

## SCHEDULE 6

### Wider Role – Monitoring and End of Project Form

Please return the completed form to the Scottish Government in accordance with the timescales detailed below. Please send your response to Carol Hutchison, Wider Role Manager, Scottish Government, Endeavour House, 1 Greenmarket, Dundee, DD1 4QB (E-mail: Carol.Hutchison@scotland.gsi.gov.uk).

Reporting Requirements:	
<b>Monitoring Reports Due by:</b>	<b>End of Project Report Due by:</b>
April 2010, July 2010, October 2010, and January 2011	April 2011

**Please Complete:**    **Monitoring Update Report**    x    or    **End of Project Report**   

Section 1: Project Details	
<b>Name of RSL</b>	Hillcrest Housing Association Ltd.
<b>Project Title</b>	Pre-tenancy project Dundee/ Tenancy Sustainment Service
<b>Project Reference (TRS code on grant offer letter)</b>	

<b>Project start date:</b>	01.04.10	<b>Anticipated end date:</b>	31.03.11
<b>Report completed by:</b>	Joy Watson	<b>Designation or job title:</b>	Wider Role Co-ordinator
<b>Telephone:</b>	01382 458475	<b>E-mail Address:</b>	jwatson@hillcrestha.org.uk
<b>Signed:</b>		<b>Date Report Submitted:</b>	01.04.11

Section 2: Progress to Date
<b>1. What have you used your Wider Role funding for?</b>
Salaries and relating costs to co-ordinate and deliver financial inclusion pre-tenancy project.
<b>2. Which Scottish Government Wider Role priority most closely fits the aims of your Project as outlined in your application? (Tick one)</b>
x Early intervention for and with vulnerable individuals, families and disadvantaged communities Improving employability and helping people into jobs Income maximisation

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### 3. How has your Project contributed to this priority?

The project operates on the premise of positive preparation and therefore works with individuals and families to ensure the smooth transition into a tenancy.

The project can also fit with the other priorities as referrals can be made where it has been identified that there are opportunities to improve employability.

A large part of the project relates to maximising client income and goes beyond the traditional financial healthcheck as the project also helps secure funds through grants and benevolent funds to access goods and furniture.

The principal remit of the project would be to tackle some of the key causes of low income and poverty amongst the most vulnerable and disadvantaged people in society. The experience of HHA to date is that the services linked to such projects are ideally placed to intervene at critical times when those on limited incomes are likely to face greatest financial difficulty. As well as assisting in these situations the provision of effective income maximisation advice can contribute positively to long term tenancy sustainment, the prevention of homelessness, reducing fuel poverty and improving overall quality of life.

The referral systems involved in the project for the partnership agencies would involve the identification of financial support requirements at the pre-tenancy stage. These referral systems would be linked to an early intervention approach for staff.

### 4. What was the overall aim of your Project? Has this been achieved? If not, please explain why.

The main aim of the project is to reduce repeat homelessness through addressing financial exclusion.

The main objectives are to—

- Tackle financial exclusion
- Reduce repeat homelessness
- Increase financial capability to help prevent homelessness
- Prevent tenancies from failing due to financial difficulties

This is done by:

- Informing tenants / potential of the costs involved in running a home i.e. what they need to budget for and can they afford it!!!
- Maximising income.
- Assisting with benefit applications.
- Accessing additional funds i.e. Community Care Grants, Budgeting Loans etc
- Accessing bank accounts and financial services including the credit union.
- Managing Debt (*help to avoid homelessness by assisting to overcoming debt problems*)
- Energy Efficiency Advice (*social tariff*) the impacts of fuel bill are highest on low income households.
- Budgeting and bill-paying advice
- Buying wisely (shopping on a budget)
- Advice on where to access furniture for their new home (*Many strategies have acknowledged*)

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*that failed tenancies could result from impoverished new tenants moving into unfurnished flats).*

- Applying for funds through charities and trust funds
- Referring on for further help and support as required

This project adds value and compliments other Financial Inclusion projects and goes way beyond the remit of mainstream advice as provided by the advice sector.

<b>5. What are the planned activities for the Project?</b>		
<b>Activities</b>	<b>Achieved? Yes or No</b>	
Staff will provide a daily (Mon. – Fri.) full-time financial inclusion support service at local venues in Dundee - this will be both by appointment or drop-in session. Appointments will be held where ever suits the client – at home, at an office etc. Drop-in sessions will be available at The Advice Point and Shed 26 in Dundee.	Yes	
Staff will organise and deliver awareness raising events to promote the service. In Dundee as the service is already up and running a lot of the initial awareness raising has already taken place, however we would envisage that there will still be a need to undertake one session per month/ a total of 12 annually.	Yes	
Staff will deliver 100 financial capability sessions to clients – these are both the tailored one-to-one sessions and group sessions.	Yes	
Staff will provide financial inclusion support for at least 250 clients	Yes	
<b>If you have not yet undertaken some of the activities listed above, do you expect to complete them by the time this Project comes to an end?</b>	<input checked="" type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>
<b>If not, please provide reasons below.</b>		
<b>6. Please give details of the outcomes achieved to date.</b>		
<b>Outcomes</b>	<b>Annual Forecast</b>	<b>Achieved @ 31.03.11</b>
Total no. of people receiving tailored financial inclusion support (including full financial health checks)	250 (minimum)	<b>Project total 390</b>
Minimum no. of people receiving specific debt advice	187	<b>Project total 218</b>
Minimum no. of people receiving assistance with benefit issues	100	<b>Project total 120</b>
Minimum no. of people receiving support to access affordable furniture to furnish their homes	218	<b>Project total 321</b>
Minimum no. of tenancies sustained	238	<b>Project total of tenancies still sustained at 26 weeks 74 (but most people have not been in their tenancies for 26 weeks at this point)</b>
Minimum no. of people opening a bank or building society account	25	<b>Project total 52</b>
Minimum no. of people accessing affordable loans	35	<b>Project total 26 (we had more access to free goods therefore less loans were required)</b>
Total Financial Gain for participants (minimum)	£100,000	<b>Project total £185,283.93</b>

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<p>The project has been delivering financial capability sessions as part of the Hey project (Housing Education for Youth) to school pupils in 3<sup>rd</sup> to 6<sup>th</sup> year.</p> <p>Some work has been undertaken delivering financial capability awareness to Criminal Justice staff including prison officers to raise awareness of issues that ma face those about to be liberated.</p>		
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### Section 3: Project Publicity

Please provide details of any work undertaken to publicise and promote this Project. Attach copies of any press releases or leaflets.

The project has been involved in a range of publicity including a visit from the Lord Provost in connection with obtaining Scottish National Standards accreditation.

### Section 4: Changes in Cost and Expenditure

Have there been any changes to your costs?

Yes  No

If yes, please provide details below.

Item	Original Cost (per offer of grant)	Actual Cost	Variance (+/-) <u>and</u> reason for variance
See information previously provided.	£	£	
	£	£	
	£	£	
	£	£	
	£	£	
<b>Total</b>	<b>£</b>	<b>£</b>	

### Section 5: Additional Funding

Was any funding secured for the Project after the Scottish Government approved your Wider Role Funding that is not recorded in your Offer of Wider Role Grant?

Yes  No

If yes, please provide details below.

Source	Amount
	£
	£
	£
<b>Total:</b>	<b>£</b>

### Section 6: Case Studies

Please set out below any case studies you have that illustrate the effectiveness of your Project.

#### Tenancy Sustainment Service Dundee

##### Case Study

Client was referred by her homeless officer when she accepted her tenancy and she was told by them that she would be eligible for a Community Care Grant. She unfortunately wasn't as she was on contributions based ESA and only found out this when I told her after she accepted the tenancy. She had very poor health and wondered if she would be able to take the tenancy but was likewise too unwell to carry on living in her son's dining room.

So we got her a starter pack of essential items and 6 items of second hand furniture worth £400 while I applied for a Crisis Loan on her behalf. I also was able to get her seven brand new white goods worth £800 through an initiative from Hydro Electric for people in fuel poverty.

Unfortunately the DWP didn't see the same need as my and this first offer of an award to furnish her whole house was £200 and the same again when I asked for a review of this decision. It was only when I took it to an independent appeal that I got her £900.

She is now very settled into her tenancy and thanks to our intervention is now £2100 better off!

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### Section 7: Scottish Government Monitoring/End of Project Review

#### For Scottish Government Internal Use Only

Reviewed by:

Comments/Follow-up Action:

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