

# Move On and Money

Debt and income can have a key impact on a client's ability to successfully move on and sustain their own tenancy. Ask yourself these key questions:

- Are your organisation's key strategies/policies financial inclusion 'proofed'?
- Does your organisation conduct financial health checks as part of initial assessments and support planning to identify potential barriers to Move On?
- Does your organisation have a newsletter, which could promote national, regional and local services, schemes, and tips to help manage money?
- Does your organisation hold events to promote money matters to staff and clients?

## Rent arrears

Historical rent arrears can minimise a client's choice of Move On options. Rent arrears can also reduce the points a client has on Birmingham City Council's waiting list for accommodation. The first step is to talk to the Housing Pathways Team, local housing teams or the previous landlord to discuss how to tackle the arrears. The council will still consider applications if the client is maintaining payments on a rent repayment plan.

You can contact Birmingham City Council's Central Arrears Team on **0121 464 4853**, or the Housing Pathways Team on **0121 675 2674**.

## Maximising income

You can develop partnerships with the Department for Works and Pensions and Job Centre Plus to check that clients receive the correct benefits and promote back to work incentives.

Birmingham Job Centre Plus has a Hostels Liaison Officer who delivers an outreach programme to raise the employment agenda in the Birmingham and Solihull area for the socially excluded. Please contact Antonina Robinson – Hostels Liaison Officer on **07769 672 186** (staff contact number).

## Access to low cost loans

**Credit Unions** offer access to affordable financial products and services. Consider developing partnerships with local credit unions in your area to enable clients to start saving towards Move On. See [www.abcul.org.uk](http://www.abcul.org.uk) for details of credit unions in your area.

## Community Care Grants and Budgeting Loans

can offer access to low cost loans to help with moving costs, including rent in advance for landlords. The Independent Review Service offers training to organisations on the social fund application and appeal process. For more information on the social fund, or to book social fund training, please see [www.irs-review.org.uk](http://www.irs-review.org.uk) or call **0121 303 2087**.

**The British Legion** offers access to funding for ex-service personnel and their families through the Poppy Fund. This includes money to help set up and move into accommodation. Contact Legion Line on **08457 725 725** or go to **[www.britishlegion.org.uk/can-we-help/poppyfunds](http://www.britishlegion.org.uk/can-we-help/poppyfunds)** for more information.

### **Loan sharks**

Illegal money lending teams now operate in each region. The West Midlands Team, based in Birmingham, is made up of specially trained officers who investigate complaints and prosecute those involved in illegal money lending. They can also provide advice to organisations on the dangers of illegal money lenders. Call **0300 555 2222** or go to **[www.direct.gov.uk/stoploansharks](http://www.direct.gov.uk/stoploansharks)**

### **Banks**

A lack of appropriate identification is a common barrier to accessing mainstream banking facilities, but most banks now offer a range of basic bank accounts which give access to other financial products. The Financial Services Authority has a range of leaflets which outline different types of accounts and which banks offer them. Building up relationships with local banks may be advantageous as most banks have funds which are targeted at disadvantaged groups.

For more information on basic bank accounts and credit unions, go to **[www.moneymadeclear.fsa.gov.uk/publications](http://www.moneymadeclear.fsa.gov.uk/publications)**

### **Identification**

For a helpful guide to supporting clients get suitable identification see Toynbee Hall's ID guide, a guide to ID for banking, benefits and other services in the UK at **[www.toynbeehall.org.uk/news](http://www.toynbeehall.org.uk/news)**

### **Financial Inclusion Partnership**

Birmingham City Council has a financial inclusion strategic partnership which is attended by internal and external financial inclusion services and teams. See **[www.birmingham.gov.uk/financialinclusion](http://www.birmingham.gov.uk/financialinclusion)** for local information relating to the financial inclusion agenda.

### **Specialist debt advice services**

If a client has multiple debts and needs specialist advice and support, consider the impact on Move On options – will independent accommodation further financially exclude a client? Birmingham City Council's Debt Advice Team offers advice and signposting to debt advice services in Birmingham. Call the team on **0121 303 2087**.

### **Fuel poverty**

Does the client know about utility tariffs and how to get the best deal? Most utility companies offer access to schemes for low income and vulnerable households to help set up and manage utility bill payments. Web-based comparison sites are a useful tool to find the best utility deals. Try **[www.uswitch.org.uk](http://www.uswitch.org.uk)**

### **Utility providers**

Most utility providers can help people who are struggling to pay off utility related debt with assistance such as grants and payment schemes.

Here are a few:

**[www.stwater.co.uk](http://www.stwater.co.uk)**

**[www.britshgasenergytrust.org.uk](http://www.britshgasenergytrust.org.uk)**

**[www.edfenergytrust.org.uk](http://www.edfenergytrust.org.uk)**