closely
- More publicity is needed
- One stop shop but with equality of access across the city - branded not just buildings but use what we have by creating a common identity
- More coordination from statutory services
- Universal credit is worrying when larger sums of money monthly going to one person - DV, loan sharks etc
- Early intervention with trusted advisors **(2)**
- Financial inclusion check list to ask people with next steps - flow chat?
- Frontline staff and volunteers need to know where to refer
- Skill up volunteers & frontline worker in basic financial inclusion skills
- Virtual coordination - need a mixture of all means of communicating with residents and staff, face to face is still important **(1)**
- Not everyone's sees the value of networking therefore this doesn't always have the impact that it could
- Must sell the benefits of coordination even if this takes time out of frontline work initially
- Need good awareness of referral pathways, need to understand what other do
- Worry that people will be bounced around services
- Should be as easy to get advice as finding GP
- Needs umbrella for service users
- Advice partnership works at strategic level but not at frontline
- Front liners needs aims & objective better resource both on line and for face to face meeting
- If staff made the time to go to front liners or practitioners meetings would that create time? How can we show the value
- Will be a flood of people seeking services - how will we manage this
- Health visitors referring to FIS, FIS then looking at wider issues.
- Concerns about digital inclusion - DD's benefits online, what are we going to offer to support these people
- Use exciting services map & build on what we have libraries, children's centres, skill up staff.
- Changes will be harsh i.e. universal credit only one month back payments if don't get it in on time. How to help people manage this?
- Early intervention **(2)**
- All frontline staff able to ask probing questions
- City wide agreement for frontline workers to have checklist of questions

- Skill frontline staff to understand signposting could be part of process to link to next steps
- Recruit & train volunteers to support signposting & practical support for families & individuals
- Embed FI into all frontline workers roles
- Services need to know where they are best placed to intervene **(1)**
- Where services are placed is important
- Multi- disciplinary approach but focussed education
- Health must engage
- Digitally excluded – need help centres **(1)**
- Libraries and job centre – can be intimidating
- Map and build on what we have got
- We need to be those intermediaries

### **Create/support replacement of legal aid**

#### **Recommendations:**

- Increase pro bono legal assistance
- Help to navigate through new system
- Contact private practices
- Reminder impact of family issues
- Advice sector
- Case model training advising support role
- Support replacement of dependence on legal aid through volunteer organisations e.g. McKenzie friends, SPIN, FNF **(4)**
- Provide recognition in training and practical experience

### **Make financial inclusion a priority and action across all frontline staff**

#### **Recommendations:**

- All departments have answerphone message about FI or “press \* for money advice” option.
- All staff to ask for e.g. email address to send the client info at end of the call.
- Train all staff on why FI is important so that they don’t feel “yet another thing I have to do” **(2)**
- Ensure all staff working face-to-face have good info, leaflets etc
- Have experts work alongside and base themselves at different offices
- Phone calls – ask if interested in any money advice/help – take name, refer
- Need information at places where people actually go e.g. at supermarket etc
- Training, awareness, checklist for financial issues and referral
- Volunteers that are trained to refer across the sector

- How do staff get buy-in? Briefing sessions not just about “the others” but includes them – personal connection with money advice and financial help – it’s a universal issue – Help them first. Who would do it? What resources?
- Train the trainer programme
- Fire and rescue so similar thing re smoke alarms – maybe they could also ask and refer
- 3 key questions to be an indicator – so easy to ask, wouldn’t take too much extra e.g. “by the way, while you’re on the phone, we are asking everybody (to avoid people feeling singled out) these questions... **(5)**
- Some kind of branding/visual identity so everyone knows what’s it’s all about
  - Shows that this isn’t “the council”, it’s “the city”
  - Add that identity onto anything being sent out to homes
- GP surgeries – have slides on their rolling info
- Need some kind of core function to coordinate all this (Nicky (-: **(1)**)
- Managers – what are your teams doing to support FI? What is in your procedures, etc. What is in there that creates financial exclusion? **(3)**
- Ownership of how FI develops
- Rather than reinventing wheel – Key messages: consistent, recognisable messages coming from all organisations and departments – on the back of rent cards, GP appointments etc **(4)**
- Partnership agreement: any communication will include these messages **(1)**
- Local councillors – where do they refer people – going to get more and more people at surgeries.
- Use MACS, Toynbee Hall, FIS experience to come up with key questions which are not embarrassing to ask or answer, and broad enough to refer to e.g. MACS, and specific enough to be meaningful

**Offer all new vulnerable families a financial health check via their Health Visitor at pre-birth visit working with family info service**

**Recommendations:**

- Preventative work with new families must look at prevention, not deal with disaster **(4)**
- Individual budgets on 1-1 disaster basis – set budgets and advise how to manage
- Co-ordinating this support when new baby arrives to prevent problems occurring
- More preventative schools work focus on pregnancy prevention
- MACS have more funding to work with non-council tenants **(2)**
- Educate young people about housing situation (i.e. you can’t just get a flat easily) **(2)**
- Value of intervention pre-birth

- Intervention maybe after baby born and staggered interventions until child starts school
- Skill up all frontline workers to recognise and refer/help people around financial inclusion
- Work with YMCA
- Financial reality check for young people “It’s not what your parents got”
- Tackle payday loans and Brighthouse e.g. Increase the age on payday loans
- Make health professionals aware of financial inclusion help
- Link to friends centre to moving on
- Prevent young people as intentionally homeless
- Link health visitors with family information service to co-ordinate support to new families **(3)**
- Finding the people via GP
- Work more with Housing Associations
- Housing benefit letters make no sense; text/twitter/phone calls better than letters
- Clear letter with weekly/monthly rent
- Council should prevent payday loan shops opening within city centre
- Push support to those in temporary and emergency accommodation **(1)**

### **How will we provide access to information for people with no IT ability/facilities?**

#### **Recommendations:**

- Provide a mobile unit to visit areas of the city on set days similar to library service/blood unit with IT facilities and financial advisers, sponsored by other funding providers e.g. banks **(5)**
- “Booths” – swipe in/out (like phone box) – use IT facilities to check bank a/c etc/universal jobmatch **(1)**
- City-wide wi-fi for free **(8)**
- Partnerships with business to recycle hardware/computers **(2)**
- For isolated communities use existing/trusted intermediaries – digital mentors?
- Change way of approaching people – allow people to say what they want, then allow them to explore
- Start with listening to where they are and where they want to progress to
- Investigate best practice from other countries
- Mobile phones/phone contracts
- Digital exclusion – impacts from on-line job applications/benefits – Universal jobmatch
- Increase numbers of people able to support digital access in trusted places **(4)**
- Extend open hours of libraries to allow people to access computers
- Better signposting for other organisations

## Personal communication through text messages and social media

### Recommendations:

- Engage with service user's families
- Text reminders for meetings and appointments
- Engagement on skype:
  - Bed-house-bound people
  - Disabled people
- Financial management smartphone app **(1)**
- Local services smartphone app – supports self-referral
  - Map
  - Checklist
  - Local developers – City Camp could develop app
- Text supermarket offers
  - Partnership/supermarkets
  - Twitter – who to follow?
- Telehealth – health monitoring
- Facebook chat
- Facebook events
  - Reminders for appointments
  - Advice surgeries
- Online quiz “Are you financially included?”
- Pictures for:
  - People who cannot read
  - People with learning disabilities
- All needs to be trusted and recognisable source
- Textmagic ([www.textmagic.co.uk](http://www.textmagic.co.uk)) – bulk text service
- Scheduling tweets
- Be clear about who you're trying to reach
- Use plain English
- Text transport details and directions
- Setting up partnerships with mentors and mentees

*Changing behaviour amongst beneficiaries...*

## Help people to resolve their debt problems

### Recommendations:

- Work out why people got there in the first place - how can it be prevented



- Try to live within your means - help with budgeting
- Give examples or guidelines for budgeting - how to cook on a budget **(2)**
- Look at prioritising needs and wants
- Try to make sure people can access the best deals e.g. phones/utilities/compare what's available **(1)**
- Access to the Internet to compare - free access @ libraries - signposting information about comparisons
- Financial health checks and budgeting good signposting to debt advice services MACS,CAB
- Mentors how to change your lifestyle having someone on a regular basis to help with spending , lifestyle
- Look to the credit union for help , this can also encourage savings rather than spending or social fund, crisis loans, link in with food banks, crisis loans
- Access to cheap food
- Good access to information made available in a variety of media websites, leaflets, phone numbers **(1)**
- Good signposting
- Look to larger companies to fund support work in this area increased funding for support
- Campaign for utilities to be fair for all can encourage everyone to get the same for their money use social, responsibility
- Invite large companies to discuss these issues
- Look at other countries to see how they manage their debt
- Learn from other experiences
- Work in communities with people - not just on line
- Train people within communities to signpost and support about debt issues - to spread the word **(3)**
- Get people together in communities provide subsidies for well being in the community that can take their mind off debt, stress etc.

**Help people to prepare for change by supporting them. Giving them information and tools to help them through the process**

**Recommendations:**

- Training for mainstream agencies for most socially deprived e.g. travellers/gypsies, homeless – FFT to link in with welfare rights for ASN training **(1)**
- Using existing networks to get message out
- Information on banking products
- Link in better with Advice Services to get information out there

- Day-long event for agencies working with migrants to cascade message
- Fund welfare rights team to train advisors across the city **(7)**
- Getting statistics on impact of welfare reform on different ethnicities/other groups e.g. lone parents, disabled, to target where most needed **(1)**

### **Identify and deliver through education channels (social marketing)**

#### **Recommendations:**

- Gateway (recognised, identifiable, branded, easy to use system and process)
- Identify partner involvement to increase and improve exposure **(1)**
- Protected characteristics
- Traditional versus tailored approach by community need
- Proactive support – how do you “reach hard to reach”?
- Be clear on who we are targeting
- Partners must have a sense of responsibility about what they will do
- Know what others are doing
- Already have targeted initiatives – find out what works!
- Education channels – “piggy-backing”
  - Mainstream – schools, colleges, universities **(2)**
  - Community-based forums
  - Community hubs – e.g. Portslade adult learning
  - 1<sup>st</sup> steps
  - How do partners refer and to what?
  - Peer mentoring
- Fact of vulnerability
- Easy point of referral
- People need to see themselves as part of one team
- Staff can also be affected
- Sustained support through “central charge”
- Mobilising the networks that are already there
- Internet not always going to work for all
- Agree who needs our attention
- Networks – post offices, surgeries, tenant agencies, peer support, money mentors
- Resilience – let’s get message s out to ensure people become self-sufficient and are not relying on e.g. Citizens Advice etc.
- Using children to educate parents through smartphone apps, twitter and facebook – needs to do the right thing to help them
- Targeted interventions to those most at risk
- What’s our message once education channel is effective?
  - Skills, capabilities, tackling/engaging companies (gas, electricity, banks etc)

- Literacy

## **Create Money Mentors**

### **Recommendations:**

- A peer mentoring scheme to cascade down: **(15)**
  - Digital inclusion and IT skills
  - Improved money management skills
  - Increased knowledge of products/best value/choice
  - Coaching and buddies
- An education programme going into schools (already tried):
  - Uni students – voluntary programmes
  - Credit Union
  - Community and family learning team
- Training residents/neighbours to be peer mentors in the community **(5)**
- Funding? Training costs – share between providers; map resources; joined up approach
- Make it accessible – travel, childcare etc
- Low level qualification **(2)**
- Use “Teach me” – e-learning qualification; and “Teach others” – train the trainer and identify resources
- Use Transact website
- Sharing good practice across organisations
- Auditing reason for loans e.g. Credit Union
- Be clear that mentors are not offering financial advice/recommending goods or products
- Mapping what high street banks do locally
- Provide training to teachers to deliver to schools
- Cross-generation mentoring – young people to older people with IT skills etc
- Different offers for different client groups
- Advertise and link in to the communities – portfolio of opportunities

### **Financial education for young people e.g. in schools, as they will take the information home (3)**

#### **Recommendations:**

- Identify resources for finance education in schools e.g. go to large banks for CSR money **(1)**
- Get it on the curriculum
- Change the culture
- Train teachers

- Create a learning package to deliver to teachers including: **(5)**
  - Budgeting
  - Borrowing % costs **(1)**
  - How hard it is to live on welfare benefits
  - Raising aspirations **(2)**
  - How banks work **(1)**
  - Credit rating issues

*Creating a financially inclusive environment...*

### **Remove loan sharks: (1)**

#### **Recommendations:**

- People need to understand the definition
- For legal lenders, cap on APR is important **(7)**
- Trust instinct, gossip and hearsay – report, report, report! **(1)**
- Need to share information about loan shark and other criminal activity better
- Data protection/client confidentiality training
- Continual messages in critical places – pubs, housing, benefits office, shops, newsagents, bookmakers, schools, nurseries, children’s centres
- Keep giving examples of prosecutions (i.e. the team do what they say)
- Report and prosecute loan sharks – use legislation
- Increase publicity and awareness
- Advocacy/champion/resident training **(1)**
- Role models/endorsement/champions in communities
- Raise awareness of alternatives, e.g. Credit Union, stop spending and save **(2)**
- Credit Union needs to make it easier, simpler and more accessible to take a loan and save **(1)**
- Community Banking Partnership could provide overview of current and local offer from financial providers **(1)**
- Training and widening the reach – organisations and individuals in Brighton and Hove need to help because it can’t be done alone
- Improving “access to cash” as simple as cashpoints, ATMs (free) on the estates – this is still an issue **(2)**

### **Encourage high street banks to offer better (transactional) accounts that people need - more corporate social responsibility (10)**

#### **Recommendations:**

- National debates with high street banks rather than just local e.g. with LGA **(1)**
- Consider extremely excluded e.g. homeless, mental health problems etc.
- Put pressure on banks - Community pay back **(1)**

- Support community bank /local - money rotates within community rather than getting sucked into a big organisation **(3)**
- Explore jam jar accounts with high street banks
- Establish 'wish list' of what people want from banks **(1)**
- Look into e.g. NatWest, Coop, Barclays, other support/awards/ pots of money/sponsorship for projects
- Guarantee access for people who want an account – whether Post Office, Credit Union or high street bank **(1)**

### **Collective purchasing (e.g. of gas and electricity) to increase bargaining power**

#### **Recommendations:**

- We're all "in it together" so use that strength to reduce e.g. fuel poverty
- City-wide coordination/one-stop shop
- Needs to be a trusted organisation to run this with wide reach to engage a critical mass of purchasers e.g. BHCC, schools, CVSF **(8)**
- Or a partnership/cooperative approach to key organisations
- On-line and face-to-face registration
- Support/advice to overcome barriers to switching
- Build on/use existing case studies e.g. Groupon/Which? experiment to highlight/advertise savings
- Make it easy **(1)**
- Engage e.g. local media, radio etc
- Could build sense of belonging and collective power

### **Complementary currencies – freeing economic exchanges from scarcity of money, and enabling exchanges to take place free of debt interest (1)**

#### **Recommendations:**

- Support new initiatives with complementary currency platform e.g. time banking, mutual credit clearing
- Examples such as Japanese model of earning care hours by caring for a neighbour which can be exchanged for care for own relative elsewhere or saved towards own care in later life

### **Increase supply of affordable housing**

#### **Recommendations:**

- Deposit schemes: **(2)**
  - make it easy to meet criteria
  - extend the scheme

- work closely with BHT project, managing agent role/supporting tenants role
- Cap private rents (but how? Local legislation?) **(13)**
- Coordination between school admissions and housing
- Affordable local public transport (don't reserve cheaper fares for people who are IT literate) **(3)**
- Research and publicise how unaffordable housing is affecting B&H population – real life cost and how it is affecting city
- More work between BHCC and HAs to create new affordable homes **(2)**
- Compulsory purchase more – pick on high profile empty properties to set an example **(1)**
- Name and shame bad landlords – letter writing campaigns (but is there a risk to tenant?)
- Have a “good landlord” scheme: **(5)**
  - encourage good practice and incentivise being good
  - Support landlords and tenants associations
- BHCC should look at schemes to help/support private rented tenants to pay their rent (not just council tenants) – take the long terms view as helping people be secure in private rented accommodation reduces pressure on the council **(3)**

### **Bedroom tax and rent arrears – who will help clear rent arrears to enable downsizing?**

#### **Recommendations:**

- If a tenant moves between properties of the same landlord, the debt should be able to move with the tenant **(2)**
- Taking a lodger - allow tenants keep more money to pay off rent arrears
- Joint working with homeless charities for referrals
- Advertise rules on boarders and lodgers **(1)**
- Insolvency is not a quick fix as cannot move for 1 year
- Roll out transfer incentive money further **(1)**
- Change charity/trust fund specifics to include rent arrears **(2)**
- Give early advice before arrears escalate **(3)**
- Judicial change regarding rent arrears/orders to move with debt **(1)**
- Joint working with local landlords for agreement

### **Raise council tax by 2% to retain services or freeze council tax for residents?**

#### **Recommendations:**

- Need to protect the most vulnerable who will be most affected
- Prevent rise in debt due to people not understanding new system

### **Improve people's chances of employment**

## Recommendations:

- Better access to childcare – provide cheap, good quality childcare and financial assistance for childcare for any worker **(1)**
- Help to improve skills – programmes to up-skill people and access to opportunities and volunteering opportunities **(2)**
- Improve confidence and empower people so they can learn new skills
- Look for alternative ways into employment e.g. apprenticeships, volunteering **(4)**
- City college apprenticeships – make them more valuable and appealing, and can be more attractive than taking out a student loan
- Retraining options for redundancies
- Mentoring for those with little confidence to improve skills and confidence **(1)**
- Small business support and encouragement/training options/funding
- Work with banks to give people opportunities for small businesses
- Council could have a role for volunteering opportunities – providing this across the service
- Raise awareness of social enterprises and how to set them up e.g. childcare, after-school club, sewing classes – sharing skills and setting up new enterprises inspires confidence and can develop into businesses, improve self-confidence and empowerment **(1)**
- More training for social enterprises – training in various areas
- Getting communities together to share skills e.g. cooking, sewing, growing
- Improve working together with BME women and communities bringing positive ideas for improving employment
- Focus on BME women: **(4)**
  - Focus on social enterprises – positive for the community
  - BME-only groups can help to improve confidence to find work
  - Recruitment process is inappropriate for BME communities
  - Barriers to employment – interviews can be difficult
  - Need more knowledge of the recruitment process
  - Cultural and class divides to employment
  - Language barriers – improve access to learning English
  - Help with application process e.g. how to write CVs, apply for posts, how to perform in interviews
  - Look at changing recruitment process as there are a lot of barriers

## Draft Action Plans

### A. Action Plan: Coordinated Advice Supply across the City

What?	How?	Notes (including who?)
Build on existing centres	Map existing supply to include facilities, info, IT etc	Frontline staff busy delivering advice – difficult to put resources on strategy and development
Expand welfare rights team to deliver training city-wide	Need more staff to deliver training	Funding could be a barrier
Build on Advice partnership	<ul style="list-style-type: none"> <li>Advice bus</li> </ul>	Bus company/advice agencies
Internet and phone hub as a gateway for professionals and families	<ul style="list-style-type: none"> <li>Identify resources to coordinate plan/pull it together</li> <li>Establish triage team to take calls</li> </ul>	Need to address digital inclusion
Use libraries and Children's Centres as advice hubs	Identify designated, private space in centres/libraries	
Develop city-wide, universally used checklist to be used by all agencies to signpost clients effectively		One size does not fit all
Use social media more to promote access to information and enable peer support	Develop set of search results e.g. "how do I access a crisis loan?", "how do I get peer support?"	
Develop city-wide initiative to train volunteers to deliver advice	<ul style="list-style-type: none"> <li>Identify funding for training</li> <li>Recruit volunteers</li> </ul>	



## B. Action Plan: City Crisis Centre

What?	How?	Notes (including who?)
Identify funding	Council Participating organisations Donations Publicity	Volunteers cost too! Private sector
Build partnership – public and 3 <sup>rd</sup> sector		Council, agencies, voluntary groups, Fare-share, Emmaus, BHT, BUCFP, Mind etc
Identify premises		Need tangible incentive for landlord to offer them
Offer accessible services		On line/phone not always an option for some people
Treat people as individuals	Hear them Offer: <ul style="list-style-type: none"> <li>• Vouchers</li> <li>• Sleeping bags</li> <li>• Bus passes</li> <li>• Fareshare “letter”</li> <li>• Letter writing to orgs</li> <li>• Instructions</li> <li>• Help with forms</li> <li>• Exchange</li> </ul>	

### C. Action Plan: Money Mentors

What?	How?	Notes (including who?)
Agree a model and coordinate an approach for the city	<ul style="list-style-type: none"> <li>• Identify a lead agency</li> <li>• Agree common aims and resources</li> <li>• Have a provider day to agree model/approach</li> <li>• Map provision already there</li> </ul>	
Identify resources	Pool resources across providers	
Target groups of people	<ul style="list-style-type: none"> <li>• Schools</li> <li>• Tenants</li> <li>• Older people</li> </ul>	
Train volunteers	<ul style="list-style-type: none"> <li>• Cascade down knowledge</li> <li>• Increase skills</li> </ul>	<ul style="list-style-type: none"> <li>• Target right people including uni students</li> </ul>
Identify resources to deliver training and support volunteers		

#### D. Action Plan: Collective Purchasing

<b>What?</b>	<b>How?</b>	<b>Notes (including who?)</b>
Research existing case studies e.g. People’s Power, GroupOn, Which? pilot	Advertise “real” savings already being made by case studies	Overcome barriers to “switching” fears: <ul style="list-style-type: none"> <li>• Professional advice</li> <li>• Keep scheme simple and accessible</li> </ul>
Identify lead org to run scheme	Have named leads in orgs e.g. BHCC named lead, CVSF named lead etc Have telephone contact details for named leads	BHCC is one of biggest energy purchasers in city – other orgs can join BHCC scheme to increase purchasing power/economies of scale
Info point on existing “options/choices”	<ul style="list-style-type: none"> <li>• Webpage</li> <li>• Leaflet</li> <li>• Radio (local)</li> <li>• Training for frontline staff</li> </ul>	Community group/interest group
Identify key “communities” e.g. Housing Associations	Set up database of key interested orgs Run pilot if necessary e.g. Social Housing/MACS/FIS/BHT	Info for all new tenants on joining “collective purchasing scheme” for housing block/neighbourhood/city

### E. Action plan: Affordable Private Rents

What?	How?	Notes (including who?)
Change legislation		
Regulating agents i.e. market rent	Identify services to social rentee between rent and allowance difference (30-50% housing allowance)	
Introduce standards	Introduce "licence admin fee" for landlords	
Have a carrot and stick policy		Environmental Health Authority etc
Promote spare room		<ul style="list-style-type: none"> <li>Better use of accommodation</li> <li>Social responsibility</li> </ul>
"Better landlord" scheme		
Articulate market failure		With support of services
Increase tenure to create reliable accommodation		
Support landlord around concerns re deposit and rent in advance		
Build confidence between landlord and tenant		

### F. Action Plan: Banks

What?	How?	Notes (including who?)
Establish an action committee to address corporate social responsibility		
Develop good contacts and procedures for referral		
Train bank staff to have better FI awareness and educate them about welfare changes		
Create more local accessibility	Create a banking bus	

Increase number of free ATMs		Banks/Links
Create more flexibility on bank charges for those who occasionally dip into overdraft accidentally		Banks
Allow up to date access to balance (no time lag)		Banks
Have template for banks to use as best practice (loosely based on Barclays)		Vol orgs/banks
Negotiate locally with banks		Council/vol orgs/banks