



Preventing homelessness and improving housing through expert advice, training and support to those working at the frontline

Here to help local authorities and advice agencies on 0300 330 0517



[Consultancy Line](#)



[Housing Debt Casework](#)



[Training](#)

We are starting the New Year with a financial capability feature.

Financial Capability

[Money Advice Service](#) estimates that over 250 organisations in the UK, across government, financial services, the public sector and the third sector, are currently engaged in improving financial capability.



Financial Capability
Strategy for the UK

[The Financial Capability Strategy for the UK](#) has been launched and there will another Financial Capability Week in 2017.

[Financial Capability Week \(13 – 19 Nov 2017\)](#): The purpose of Financial Capability Week is to raise awareness of the importance of financial capability and relevant initiatives by organisations working in this area, highlighting key issues to policy makers and the media.



Citizens Advice has supported the regional financial capability forums in England and Wales since 2007. The forums meet quarterly and bring together key local and national partners who support each other by sharing information and experience. Three of the forums are led by non-Citizens Advice organisations, and the emphasis in all forums is on involving everyone with an interest in delivering or engaging with financial capability.

- [More about the Financial Capability Forums](#)

Citizens Advice also have an extensive library of new and revamped financial capability educational materials to use with clients (1-2-1 and groups). These materials are split into three sections: 1) topics 2) toolkits and 3) supporting materials:

- [Go to the Financial Capability Library](#)

More recent resources include a [toolkit to use with clients experiencing domestic violence and abuse](#); and, the [Digital Money Coaching resource](#).

Innovative local practice



There are several local practice initiatives on the topic of financial capability on the [NHAS website local practice resource](#), including the following three below. Log in to find out more about these and other local practice updates in Homelessness, Housing, PRS and Welfare Benefits to name a few.

- **Integrated Money Advice Service, Warwickshire:** The service combines early intervention debt advice and financial capability education
- **Eat well on a budget, Tamworth:** Residents have the opportunity to voluntarily sign up to a 6 week course that enables them to come together in a fun, friendly, safe environment cooking healthy meals for £5.00 or less.
- **Wiltshire Money:** Financial inclusion activity within Wiltshire, providing a strategic framework for local organisations to co-ordinate their work, develop collaborative partnerships and share information.

Jam Jar and Transactional accounts are becoming increasingly popular and are specially designed to help individuals manage their budget, by dividing their money into different 'jars' or 'wallets' within a single account.

- **Squirrel:** Use by a growing number of Councils and Housing Associations including Haringey, Hackney, Barking & Dagenham, Orbit Housing and Hyde Housing among others. You can also log in for details of this on our [innovative local practice](#) resource.



Christian's Against Poverty published their freedom report in December which examines the long-term effectiveness of debt advice

[Find out more about the CAP Freedom Report](#)

Other links and resources:

- [Policy in Practice: A new approach to improving access to low cost credit](#)
- [Trialling 'supported rent flexibility' for social housing tenants](#) from The Centre for Responsible Credit (CfRC)
- [CfRC's Annual Conference: Building a Financially Healthy Society](#) - 28th February, London
- [Quids in!](#): an online resource to help people on low incomes find ways to make their money go further
- [Fair for You](#): an alternative to high cost weekly payment stores.
- [CIPD: One in four people performing poorly at work due to money worries](#)

Stats/Updates

- [House of Commons: Statutory Homelessness in England](#)
- [New annual fund to help almost 150 councils tackle the problem of high levels of second homeownership in their communities](#)
- [House of Commons: Local Housing Allowance and the social rented sector](#)
- [New Prescribed S8 Notice Seeking Possession in use from 01 December 2016](#)

Recently published

- [Young People Count](#) - Partnerships for Young London provide a collection of data sources about young people across the UK using official statistics and data
- [The crisis in the justice system in England & Wales: The Bach Commission on Access to Justice](#) from The Fabian Society - for every £1 spent on housing advice £2.34 is saved and for every £1 spent on welfare advice £8.80 is saved according to Citizens Advice data (page 9)

- [FCA Early arrears management in unsecured lending thematic review](#) - finds room for improvement when dealing with customers in early arrears
- [Promoting recovery in mental health](#): an executive summary and full version of the evaluation report are available

Case Law

- [Cardiff County Council v Lee \(Flowers\)](#) in respect of issue of a warrant of possession following a suspended order of possession made on terms. The Court of Appeal indicated that the Civil Procedure Rule Committee should consider the wording on form N325.

[For more information go to NHAS News](#)

Consultations

- GOV.uk: [Public financial guidance review: consultation on a single body](#) - Seeking views on creating a single financial guidance body to replace the Money Advice Service, The Pensions Advisory Service and Pension Wise. Closing: 13 February
- GOV.uk: [Consultation on proposed 'banning order offences' under the Housing and Planning Act 2016](#) - views on which offences should constitute 'banning order offences' as defined in the Housing and Planning Act 2016. Closing 10 February

NHAS Updates



New Webchat Facility

Access to housing consultancy via Webchat is already proving to be a popular way for members to get free advice. Webchat is accessed by going to www.nhas.org.uk and clicking on the 'live chat' button.

Training



Free housing training at your desk

Dates for Q4 webinars (January to March) are available to view online, [log in to view the calendar](#).

Our webinars usually take between 75 – 90 minutes of your time, and with no software to download are quick and easy way to receive training in housing. There is no booking fee but webinars will **incur telephone charges when you dial in**.

Course evaluation for is completed online - please remember to submit your evaluation to receive your training certificate.

If you'd like to be added to or removed from our distribution list, or have problems accessing any of the materials in the bulletin, please email nhas@shelter.org.uk.

Regards,
The NHAS Team
www.nhas.org.uk

NHAS is funded by the Department for Communities and Local Government. We support the prevention of homelessness by enabling frontline providers to deliver good quality housing and homelessness advice.