

Hants & IoW Social Prescribing Network Webinar Supporting Communities Through Autumn

Wednesday 15 September 2021, 1-2pm





Agenda



- Welcome, Programme, Introductions & our new logo! Angela Gill
- **State of the Sector Update** − *Tim Houghton,* **Community First**
- MoneyHelper, Impartial Guidance that's backed by Government Lee Appleyard, Money and Pensions Service
- Affordable Warmth Service Hitting the Cold Spots Ellie Jones, The Environment Centre
- Date for the next Hants & IoW Social Prescribing Network Webinar Wednesday 8 December, 1-2pm







- At December's Hants & IoW Social Prescribing Network Webinar we hope to be able to share about initial progress re our new HSPN webpage then!
- Tuesday 7 September attended really interesting Westminster Health Forum Policy Conference 'Priorities for Delivering Social Prescribing...'





'State of the Sector Update'

Tim Houghton

Chief Executive, Community First

tim.houghton@cfirst.org.uk







'State of the Sector Update'

- > 88% of VCSE groups reported an increase in demand. Key areas;
 - * Increase in mental health and wellbeing needs with beneficiaries being less confident and less independent
 - * Poverty and unemployment rose and is continuing to rise
 - * Poorer physical health was common factor amongst beneficiaries
- ➤ Nearly **70**% of Groups have adopted digital technology to deliver services
- > 50% of groups reported a decrease in volunteering which is at odds with marked increase in overall numbers and scale of volunteering during the pandemic
- Over 80% of groups wanted opportunities to collaborate with others
- Opportunities to engage with the development of the ICS in Hampshire and IoW <u>Thriving Communities Programme</u>; supporting training, development and engagement









Working with NASP and NHS England nationally and in the regions with social prescriber networks to support your clients.







An executive non-departmental public body sponsored by the Department for Work and Pensions (DWP) with whom we also work on pensions policy.



We work with HM Treasury on policy matters relating to financial capability and debt advice.



Formed by the Financial Guidance and Claims Act 2018 that established a new single financial guidance body.



Majority of our funding comes from the Financial Conduct Authority (FCA) from the levies they collect.



Money 4Helper

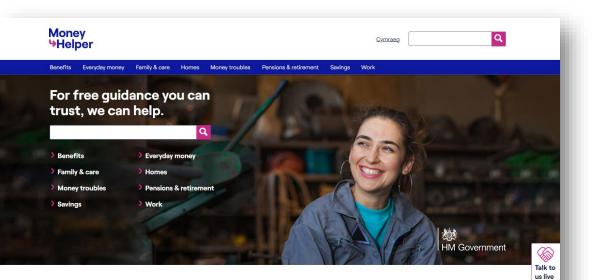
Money Pensions
Guidance Guidance

15 years of heritage

Funded partner organisations

Commissioned Debt Advice

MoneyHelper is here to make sure customers can access high-quality money and pensions guidance as well as debt advice throughout their lives, how and when they need it.



Hot topics



Coronavirus and your money

The coronavirus outbreak has been an incredibly stressful period, because although this is a health-based emergency, it's also a financial-based emergency too.



Your legal rights when facing redundancy

Here we'll give you guidance on notice periods, gardening leave, time off for job interviews and compromise agreements.



When can I take money from my pension?

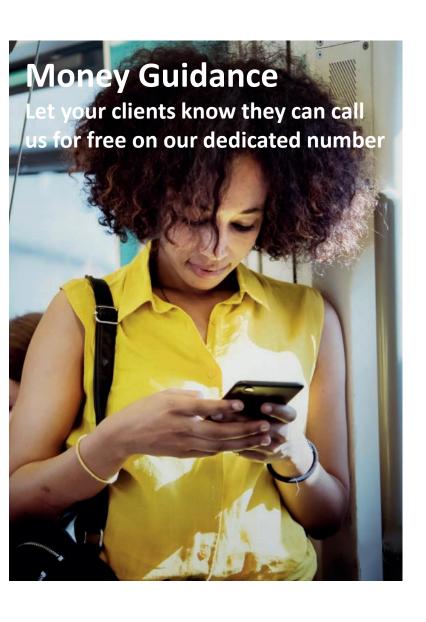
But be aware that the earlier you start taking money out of your pension, the longer it might need to last. So it's important to think carefully about how you manage your money.

Money Helper

Here to make your money and pension choices clearer. Here to cut through the complexity, explain what you need to do and how you can do it. Here to put you in control with impartial guidance that's backed by government and to recommend further, trusted support if you need it.

For clear money help that's on your side and free to use, just search for MoneyHelper or visit:

MoneyHelper.org.uk





0800 448 0814

Welsh:

0800 138 0555*

Typetalk:

18001 0800 915 4622*

From overseas: +44 20 3553 2279

Hours

Mon - Fri:

8.00am - 6.00pm

Sat, Sun and

bank holidays: Closed

* Calls are free. We're committed to providing you with a quality service, so calls may be recorded or monitored for training purposes and to help us develop our services.

Talk to us live for money guidance using WhatsApp



+44 77 0134 2744

Download app: WhatsApp

For help sorting out your debts, credit questions or pensions guidance. For everything else please contact us via Webchat or Telephone.



Talk to us live for money quidance using web chat



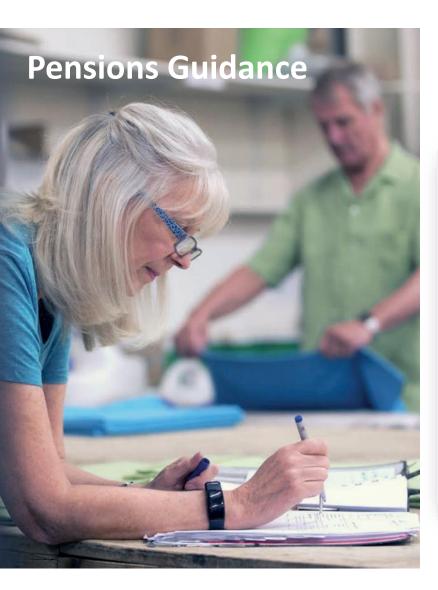
Start web chat

Hours

Mon - Fri: 8.00am - 6.00pm Sat: 8.00am - 3.00pm

Sun and bank

holidays: Closed



Talk to us live for pensions guidance using the telephone



% 0800 011 3797*

From overseas: +44 20 7932 5780

For self-employed: 0345 602 7021*

Hours

Mon – Fri: 9.00am - 5.00pm

Sat, Sun and

bank holidays: Closed

* Calls are free. We're committed to providing you with a quality service, so calls may be recorded or monitored for training purposes and to help us develop our services.

Money Helper

Talk to us live for pensions guidance using web chat



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Additional customer support – free printed money guides:



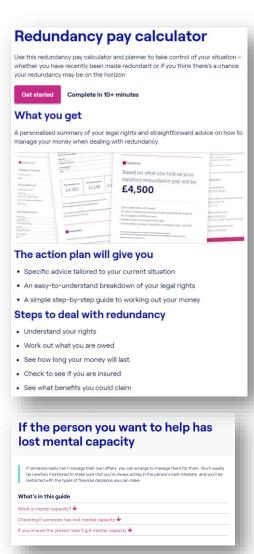
- Fee-free basic bank accounts
- Credit unions and other alternatives to payday loans
- The redundancy handbook
- You can afford a mortgage now, but what if...?
- Problems paying your mortgage
- · Releasing equity from your home
- Sale-and-rent-back schemes
- Endowment mortgage compensation
- Endowment mortgage complaints
- Personal pensions
- Your pension: your choices
- Thinking of leaving your workplace pension scheme?
- Getting ready for Universal Credit in England and Wales
- · Late miscarriage, stillbirth, neonatal death

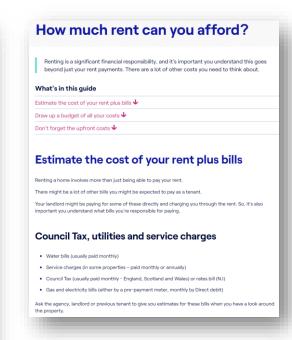
Order here:

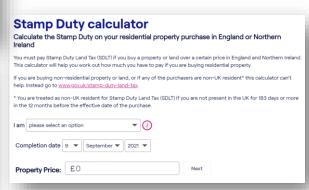
https://moneyadviceservice.apsmos.com/Home.html



- 30th Furlough ends (c. 85,000 H&IOW)
- 30th Stamp Duty rate reduction ends
- 4 month private landlord eviction notice period ends
- World Alzheimer month





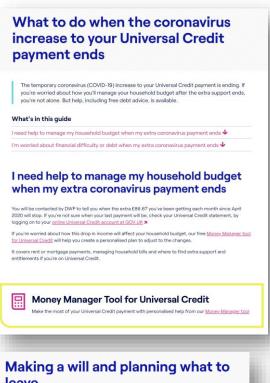




- 1st Ofgem raising price cap on standard and default tariffs
- 6th Universal Credit pay cut by £20 a week
- 10th World mental health day
- Free wills month

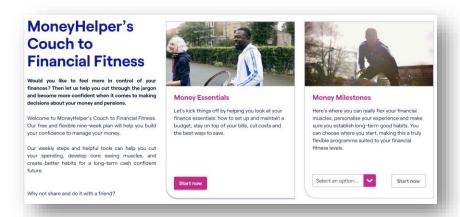






When making your will, think about how much you have to leave and who gets what. This guide will help you work out the basics, so you can get started with writing your will. What's in this guide Making your will — step by step What to do once you're made your will Talking to your family about your will Atterwards Atterwards Atterwards







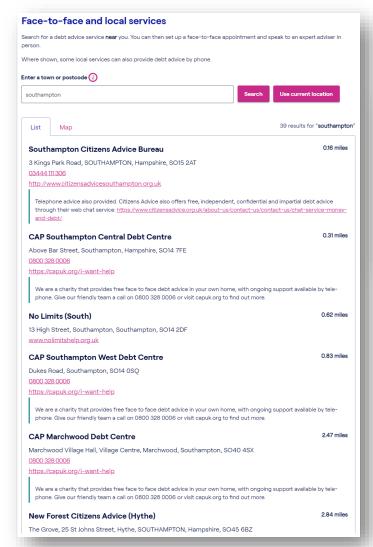
- 1st to 5th Stress awareness week
- 8th to 12th Talk Money week
- 10th World children's day
- 26th Black Friday
- 29th Cyber Monday

What are Buy Now Pay Later purchases?	A simple guide to credit cards
If you've ever shopped online, you've probably seen the option to 'Buy Now Pay Later' (BNPL). While it might be tempting to delay payment for something you want to buy – and the adverts can often be very enticing – it can be a slippery slope to spending more than you can afford.	Used well, a credit card is a secure and flexible way to pay and can be a good way to spread the cost of major purchases. But if you only make minimum payments or run up a bill you can't pay back, credit cards can be costly and can lead to a spiral of debt. What's in this guide
What's in this guide	How does a credit card work? ❖
What is Buy Now Pay Later?	Things you need to know about credit cards ♥
Why is Buy Now Pay Later so popular? ❖	Is a credit card for me?
Vhat will I be charged? ✓	Pros of credit cards ♥
/ill Buy Now Pay Later affect my credit score? ◆	Cons of credit cards 🕹
iow can I keep track of my Buy Now Pay Later purchases? ◆	Charges and fees ◆
What happens if I miss a payment?	Charges and rees
When to get debt advice ♥	
Can I use Buy Now Pay Later if I'm on a debt management plan?	
How to avoid high-cost credit ♥	

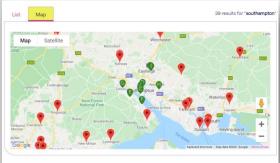


https://adviser.moneyhelper.org.uk/en

Welcome to the Money Adviser Network You've done the right thing. You're taking the first step towards getting debt advice. You are now joining the many thousands of people each year in England" who benefit from getting advice through the Money Adviser Network. What is the Money Adviser Network. Our network brings together some of the country's best known debt advice providers so you can access free, confidential and independent debt advice straight away. You won't need to pay for the advice you receive, and speaking to us won't affect your credit rating. Advice you can trust The network is run by the Money Helper, a UK arm's-length government body that helps you access free, confidential and independent debt advice. We make sure all the debt advice services in the network hold a standard or membership accredited by us and are regulated by the Financial Conduct Authority. Everything you share with us is completely safe and private.

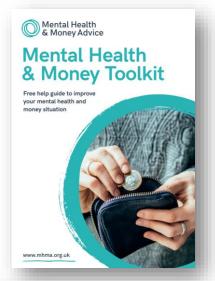


https://www.moneyhelper.org.uk/en/mo ney-troubles/dealing-with-debt/use-ourdebt-advice-locator



Additional Support





Charity group Mental Health & Money Advice toolkit to help clients understand, manage and improve their mental and financial health. They can use it to help guide conversations with their relevant healthcare worker about their mental health and money. It can be taken to any money or debt advice appointments they may attend.

www.mentalhealthandmoneyadvice.org/en/toolkit/



Social Enterprise, Income Max - helping people to maximise benefit and grant support as part of people's post-pandemic financial recovery.

www.incomemax.org.uk/bounceback

Financial wellbeing

State of play

We know that poor financial wellbeing, affecting tens of millions of people, is holding the UK back. There are 52 million adults in this country, of whom:

- 9m adults are either missing payments or feeling like keeping up with their bills is a heavy burden*
- 11.5 million have less than £100 in savings;* and
- 24 million do not feel confident making decisions about financial products and services*



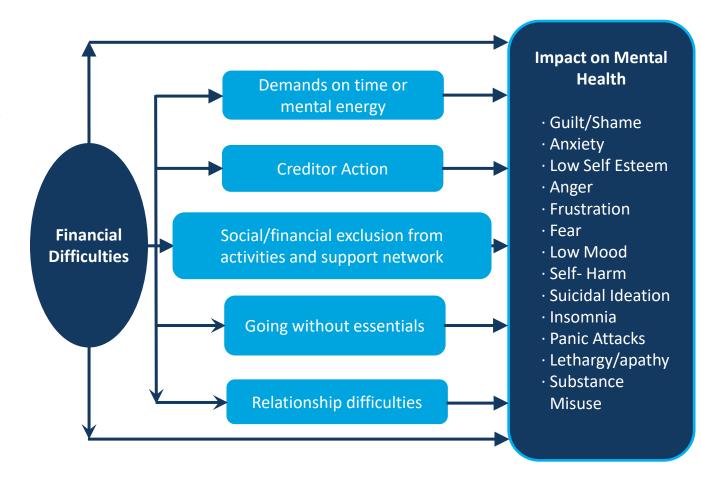
Why financial wellbeing is important

Financial wellbeing is about feeling secure and in control. It is knowing that you can pay the bills today, can deal with the unexpected, and are on track for a healthy financial future.

In short, confident and empowered.

- Almost one in five (18%)
 people with mental health
 problems are in problem debt
- Half (46%) of people in problem debt also have a mental health problem. (Money

and Mental Health Policy Institute, 2018)











Money Helper

Money problems and poor mental wellbeing

Often, there's a link between struggling with money and poor mental wellbeing. Feeling low can make it tough to manage money, worrying about it can make you feel even worse. This guide is for you if you think poor mental wellbeing is affecting your money management.

What's in this guide

How poor mental wellbeing can affect the way you deal with money ◆

What to do if you don't feel like doing anything 4

How to re-balance your finances when you've been feeling down ◆

Where you can get free debt help 4

Dealing with creditors 4

If you think you have been unfairly treated &

Managing your money if you're in hospital 🕹

Benefits if you have poor mental health 🕹

How to help someone manage their money &

If you want someone to help manage your money 4

Getting extra support for mental health 4

How to sort out your money if you become ill or disabled

If you're facing a health problem, your finances may be the last thing on your mind. But to avoid money worries building up, try and sort out your money situation as soon as you can. You might be entitled to sick pay, sickness or disability benefits. This guide also covers support from your local council, and where to get help with everyday costs like prescriptions, electricity and gas.

What's in this guide

Help from your employer **↓**

Benefits and entitlements 4

Claim on insurance **↓**

Contact your gas and electricity suppliers lacktriangle

Help from your local council ◆

Help with charitable grants lacksquare

Review your budget 🕹

If you can't manage your money alone 4

Get emotional support 🕹

Make your money easier to manage by yourself

If you're finding it difficult to manage your money because you have a long-term health condition or you're disabled, there are things you can do to make things easier. Follow these five steps to simpler money management

What's in this guide

Step 1 – Get paid straight into your bank account ◆

Step 2 - Use Direct Debits and standing orders for bills ◆

Step 3 - Make online payments or use telephone banking ◆

Step 4 - Use online or phone banking to keep track of your balances ◆

Step 5 - Get support from your bank ◆

Getting someone to help you with day-to-day money &

If you're worried about how much you've got to live on •

If you don't have a bank account ◆

Getting informal help to manage your money

If you feel like you need a hand with sorting out your finances, there's no reason you can't ask a friend or family member for help. Lots of people do this and it can be a real weight off your mind.

What's in this guide

When you need help with your money 4

Choosing someone to help you with your money &

Help with bank accounts ◆

Set up an ordinary power of attorney 4

When you won't be able to make decisions in the future lacktriangledown

If the person you want to help has lost mental capacity

If someone really can't manage their own affairs, you can arrange to manage them for them. You'll usually be carefully monitored to make sure that you're always acting in the person's best interests, and you'll be restricted with the types of financial decisions you can make.

What's in this guide

What is mental capacity? ullet

Checking if someone has lost mental capacity lacktriangle

If you're sure the person hasn't got mental capacity lacksquare





I am your regional manager for the South East of England. I also lead our central NASP and NHS engagement work across South East England.

If you or your networks need to know more about our work and the support we offer, please get in touch:

Lee.Appleyard@maps.org.uk

Regional Partnerships Manager for South East England (Berkshire, Buckinghamshire, East Sussex, Hampshire, Isle of Wight, Kent, Oxfordshire, Surrey, West Sussex)



Home & Well; A Project needed now more than ever!

Janet Duggan

Business Support Manager, Citizens Advice Hampshire jduggan@citahants.org



Citizens Advice Mission Statement:



We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem. For everyone, for 80 years.

Citizens Advice Hampshire and the Home & Well Partners...

- Clinical Commissioning Group, Hampshire, Southampton & IoW
- Scottish & Southern Electricity Networks (SSEN)
- Southern Water
- Portsmouth Water
- SGN





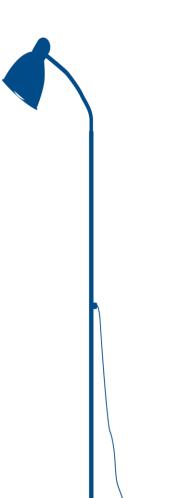






What is Home & Well?

- Autumn and winter are a particularly challenging times for vulnerable people
- Returning home after a Hospital stay can cause high anxiety and exacerbate mental health issues for patients
- Cold homes, reduced water usage and anxiety due to utility bills
- By addressing these issues speed recovery and reduce the need for re-admission



Home & Well Citizen Advice Advisers

Our Advisers help with:

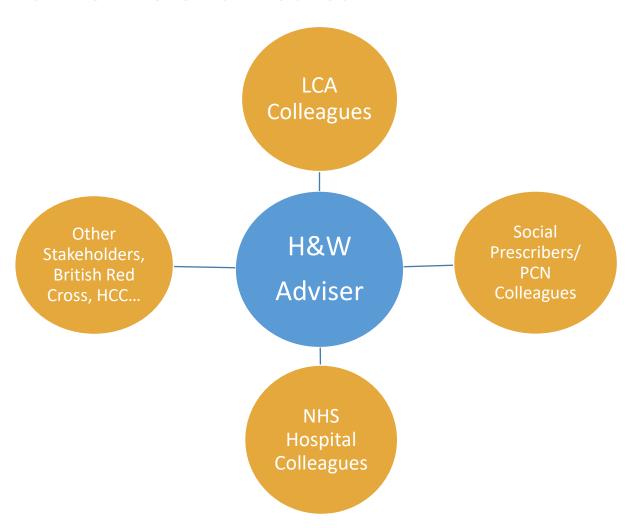
- Energy/tariff advice
- Priority Service Registration (PSR) a service that will ensure the patients
 will receive additional support should they receive a power cut or water shortage
- Income maximisation
- Provide a complete wrap-around/signposting service for patients
 - referring to community and other organisations for a range of social issues
- Review patients' utility bills to ensure on the best possible deal



Adapting the model during Covid-19...

- Six months into the project a week before the big launch, Covid-19 happened!
- Adapted and developed a new way of delivering the project Home & Well Direct
- <u>Link</u> to Referral Form on CitAH Website Home & Well page
- Unable to go into Hospitals offered the service remotely
- Started to work with Social Prescribers, GP Surgeries, OTs & Physios Hampshire's vulnerable residents at potential risk of going into Hospital

Home and Well Referral Routes



How Direct Referrals are made...

Potential client identified by clinical staff





This flyer will be distributed to NHS staff with a link to a simple referral form



With patient consent - there is a simple/secure online referral form

Headlines April 2020 - August 2021

- The project has supported 955 vulnerable people in Hampshire & IoW
- 713 of those were signed up to the Priority Services Register (PSR)
- 703 were provided with energy related support
- 361 also had general advice related/social issues

Summary Profile/Feedback from Home and Well's Clients/Patients

- 80% of those surveyed felt more capable of coping at home
- 70% were single or living with dependent children
- 79% were retired, unemployed, had a disability/long term health condition or were a carer

Home & Well Webpage – Patient Case Study Videos

The project seeks to achieve the following outcomes:

- Sign up clients to the SSEN Priority Services Register (PSR)
- . Sign up clients to the Water Utilities PSR and schemes/tariffs
- . Develop relationships with key clinical staff to identify people who are vulnerable to the health problems associated with a cold home.
- · Provide short financial assessments to help the patient better understand their financial obligations
- Additional fuel poverty, energy advice and water cost advice will be tracked by the referral partner and any other specialist services will be collated statistically.
- · For other signposted services these will be statistically recorded.
- . Provide ongoing support to the NHS by identifying patients who can benefit from adviser intervention to ensure home setting is warm on discharge

Our view is that the project should combine all the elements of helping clients with fuel/water poverty and identifying PSR cases, whilst also providing a more holistic approach and signposting clients to services helping to tackle additional issues such as housing, employment and relationships.

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Some client feedback demonstrates the support Home and Well provides:

"Client has kidney failure and weakened immune system while her husband has congenital heart defect. Advised on universal credit, benefit entitlement, council tax support. PSR water tariff, etc. Client thanked the adviser for the extensive advice given as this has given her some reassurance during this difficult time."

Videos about Home and Well - Case Studies - illustrating the positive effect the project is having on people's lives:



About Home and Well



Home and Well in Action



More about Home and Well

To Conclude...

- The Home & Well Project is at a pivotal point in time
- About to recruit a new Home & Well Coordinator
- More local Citizens Advice offices are recruiting H&W Advisers
- Establishing good links with Hospitals and other clinical settings
- Looking to engage with more partners and stakeholders
- For more information contact Janet Duggan jduggan@citahants.org





Citizens Advice Hampshire's Home and Well Project



https://citahants.org/partners/home-and-well/



jduggan@citahants.org



Janet Duggan, Business Support Manager 07599 101007





the Environment Centre (tec) you - your business - your community

tEC Affordable Warmth Services

Hants & IoW Social Prescribing Webinar

Ellie Jones, Engagement Officer





the Environment Centre (tEC)

We aim to:

- Reduce carbon emissions
- Encourage sustainability
- Improve air quality
- Help people keep warm and well in their homes.

Strategy
Independent Policy
Impartial
Engagement

Advice Proactive Community Projects





Affordable warmth services

We deliver affordable warmth services in Southampton, Portsmouth and wider Hampshire







We work closely with stakeholders and local services to provide holistic support to vulnerable residents





Affordable warmth services

We target our services at households most at risk from living in a cold home:

- Low income incl. those on means tested benefits
- III health long term chronic physical and mental health conditions
- Age those over 65; families with children under 5 or chronic health conditions

We support and advise local residents:

- Over the phone
- By email or letter
- At home visits*







^{*}Some restrictions apply.



Advice areas

- Help to grants for home energy upgrades, e.g. broken heating replacements, heating improvements, insulation and draught proofing*
- Temporary heating for households whose heating has failed*
- Tackling condensation and mould
- Private rented property standards (health, safety and energy efficiency)
- Help to switch energy tariff**
- Vulnerable consumer support e.g. priority services register, warm home discount**
- Onward referrals/signposting for income maximization (Citizens Advice),
 crisis support (small utility grants & food basics) and, home safety & fire
 security assistance

*conditions apply
** also covered by Home and Well





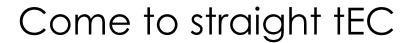


Do I refer my client to Home & Well or tEC?





Call: 02380 336172





- ✓ A resident/patient's key concern is around heating/insulation
- ✓ A resident/patient may need face to face or ongoing advice on energy matters
- ! Don't worry there's no wrong door





Training sessions for staff and volunteers

Awareness sessions covering who's at risk and why, plus the help we can provide.









To make a referral or find out more about the services:



0800 804 8601 (Hampshire & Southampton) 0800 260 5907 (Portsmouth)



www.hants.gov.uk/cold-spots www.environmentcentre.com/southampton-healthyhomes www.switchedonportsmouth.co.uk

the Environment Centre (tEC)



02380 336172



www.environmentcentre.com



enquiries@environmentcentre.com







Thank you!

- Thank you to all our presenters, Lin and the audience too!
- If you didn't have time to ask your question please email the presenter
- Please feedback via 'Chat' or to Lin by email. Thank you for your Social Prescribing Webinar theme ideas to date, please continue to share these
- This Webinar, the PowerPoint and corresponding documents will be available via the Community First and Gosport Voluntary Action websites by end of play on Wednesday 22 Sept 2021





Hants & IoW SP Network 2021/22 Dates...

- Wednesday 8 December, 1-2pm (Webinar)
- Wednesday 2 March 2022, (HSPN Conference TBC)

Wishing you all a Happy and Healthy Autumn!

Website Addresses:

- ✓ Community First:- <u>www.cfirst.org.uk</u>
- ✓ Gosport Voluntary Action:- www.gva.org.uk

HSPN:- Lin Dudman - Lin.Dudman@cfirst.org.uk





