

Updates for Financial Capability Forum, November 2024

Contents

Cambridge Water	1
IE Hub	1
Update from Hyde Advice & Advocacy Team	2
Longhurst.....	4

Cambridge Water

At Cambridge Water, we have been working to create a new social tariff designed to further help our customers to pay their water bills. Our new tariff is called 'Assure – Essential Saver' and is currently in its trial phase and available to 1,000 customers. The tariff is designed to give customers a 60% discount on their 'essential usage' which is water used for bathing, cooking, washing and cleaning. For a customer to be eligible for the tariff, they must have a water meter fitted to their property and must have a household income of £20,050-£25,000 per year. We are currently accepting referrals from third parties whose customers are eligible for the tariff and forms can be provided if requested.

Contact: Lorna Campbell, Cambridge Water. lornacampbell@south-staffs-water.co.uk

IE Hub

IE Hub is a fintech 'for good' company who provide a free digital money management tool that can help people struggling financially to do the following:

- Better manage their money and debts
- Create an SFS compliant budget
- Maximise their income through benefit checks
- Reduce their outgoings by highlighting eligibility for discounted tariffs and grants
- Declare any additional support needs they may have
- Easily share vulnerability and affordability information with the companies they want to, with the click of a button (optional)
- Update their circumstances, if and when they change

Currently, almost **80%** of people who use IE Hub are finding that they are entitled to **£462 per month extra income!**

If IE Hub find extra money they're eligible for, we will point them in the right direction so they can go onto claim this.

IE Hub is split into 2 core delivery tools- the customer portal & the partner portal:

- The customer portal is a self-serve journey for anyone across the UK to access.
- The partner portal enables trusted organisations to navigate the journey on the customers behalf and receive I&E's from customers who want to share their budget with them.

IE Hub does not charge users to access the tool, nor do they charge support partners (e.g. Charities, debt advice providers and support organisations) who help support their customers using IE Hub.

IE Hub is a chargeable service for creditors and service providers which alongside receiving funding from investors, is how the business operates and can afford to provide the tool for free to support partners & customers.

Beth has offered to present to the Financial Capability Forum of members are interested and would like a demo of the system, without making any commitment to participate.

Let's consider that under AOB at November 2024's meeting

Contact: Bethanie (Beth) Kennedy, Partnerships Manager, IEHub beth@iehub.org and see what we do at [IE Hub](#)

Update from Hyde Advice & Advocacy Team

The Hyde Advice & Advocacy Team continues to provide Money & Debt, Welfare Benefit, Tenancy Sustainment Advice and the Hyde Early Intervention Team also provides support (Advice & Advocacy) to Hyde residents.

Home visits are being carried out when needed including telephone advice appointments.

We have been informed of a change of Advice Service in October and when this has been confirmed this update will be shared with the Forum.

The service continues to experience increasing use of food & fuel vouchers + other Hyde Internal grants to help with furniture and essential items for the home.

I would like to share a Peterborough Advice enquiry which resulted in PIP being awarded to Linda following my advice and help with a PIP appeal: <https://www.hyde-housing.co.uk/news/managing-homes/affording-the-cost-of-living/>

There has recently been a Hyde announcement which the Forum may find interesting owing to Hyde acquiring Pinnacle <https://www.hyde-housing.co.uk/news/corporate-and-financial/hyde-welcomes-pinnacle/>

There has also been a recent announcement which the Forum may find interesting owing to Hyde and Tower Hamlets Community Housing: <https://www.hyde-housing.co.uk/news/corporate-and-financial/exploring-a-partnership-opportunity-with-tower-hamlets-community-housing/>

Since March 2024 Hyde has issues 355 Fuel Bank Foundation vouchers to help with energy costs. Please see report received from Harvinder Ottal, Hyde Grants and Operations Manager who is new in that post.

Since June 2024...

Helping Hand Fund

- 381 emergency food vouchers have been issued
- 117 grants given to customers for essential goods/services (flooring, furniture, white goods, house cleaning, garden clearance, bed/bedding/mattress).

Pocket Power

August report for July calls: 12 referrals made in total, with 9 calls completed and £2618 saved in total (£291/customer)

September report for Aug calls: 15 referrals made in total with 13 calls completed and £2552 saved in total (£196/customer)

October report for Sept calls: 15 referrals made in total, with 9 calls completed and £938 saved in total (£104.22/customer)

National Energy Action (NEA)

- 31 referrals through the Energy Grant
- 78 energy vouchers sent to Hyde customers and redeemed

The Domestic Abuse it is now part of the Helping Hand Fund.

We do have the Safe Partnership Scheme available to support victims and survivors of domestic abuse. The scheme allows us to make referrals for security/sanctuary works, where Safe Partnership attends our customer's home and carries out a home security check. They then fit and install additional security measures if necessary.

Safe Partnership Scheme

- 9 referrals made by Hyde staff
- £3,522.55 given for items such as alarms, video doorbell, security installation, padlocks, door chains.

We continue working in partnership with Pocket Power and NEA (National Energy Action).

I arranged a Peterborough Customer Event on Mental Health Awareness Day on October 10 2024 at Sutton Court in Peterborough from 11am-3pm to provide advice to Hyde residents in Peterborough to help with Welfare Benefit changes, Money and Debt advice and Tenancy Sustainment which was attended by other Hyde colleagues (Neighbourhood Officers and Scheme Officers) in the Peterborough. This event went well and it was great meeting with Hyde colleagues and Hyde partners again after Covid restrictions and different ways of working during these times.

Contact: Joseph Clark, joseph.clark@hyde-housing.co.uk

Longhurst

Longhurst group are merging with Grand Union from 16 December, still waiting to hear new company name.

We are issuing huge amount of HACT energy vouchers, but these are only for those with prepayment meters so cannot help a lot of people and waiting to hear if will have new scheme for this winter, now getting colder people are worrying about paying for energy

We are still getting huge number of requests for help applying for PIP or been refused numerous times and determined they meet criteria and should be getting it. Lot of people do not understand the criteria or length of time it takes to be assessed and awarded

Increase in number of new tenancies where people cannot even pay a month's rent, and have nothing to move in with and expecting to be given everything, including food and power

Increase in people asking about pension credit due to loss of winter fuel allowance and not being able to pay everything

Getting referrals for large number of complex cases where migrated to UC and awards not correct, and not being able to get help anywhere. This is usually when have larger families and disabilities so lots of extra elements being missed.

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