

Out of Hours Advice Proposal for Housing, Debt & Welfare Benefit

1. Background/ Summary

Accommodation Concern having been delivering high quality, AQS accredited, FCA registered, advice services in Kettering for many years and are embedded in the local community with a reputation for partnership working rather than diluting our specialist area of knowledge.

We are committed to delivering a free, impartial and independent service to those who need our support and services.

The current cost of living crisis has seen many people who are working full time and have previously been able to manage their money needing support. We would like to be able to offer an out of hours/extended Advice service to people living in the town of Kettering one evening a week and/or a Saturday morning that work and are currently unable to access face to face support.

We are requesting £1,000 from the Kettering Lottery and £1,000 from the Community Resilience fund to enable us to pilot these for 10 weeks each. (I.e. provide 20 additional advice session)

2. Evidence of Need

(all data related to the year ending March 2022/Kettering only based service)

- Average total debt per UK household in July 2022 was £65,151 (*The Money Charity Sept 22*)
- On average, a UK household spends £4.31 a day on water, electricity and gas. (*The Money Charity Sept 22*)
- 311 people a day were declared insolvent or bankrupt in England and Wales in June to August 2022. This was equivalent to one person every 4 minutes and 38 seconds. (*The Money Charity Sept 22*)
- 11% of UK adults have reported that their energy supplier has already increased their monthly payments to a level they cannot afford (*The Money Advice Trust*).
- 15.3 million UK adults, (around 29%), say they have had to use credit to pay for essentials. This is an increase of 2.1 million people since March 2022 (*The Money Advice Trust*).

Kettering statistics

- Number of individuals accessing the service Apr 22 - 30 Sept 22: 1042
- Number of individuals accessing the service 2021/22: 1043
- Often clients approach with one urgent need such as housing, but we then identify other areas that may require support such as debt, food parcels or grant applications.
- 35% self-identified as having mental ill health
- 19 % self-identified as having no disability/health issues
- 16% of clients self-reported as not being White, British, with 5% being from eastern European countries
- Financial gains achieved in 2021/22 : £626,687.40
- Financial gains achieved Apr 22-30 Sept 22: £453,249.58

In the 1st six months (to 30/9/22) of 2022/23

- Obtained £277,804 in benefits .and had £102,801 of debt written off for clients (DRO or write off)
- Supported 296 people with housing related issues and 210 people with benefit claims

3. Proposal

- a) To offer an out of hours/extended Advice service to people living in the town of Kettering one evening a week and/or a Saturday morning

Housing Advice to include:

- Eviction paperwork,
- Rights and responsibilities of tenants & landlords
- Negotiation with landlords/council/housing associations
- Homelessness
- Repairs
- Legal obligations of tenants & landlords

Money & Debt Advice to include:

- Budgeting support
- Renegotiating payments with creditors
- Debt repayment plans
- Sourcing cheaper gas/electricity providers etc.
- Money mentor support if required on payment dates
- Sourcing grants if applicable

Welfare Benefits Advice to include:

- Maximising income
 - including checking benefits eligibility
 - support to claim benefits
- PIP claims & Appeals
- DHP applications

Access to other areas of Accommodation Concern support may include:

- Referral for supported accommodation provision
- Volunteering opportunities
- Food parcels
- Support to source white goods/ relevant grants

4. Financial Implications

Accommodation Concern to provide staff to open the Advice Centre from 5pm to 8pm one evening a week and from 9am to 12:00 on a Saturday for pre-bookable appointments and a telephone triage system

Each 3 hour session cost £100,

We are requesting £1,000 from the Kettering Lottery and £1,000 from the Community Resilience fund to enable us to pilot these for 10 weeks each.

These 20 sessions will be able to give us the evidence of need to bring in other funding streams to build this into the sustainable delivery of Accommodation Concern.

We will be able to report back on numbers accessing the service, demographics and outcomes achieved so the Town Council are able to evidence how the funding has impacted local people.