



HEALTH AND WELLBEING SCRUTINY COMMITTEE

11th September 2024

Tuesday, 17th September, 2024, 6.00 pm in Town Hall, Market Street, Tamworth

SUPPLEMENT – ADDITIONAL DOCUMENTS

Further to the Agenda and Papers for the above meeting, previously circulated, please find attached the following further information, which was not available when the agenda was issued:

Agenda No. Item

8. **Housing Strategy Bi-Annual Update to 30 June 2024** (Pages 3 - 106)
(Report of the Portfolio Holder for Housing, Homelessness and planning/Assistant Director, Partnerships)

Yours faithfully

A handwritten signature in black ink, appearing to read 'S. C. V.'.

Chief Executive

To Councillors: C Bain, M Bailey, R Claymore, S Doyle, H Hadley, P Pallett, N Statham,
P Turner and A Wells.

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Tuesday, 17 September 2024

Report of the Portfolio Holder for Housing and Planning / Assistant Director - Partnerships

Housing Strategy Bi-Annual Update to 30 June 2024

Exempt Information

None

Purpose

To update the Committee on actions within the Tamworth Borough Council Housing Strategy to 30 June 2024 which directly impact on health and wellbeing of Tamworth communities.

Recommendations

It is recommended that:

1. The Committee consider and endorse the report as presented

Executive Summary

The Health and Wellbeing Scrutiny Committee were given an overview of the Tamworth Borough Council Housing Strategy 2021-2025 at the meeting in 12 July 2022. The Committee requested an update on all actions and/or relevant data sets as they relate to health and wellbeing of Tamworth communities on a quarterly basis, revised to bi-annual at the meeting in January 2024..

This report highlights relevant Council and partnership actions and emerging datasets available as of 30th June 2024.

A new contractor has been appointed to undertake work on an updated strategy for 2025-2030

Information in this report is presented in line with priority areas identified in the Housing Strategy 2020-25 and as it relates to the health and wellbeing of the Tamworth communities.

PRIORITY 1 - ENABLE THE PROVISION OF SUFFICIENT NEW HOMES TO MEET THE NEEDS OF THE EXISTING POPULATION AND THOSE ATTRACTED TO THE AREA FOR WORK; ENSURING A RANGE OF PROVISION TO REFLECT BOTH NEED AND ASPIRATION

The council's Planning Policy states:

- Overall Affordable Housing (AH) Requirement on new sites – 20%
- First Homes initiative (from 2021) – 25% of the AH provision
- Additional affordable home ownership – 10% of all dwellings
- The remaining provision to be provided as rent

Further to approval at Cabinet on [14 December](#), the Tamworth Borough Council Monitoring report 2022/23 and Housing Delivery Paper 2022/23 is now published on our website <https://www.tamworth.gov.uk/monitoring>

First Homes

- Nomination to 25% of affordable Housing on all new sites. Eligible buyers receive 30% reduction on full market value.
- The percentage discount is passed on to future purchasers in perpetuity on house market value (to be recorded by the Council)
- Maximum price of a First Home on its initial sale, after discount has been applied, will be £250,000.
- Eligibility criteria is set by Government – sales to local people with a combined household income of under £80,000

The First Homes discount is secured through a planning obligation, which runs with the land. A title restriction is also placed on every First Home which prevents the transfer of title without the express permission of the Council ¹

As at 30th June 2024, the first two First Homes properties have now been sold at a site at Two Gates.

A further seven homes have also been approved and sold at the new Maplevale site on Coton Lane.

PRIORITY 2 - MAKE BEST USE OF EXISTING HOUSING AND RELATED ASSETS

The 2021 Staffordshire Joint Strategic Needs Assessment sets out current and future strategic health and care needs in Staffordshire and identified that wider determinants such as the level of fuel poverty and homelessness in Staffordshire give an indication of how quality of life for residents can be improved.

Tamworth is currently represented at the Health Inequalities Directors Group. At the July 2023 meeting of the Health Inequalities Directors' Group (HIDG), the Insight team at Staffordshire County Council (SCC) presented an overview of data analysis completed to identify 'hotspot' areas of greatest health inequalities within each district/borough. This work was completed to enable the focus of resources and effort to achieve greatest impact.

Further work will be progressed to provide more focused and in-depth analysis, with a focus on the groups' identified topic of 'housing and health'.

The Council have also been successful in receiving £250,000 grant funding from the Contain Outbreak Management Fund (COMF) for projects in Tamworth for 13 projects to promote healthier housing and address health inequalities. The projects are outlined within the relevant sections of this report.

Health and Wellbeing initiatives will now be overseen and progressed by the Health and Wellbeing Partnership.

Fuel Poverty

There are number of ways in which Tamworth Borough Council supports and assists residents who may be experiencing fuel poverty to adapt and remain in their own homes.

¹ Draft First Homes Guidance April 2022 <https://www.gov.uk/guidance/first-homes>

Community Home Solutions (CHS) are commissioned as HEAT (Home Energy Advice Tamworth)² until March 2025 through the UK Shared Prosperity Fund (UKSPF) Community Measures to reduce the cost-of-Living Scheme (£22,400).

Performance statistics included below for Beat the Cold contract which ended April 2024

	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Cumulative
	(01 Apr - 30 Jun 2023)	(01 Jul - 30 Sep 2023)	(01 Oct - 31 Dec 2023)	(01 Jan - 31 Mar 2024)	
Enquiry count totals					
Total No. of enquiries	100	109	130	78	417
No. of individual Households supported	76	80	112	63	331
Enquiry count breakdown					
Disadvantaged households - health related	55	54	72	45	226
Disadvantaged households - benefits & low income	61	59	79	40	239
No. of Hospital/MPFT* referrals	5	3	6	3	17
Home visits LA funded	1	2	0	0	3
Home visits BTC funded	1	0	1	0	2
Community events	0	0	0	5	5
Engagement with referral agencies/stakeholders/partners**	6	6	6	6	N/A
Support provided - figure may exceed no. of enquiries					
General energy/Behavioural advice	97	104	122	65	388
Advice given for tariff switching/billing/problem supplier	18	11	14	12	55
Estimated savings from tariff advice	N/A	N/A	N/A	N/A	£0
Self reported improvement wellbeing	32	33	41	13	119
No. of PSR sign-ups	16	26	20	8	70
Potential Value of PSR £234.00 per household	£3,744	£6,084	£4,680	£1,872	£16,380
Other Savings from BTC intervention/Gesture of Goodwill	£5,541	£0	£0	£0	£5,541
No. of ECO 4 Referrals	0	5	12	4	21
SCF referrals for heat grant (£450.00 per household)	39	45	30	2	116
Potential value of SCF referrals	£17,550	£15,750	£10,500	£900	£44,700
Food Vouchers Issued	16	9	7	11	43
Potential value of Food vouchers issued (£58.00)	£1,600	£522	£406	£638	£3,166
No of households referred for water tariff support	20	28	33	14	95
Estimated savings from water tariff support (avg. £350 per household)	£7,000	£7,000	£8,250	£3,500	£25,750
Signposted for additional Fuel Voucher Support	N/A	N/A	£10	£19	29
No. of referrals for debt advice/consolidation support	2	4	7	1	14
No of referrals for benefits checks	0	1	6	1	8
*Midlands Partnership Foundation Trust					
**SFRS, ST/SS Water, DWP, SCF, Trussell Trust, CAB					

CHS Q1 Report:

In Q1 CHS had sent 252 letters promoting available schemes and the use of social media has generated 45 applications of support. A further update is expected from CHS in October on Q2.

Intervention Stream	Q1 Forecast	Q1 Actual
HUG	0	0
ECO4	3	2
GBIS	18	0
Income Maximisation	6	10

Intervention volumes are lower than forecast because of a prolonged mobilisation period. Marketing has been created and delivered in the form of social media post and letter drops. There was a significant impact on marketing because of the general election announcement and the period of Purdah where dual branded marketing could not be released. Marketing has resumed at the start of Q2 including a cavity wall campaign targeting over 1000 uninsulated cavity wall constructed homes.

Number of households receiving support 2 homes have received energy efficiency measures with an additional 12 residents in the pipeline of receiving work. In addition to this, 6 other homes have received interventions

Staffordshire Warmer Homes³

² <https://www.tamworth.gov.uk/save-money-your-fuel-bills>

³ [Staffordshire Warmer Homes Partnership](#)

Staffordshire Warmer Homes is a scheme run by Staffordshire County Council, in partnership with district and borough councils. The goal is to combat fuel poverty across the county and help residents to heat their homes for less using greener and more energy efficient solutions.

Home Upgrade Grants (HUG) Fund

HUG 2 is a government scheme awarding grants to Local Authorities (LAs) for energy efficiency and clean heating upgrades in owner occupied and private rented sector fuel-poor homes off the gas grid. The funding is administered through application to Staffordshire Warmer Homes and Community Home Solutions (CHS) have been contracted to deliver Customer Journey Support (CJS),

The private housing Team are currently running a dual branded marketing campaign with CHS to promote this scheme within the Borough for home improvement that has produced

Tackling Empty Homes

This is a Corporate Priority with a strategy in development to be completed by March 2025. Staff are currently undergoing training and working with the Empty Homes Network.

COMF grant funding has been successful until September 2024 for an empty homes officer to to inform the Council approach around bringing empty homes back to use (TBC)

As at 31 August 2024 the team have confirmed 388 empty homes in Tamworth.

Houses of Multiple Occupation (HMO) Licencing

Houses of Multiple Occupation are properties rented out by at least three people who are not from the one 'household', eg a family, but share facilities like the bathroom and kitchen. It is a statutory requirement to ensure that all HMOs meet a licensable standard regardless of whether the property requires a mandatory licence.

126 HMOs have been identified in Tamworth (with a further two at planning stage).

At this time the Council have 59 currently active licences which must be retained on a public register⁴.

HMOs which do not meet the criteria for mandatory licencing but **must** comply with legislation. A proactive inspection regime is now in place to ensure standards are maintained in these properties and it is likely more will be identified:

HMOs Identified to 31 December 2023	HMOs Identified to 30 August 2024	Increase/Decrease because of proactive inspections
28	67	+ 31

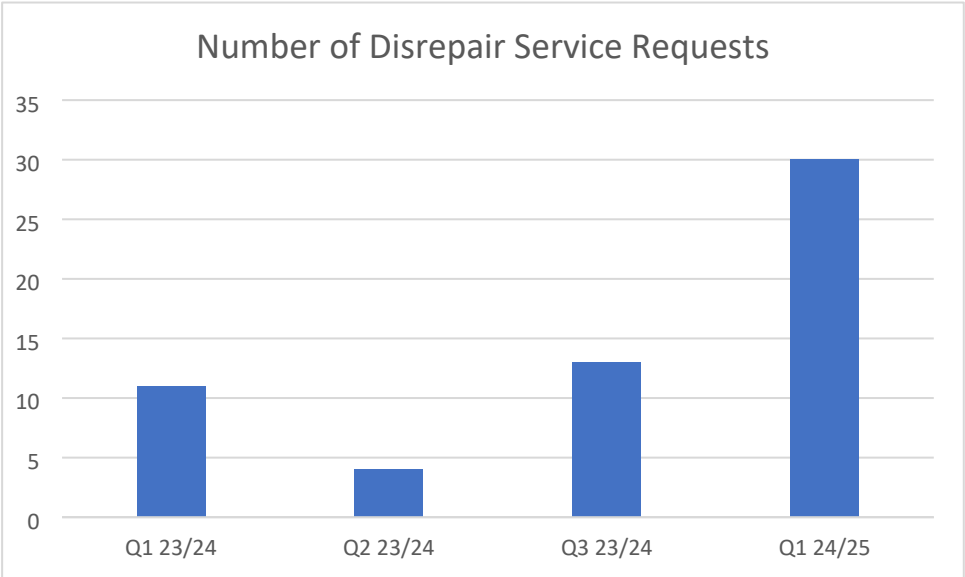
⁴ [Tamworth Council HMO Public Register](#)

Damp and Mould

Key performance indicators have been updated for Private Sector Housing to include any reports or disrepair which may be attributed to damp and mould.

Updated KPIs are as follows:-

Number of disrepair service requests:



The Private Sector Team have also secured COMF funding to purchase some dehumidifiers to assist private tenants who have reported mould issues during investigation.

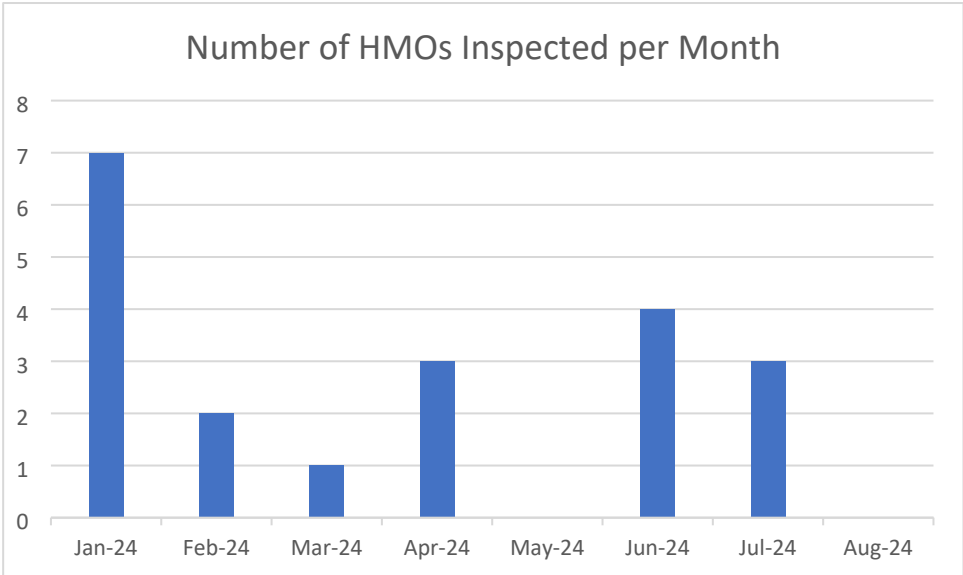
CASE STUDY

A gentleman who came to us after numerous reports of damp in his property, the source of the damp he was reporting on the outside wall of his bedroom could not be identified. We visited and inspected the property where we found the ground floor maisonette to have humidity levels over 70%. High humidity (above 60%) creates ideal conditions for mould and mildew growth, which can damage walls, furniture, and even the structural integrity of the building, thus causing health issues potentially causing respiratory problems like asthma. The gentleman was reporting that he couldn't sleep at night as the air felt heavy and was struggling to breathe. Within 2 weeks of him being part of the dehumidifier scheme he reported back that he had slept over 6 hours a night something he hadn't done in a long time, felt as though he could breathe again. This improvement has continued, and he now has a regular 6 plus hours of sleep a night.

Tamworth Borough Council Housing Repair Services report the following damp and mould requests January 2024- August 2024.

Jobs Awaiting Authorisation for Works	0
Jobs Awaiting Post work inspections	5
Jobs Awaiting payment to contractor	27
Jobs Awaiting payment approval	11
Calls Awaiting job card to be issued	3
Jobs In progress	67
Jobs ready for invoicing	147

The number of HMO’s Inspected to September 2024



- Number of category 1 Hazards identified as result of inspection 3.
- Number of category 2 Hazards identified as a result of inspection 3.
- Number of formal interventions around notice and harassment issues/landlord behaviour 1
- Number of Improvement Notices served 0.
- Number of Prohibition Notices served 0.
- Number of Civil Penalties issued other than HMO 0
- Number of Hazard Awareness Notices served 0.

The approach to enforcement in private rented properties is outline in the Council’s Private Sector Housing Enforcement Policy .⁵

⁵ [Housing Policies](#)

**PRIORITY 3
ENSURE HOUSING PLAYS A KEY ROLE IN DELIVERING TAMWORTH’S RESPONSE
TO CLIMATE CHANGE**

The Council’s Climate change officer is currently working with consultants on this aspect of ongoing work to include health, community and housing.

Alongside our climate action plan, we are working to develop a climate adaptation plan. This will set out measures for Tamworth to take to prepare our local community for and adjust to, the current and expected impacts of climate change. This will also form part of our roadmap to net zero and help us to reduce emissions and prepare now for climate impacts in future.

The climate adaptation plan will provide actions we can take to reduce vulnerability to the impacts of climate change, such as extreme weather (e.g. increased temperatures or flooding) and food and water insecurity.

Examples of adaptations could include installation of water efficiency measures, shading options, better ventilation to reduce the overheating risk and to improve indoor air quality, etc.

To develop the plan and ensure the actions are focused, achievable and align with our local plan focus groups have been created, the outcomes of which will be reported later in the year.

ECO4 – Statement of Intent

ECO4 is an obligation placed on the largest energy suppliers in Great Britain and is focused on the least energy efficient homes occupied by low income and vulnerable households

In quarter 3 we have had 4 applications and 4 were approved.

Applications to 31 Dec 24		Applications to 31 August 24		Totals	
Received	Approved	Received	Approved	Received	Approved
4	4	17	17	21	21

Additionally, the COMF funding has provided top up funding for the ECO flex scheme to ensure vulnerable applicants can be assisted where the grant provided does not quite meet the full cost of home upgrade energy efficiency measures.

Great British Insulation Scheme (GBIS)

Community Home Solutions are working in conjunction with Tamworth Borough Council to assist homeowners (and private/social tenants with permission from landlord) in Council Tax Band A to D with less than 100mm of loft insulation to obtain FREE loft insulation. Letters were sent over before Christmas and will be continuing.

To date there have been 64 enquiries.

More information regarding the Great British Insulation Scheme (GBIS) is here: <https://www.gov.uk/apply-great-british-insulation-scheme>

Community Home Solutions report that 2 installations have been completed this quarter – lower than predicted as a result of a prolonged mobilisation period.

Marketing has been created and delivered in the form of social media post and letter drops. There was a significant impact on marketing as a result of the general election announcement and the pre-election period where dual branded marketing could not be released.

Marketing has resumed at the start of Q2 including a cavity wall campaign targeting over 1000 uninsulated cavity wall constructed homes.

PRIORITY 4

ENSURE EVERYONE WHO LIVES OR WORKS IN TAMWORTH HAS ACCESS TO APPROPRIATE HOUSING THAT PROMOTES WELLBEING

Tamworth Advice Centre (TAC):

Citizens Advice Mid Mercia (CAMM) operating as [Tamworth Advice Centre](#), are working together with Tamworth Borough Council (TBC) to assist with the council priorities and vision:

- Living in Tamworth

Clients can self-refer for generalist advice or be referred through the housing solutions team or via Tenancy support teams.

Quarter 4 (2023/24) reports and Quarter1 2024 reports are included as Appendices 1 to 8.

The outreach service provided at Heart of Tamworth, due to cease on 30th September as it related directly to Homelessness has now been re-considered and will continue for generalist advice until at least September 2025 with consideration as to whether this can be included into the main Tamworth Advice Centre contract from April 2025.

Key headlines for Quarter 4 2023/4 and Quarter 1 April- June 24 are included in the Narrative Reports at Appendix 9 and 10.

COMF Funding – A cost of living adviser service within the Tamworth Advice Centre has been recruited to support vulnerable residents.

Homelessness and Rough Sleeping Strategy 2020-2025

The Council has current strategy the outcomes of which are reported to Scrutiny.

The contract for the operation of the Homelessness Hub was awarded to Citizens Advice Mid Mercia in September 2023 in partnership CT CIC, Homestart and Betterway Recovery and is now operating successfully.

COMF funding will also provided a move on support budget for rough sleeper re-start to assist with obtaining support and accommodation.

PRIORITY 5

ENSURE APPROPRIATE ADVICE AND FUNDING IS AVAILABLE TO SUPPORT OLDER PEOPLE TO LIVE INDEPENDENTLY IN APPROPRIATE ACCOMMODATION.

Health ageing promotes well-being and enabling independence for older people. Outcomes on this priority includes warm efficient homes, independence, the prevention of falls and more choice around end of life choices.

A Disabled Adaptations Policy to outline the Council's policy for Disabled Facilities Grants and Disabled Facilities Adaptations was approved at Cabinet on [8th August 2024](#) and will be reported on separately.

The Partnership Team will also be working with the County Council on an emerging Housing with Care Strategy to prevent, reduce and delay the need for care as well as maximising independence and quality of life.

The new Joint Strategic Needs Assessment, Housing Strategt and Health Inequalities Strategy will inform work in this area.

Hospital to Home

CT CIC continue to work with health partners and have been commissioned to provide a or – hospital discharge service.

COMF funding has also secured the following until Sept 2024:

- Care Connect volunteers in GP practices to enhance social prescribing and promote social projects (CT CIC)
- Enhancement to hospital discharge scheme – funding for house clearances, deep cleans, minor repairs as necessary (CT CIC)
- Twelve month additional funding for the Wheel Connections social isolation project (CT CIC)

Sheltered Housing

Tamworth Borough Council Sheltered housing provides people aged 55 and over with another housing choice in Tamworth. There are 11 schemes and 365 units of mixed housing

COMF funding will also support:

- Cooking lessons within Supported housing for vulnerable tenants (TBC)
- Compostable toilet for Belgrave Allotment and Gardens to provide more access for visitors and vulnerable users who use the space to promote health eating and growing own vegetables (Belgrave Allotment)

Dementia Friendly Community Status

Tamworth has an established and extremely well attended Memory Café at the Heart of Tamworth and has recently taken part in Dementia Awareness Week.

Communities Together CIC continues to offer singing for the mind, arts and craft activities, seated exercise sessions. They also offer a befriending telephone line and Meals on Wheels service.

A new memory café has also been given grant funding through a recent community grant.

Additional COMF funded projects until September 2024

- Mobile unit for the Active Tamworth project (Tamworth Council) to be based at Anker Valley but will be able to go to other areas – healthy eating, signpost to activities for young people, adults and families
- Contribution to expand current free holiday activities managed by TBC
- Provision of Year 6 healthy eating programme across all primary schools undertaken and well received (external provider through SCVYS)

Options Considered

Detailed in report

Resource Implications

Work is undertaken within the team

Legal/Risk Implications Background

There are no direct legal implications arising from this report. Actions and statistics reported as for the mitigation of risk to the most vulnerable within our communities and to ensure health and affordable housing is available

Equalities Implications

A completed CIA was circulated with the Housing Strategy 2020-25.

The ongoing work detailed continues to have a positive impact on the identified groups, providing support for health and wellbeing and in line with the Council's Equality and Diversity policy Making Equality Real in Tamworth.

Environment and Sustainability Implications (including climate change)

Included within the Housing strategy, report and in wider considerations for the Council's Climate Change policies.

Background Information

Included within the report

Report Author

Lisa Hall, Joanne Sands – Safer Communities and Homes Manager, Assistant Director Partnerships

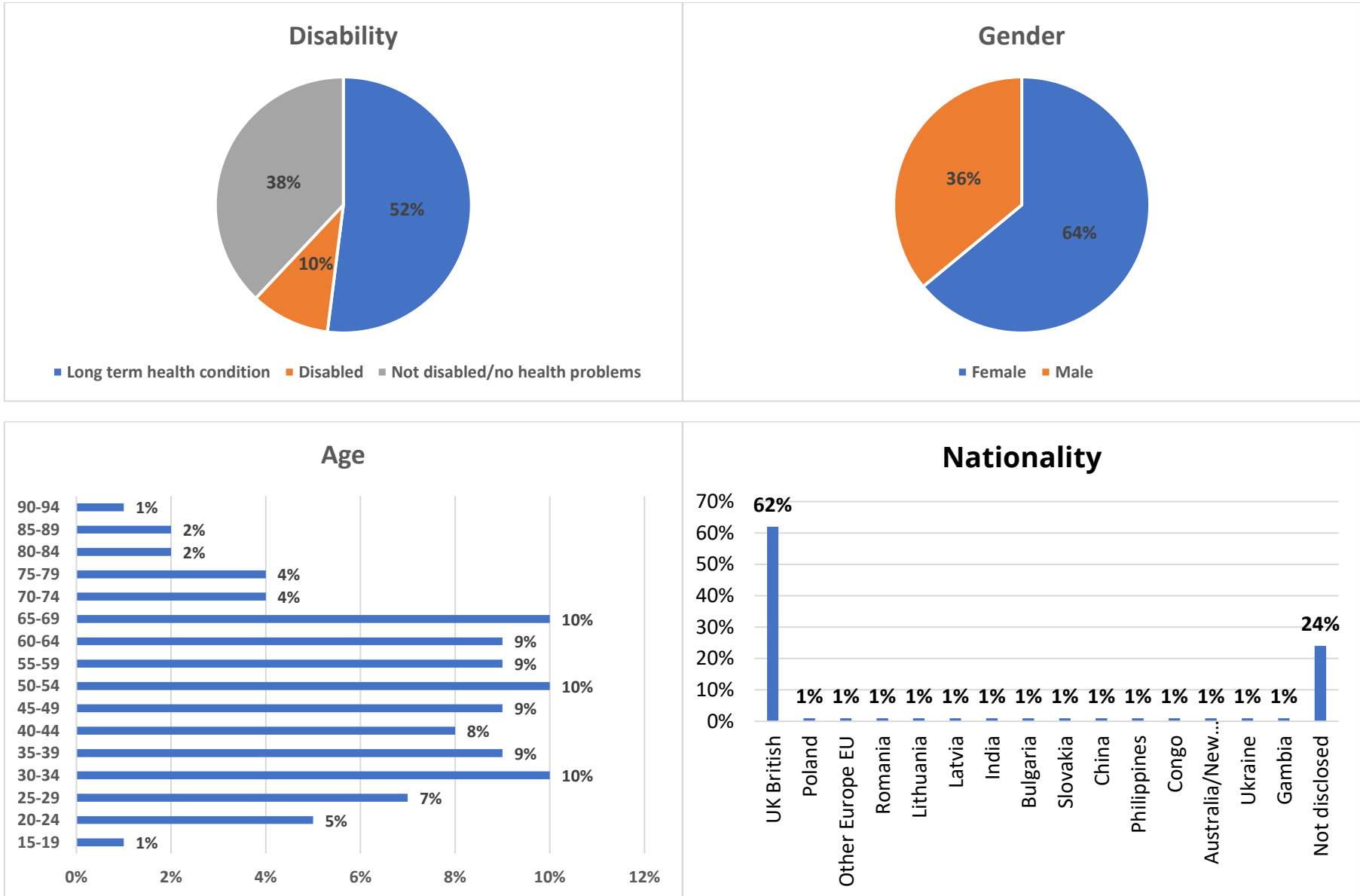
Appendices

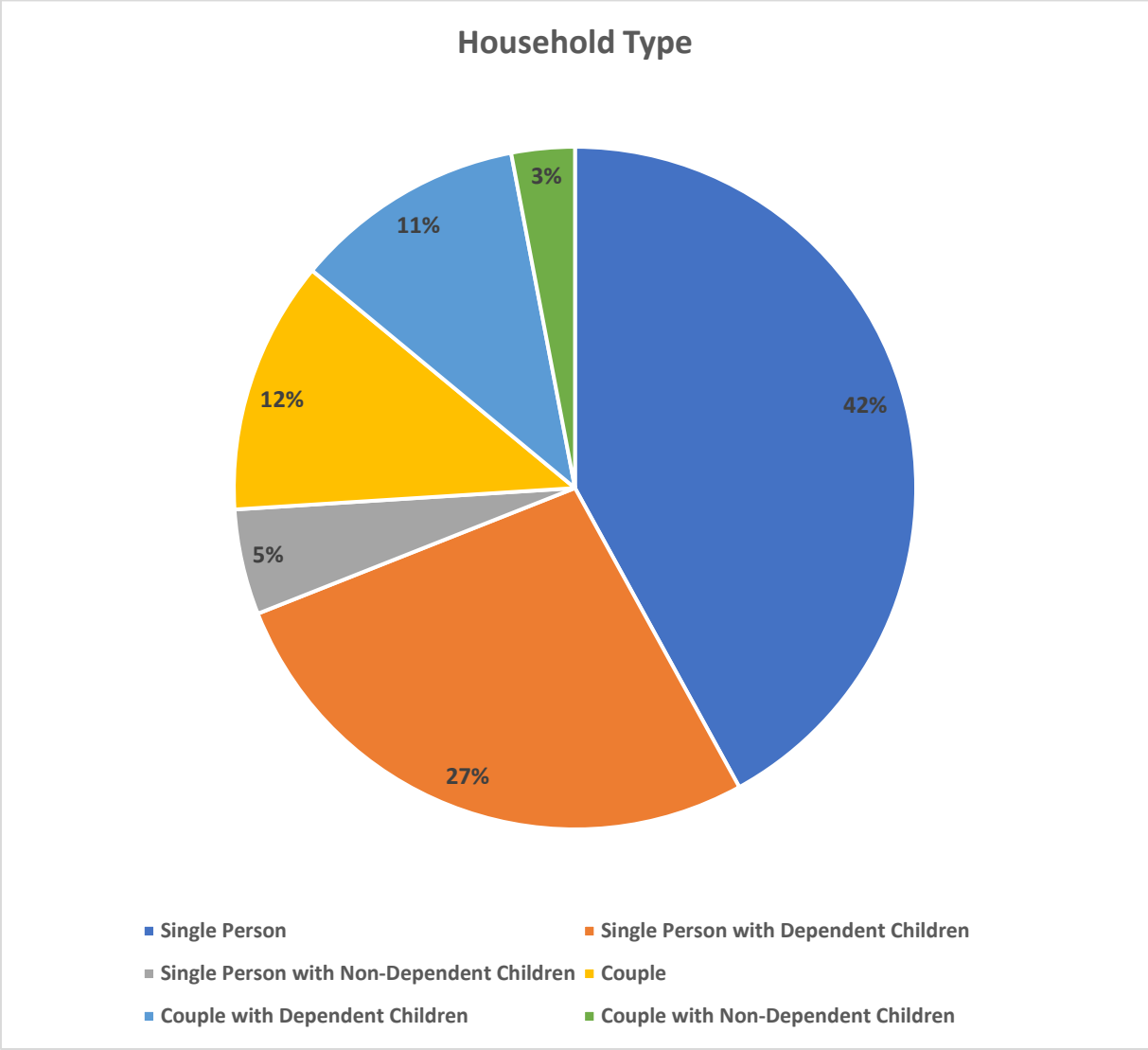
1. Tamworth Debt and Generalist advice Q4
2. Tamworth Debt and Generalist advice Q1 - 2024
3. Tamworth Tenancy Sustainment Q4
4. Tamworth Tenancy Sustainment Q1 - 2024
5. Tamworth Homelessness Q4
6. Tamworth Homelessness Q1 - 2024
7. Tamworth Heart of Tamworth (Sacred Heart) project Q4
8. Tamworth Heart of Tamworth (Sacred Heart) project Q1 – 2024
9. Tamworth Advice Centre Narrative report Q4
10. Tamworth Advice Centre Narrative report Q1 - 2024

Tamworth Debt and Generalist Advice Project Report – Q4 2024

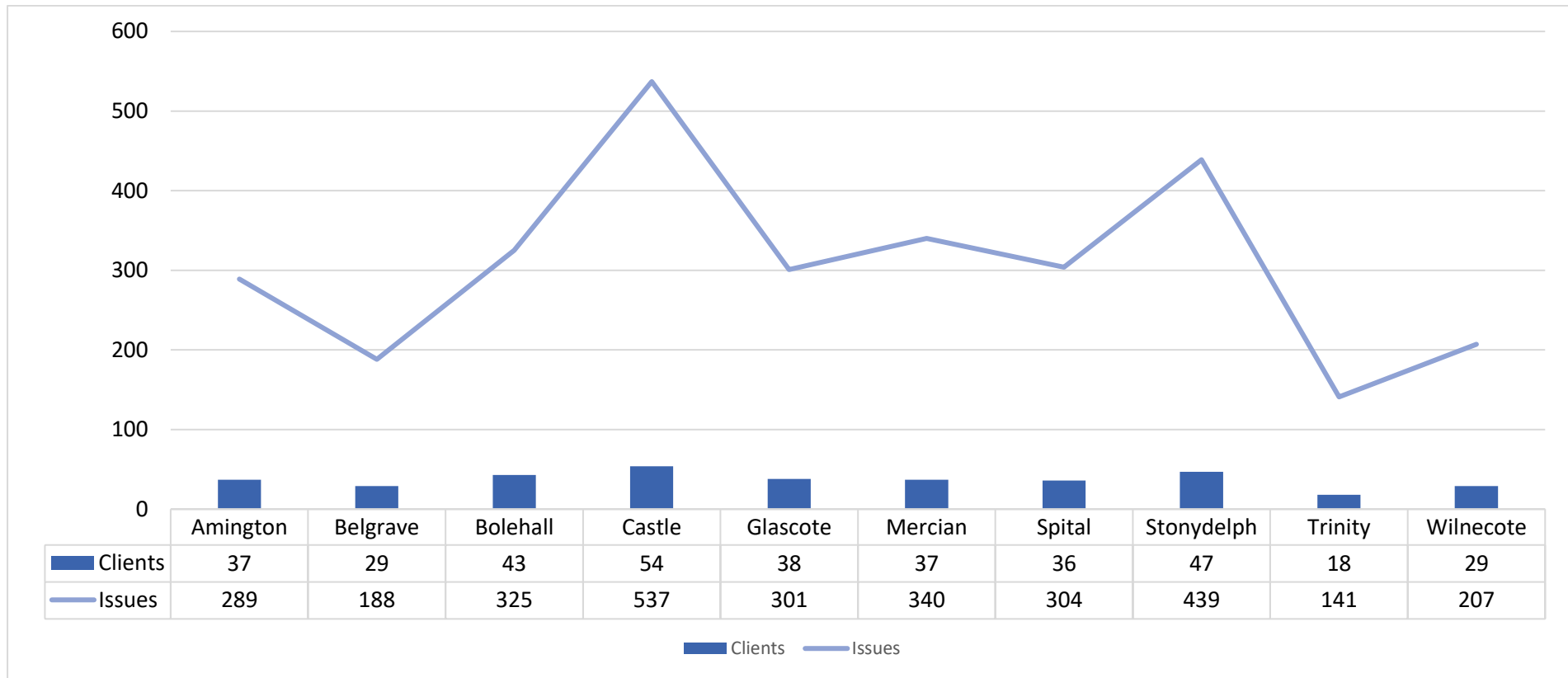
Total number of clients in the quarter = 368

Breakdown of client demographics (Q4 2024)

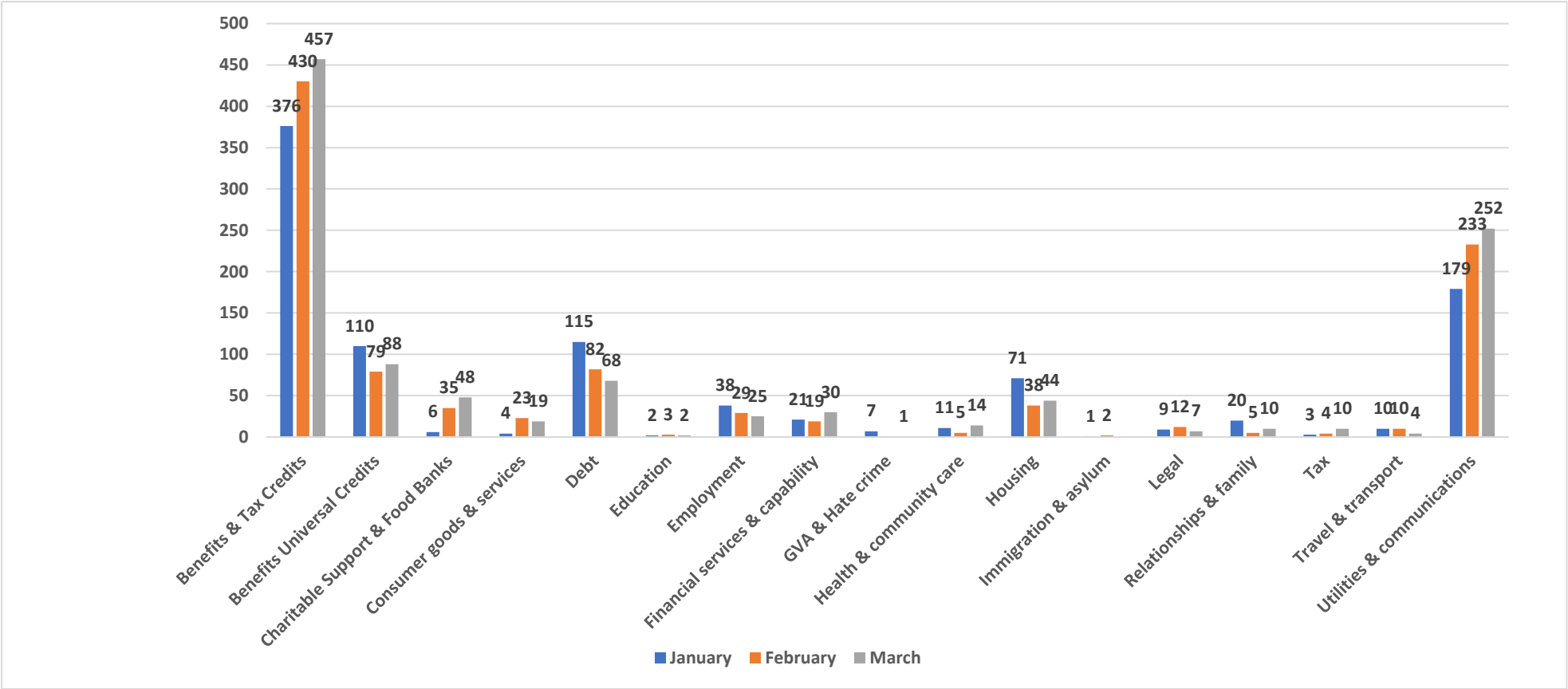




Tamworth Debt and Generalist Advice Project - Breakdown of clients and issues by Ward (Q4 2024)

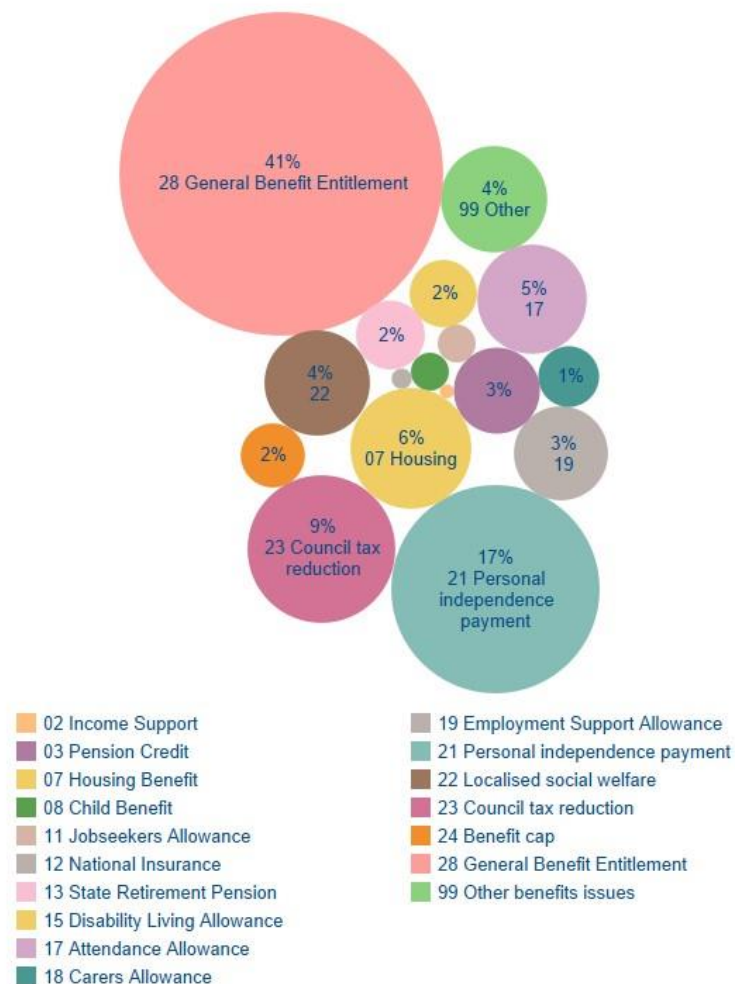


Tamworth Debt and Generalist Advice Project - Breakdown of reported issues (Q4 2024)



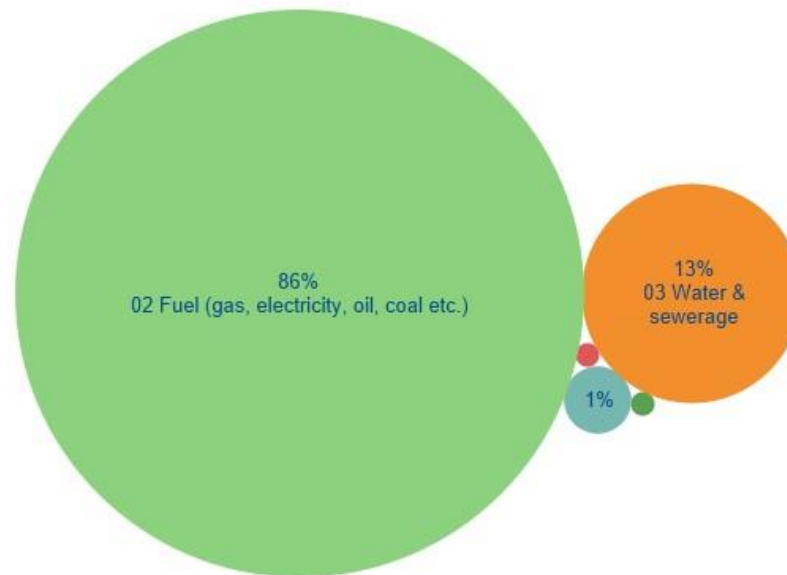
Tamworth Debt and Generalist Advice Project - breakdown of Benefits & tax credits top issues (Q4 2024)

Benefits & Tax Credits accounted for the majority of reported issues across the quarter (41%/1263 issues). The percentage split of the issues surrounding Benefits & Tax Credits are reported as follows:



Tamworth Debt and Generalist Advice Project - breakdown of Utilities & Communications top issues (Q4 2024)

Utilities & Communications issues accounted for the second highest reported issues across the quarter (22%/664 issues).
The percentage split of the issues surrounding Utilities & Communications are reported as follows:



- 02 Fuel (gas, electricity, oil, coal etc.)
- 03 Water & sewerage
- 06 TV including cable, digital & satellite
- 07 Internet & broadband
- 99 Other communications & utility issues

Tamworth Debt and Generalist Advice Project – Number of Contacts by Channel (Q4 2024)

	In person	Letter	Email	Adviceline Phone	Telephone	Grand Total
January 2024	35	47	63	73	236	454
February 2024	32	47	80	103	211	473
March 2024	35	39	43	64	219	400
Grand Total	102	133	186	240	666	1327

Tamworth Debt and Generalist Advice Project – Client Outcomes (Q4 2024)

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Able to access / engage in community activities	2	2	£0	£0	£0
Accepted on to housing register	3	3	£0	£0	£0
Access to, or provision of accommodation bid successful	2	2	£0	£0	£0
Additional evidence for completion of the claims process successfully submitted	2	2	£0	£0	£0
Appropriate service/ support obtained for client - successful	1	1	£0	£0	£0
Benefit / tax credit gain - a new award or increase	137	90	£374,500	£2,734	£4,161
Benefit / tax credit gain - award or increase following revision or appeal	7	7	£15,611	£2,230	£2,230
Benefit / tax credit gain - Money put back into payment	2	2	£8,555	£4,278	£4,278
Benefit / tax credit gain - overpayment reduced or not recovered	1	1	£550	£550	£550
Benefit / tax credit maintained	17	11	£0	£0	£0
Better deal through switching supplier	12	12	£3,138	£262	£262
Better deal with same supplier	23	20	£4,779	£208	£239
Blue badge - obtained	2	2	£260	£130	£130
Cadent Winter Support Fund	26	26	£2,127	£82	£82
Charitable payment	12	12	£700	£58	£58
Claim or complaint - not possible	18	11	£0	£0	£0
Client familiarised with how UC works and what it means for them	43	19	£0	£0	£0
Community Care assessment obtained	1	1	£0	£0	£0
Compensation or remedy awarded by court/tribunal	1	1	£1,000	£1,000	£1,000
Debt write off - other	13	7	£31,597	£2,431	£4,514

Debts repaid	2	1	£0	£0	£0
Disputed fine / charge / action - successful	1	1	£60	£60	£60
DRO - debt relief order	11	2	£15,231	£1,385	£7,616
Financial gain	2	2	£130	£65	£65
Financial gain (please specify)	2	1	£2,521	£1,260	£2,521
Financial gain/improvement	1	1	£769	£769	£769
Financial situation stabilised / debts under control	2	2	£438	£219	£219
Food provision / referral	2	2	£30	£15	£15
Fuel Voucher	8	8	£588	£74	£74
Goods or services provided	1	1	£100	£100	£100
Greater choice and/or involvement and/or control of services	1	1	£0	£0	£0
Housing - Tenancy sustained following advice	1	1	£0	£0	£0
Improved capacity to manage through information given and options explored	1	1	£0	£0	£0
Improved health / capacity to manage	71	71	£13,720	£76	£193
Moratorium / Agreeing a period of time when you made no payments	6	2	£15,283	£2,547	£7,641
National Fuel Vouchers - Fuel Bank Foundation	33	31	£2,401	£73	£77
Non-financial	1	1	£0	£0	£0
Non-financial admin issue resolved	27	16	£0	£0	£0
Not liable for debt	2	2	£847	£424	£424
Other (financial)	10	9	£30,672	£3,067	£3,408
Other savings achieved	37	31	£5,230	£141	£169
Property or management improved	1	1	£0	£0	£0
Referred for energy efficiency advice	1	1	£0	£0	£0
Repayment negotiated	6	6	£2,398	£400	£400
Right to benefits secured	1	1	£0	£0	£0
Tax - other (financial gain)	2	2	£837	£418	£418
Temporary accomm secured (not Part 7)	1	1	£0	£0	£0
Token payments	1	1	£1,673	£1,673	£1,673
Grand Total	560	432	£535,745		

Quarterly Comparison	Q1	Q2	Q3	Q4	Grand Total
No. of outcomes	314	258	216	560	1348
Client count	187	207	176	432	1,002
Amount	£231,990	£261,012	£259,084	£535,745	£1,287,831

Tamworth Debt and Generalist Advice Project – Debt (Q4 2024)

Type of Debt		January	February	March	Q4 Total	Previous Quarter Total				
Detail	No	Amount	No	Amount	No	Amount	No	Amount		
Benefit overpayment (not HB)	1	£100	1	£199.08			2	£299.08	3	£7,989.04
Business rent/Lease arrears (not trading)									1	£400
Business utility/Water arrears (not trading/previous supplier)	1	£100					1	£100		
Business utility/Water arrears (still trading/current supplier)	3	£2,797.97					3	£2,797.97		
Buy now pay later (BNPL)	4	£1,938					4	£1,938	2	£909.20
Catalogue / Mail order	8	£3,863.46	3	£1,122.36	1	£300	12	£5,285.82	7	£12,714.29
Council tax	14	£9,4841.26	4	£2,922.12	7	£6,897.12	25	£19,300.50	34	£41,445.94
Credit Card	39	£58,749.63	23	£42,009.48	2	£964	64	£101,723.11	28	£49,049.56
Dual Fuel	10	£13,784	3	£5,000	4	£6,700	17	£25,484	17	£16,843.31
Electric	1	£75.97	1	£302.67			2	£378.64	5	£4,204
Friends/Family			2	£350	1	£400	3	£750		
Gas			2	£1,600			2	£1,600	5	£3,181
Gas / Electricity / Dual Fuel Arrears (former supplier)	2	£2,946.94					2	£2,946.94	9	£22,809.24
Hire Purchase (HP)/Conditional Sale	3	£4,442.40					3	£4,442.40	1	£8,000

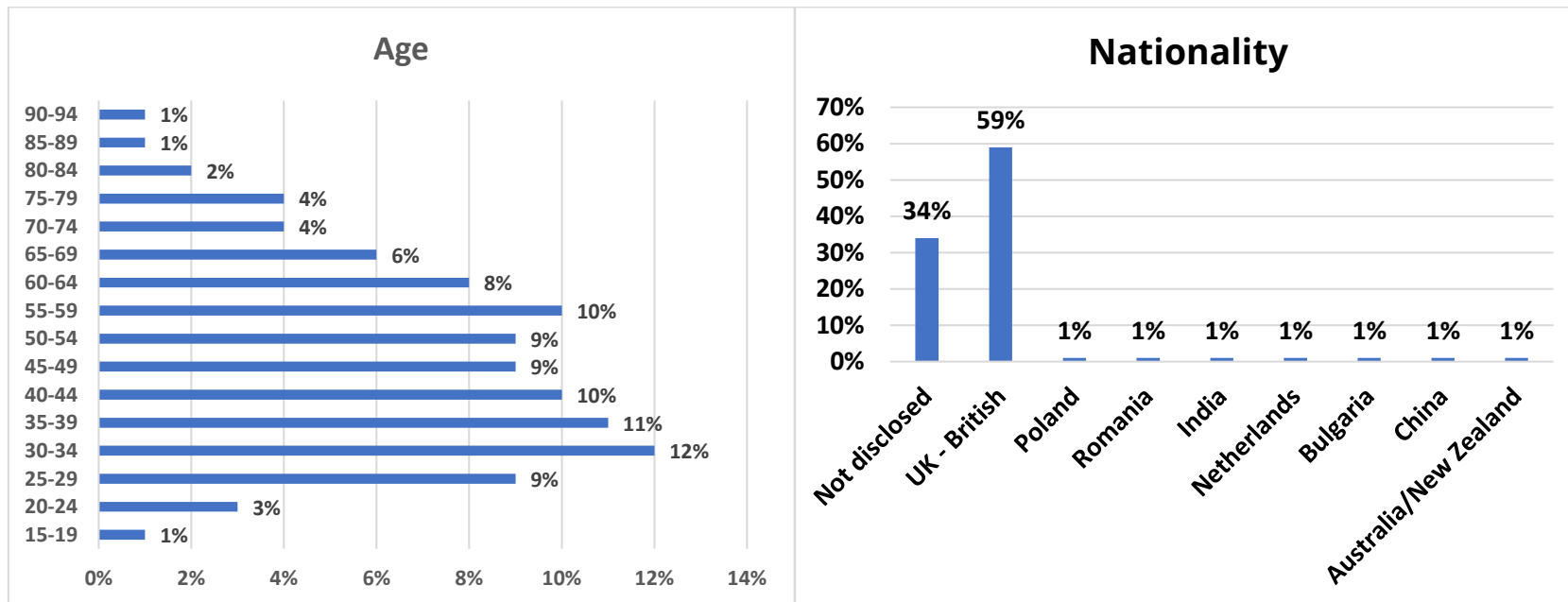
HMRC Tax Credit Overpayment	2	£8,800	3	£4,393.67	2	£993	7	£14,186.67	4	£7,900
Housing Benefit Overpayment	3	£14,394.24	1	£8,000			4	£22,394.24	3	£13,952.73
Income Tax Arrears	3	£2,952.40					3	£2,952.40	1	£852.40
Mobile Airtime Contract									1	£600
Mobile phone	8	£2,485.24					8	£2,485.24	13	£12,023.87
Mortgage Arrears									5	£15,879.15
Other non-priority debt	2	£1,978			3	£14,650	5	£16,628	7	£8,837.85
Other priority debt									2	£160
Overdraft	7	£12,499.69	2	£1,263.17	1	£200	10	£13,962.86	8	£8,290
Parking/Traffic Penalty Charge Notice (PCN)	2	£240					2	£240	4	£1,098
Payday Loan	3	£818.90					3	£818.90	4	£8,940
Rent Arrears	12	£6,872.08	4	£4,106.78	3	£9,306.78	19	£20,285.64	22	£25,361.01
Rent Arrears (former tenancy)					1	£1,200	1	£1,200		
Service charge/Ground Rent Arrears	1	£2,784.85					1	£2,784.85		
Social Fund Budgeting Loan									4	£665.73
Store Card	5	£3,199.73	6	£5,199.74			11	£8,399.47	5	£8,945.87
Student Debts			8	£10,463.90			8	£10,463.90		
Student loan – student loans company	1	£3,500					1	£3,500	2	£4,000
Telecoms Packages (tv, phone and internet)	1	£154	1	£2,144	2	£776	4	£3,074	6	£1,672.99
Telephone/Broadband	4	£1,273.94					4	£1,273.94	8	£1,670
TV Licence arrears									2	£80
Universal Credit budgeting advance	7	£501	1	£120.54	1	£100	9	£721.54	6	£732
Universal Credit new claim advance			1	£913.47	2	£1,033.54	3	£1,947.01	1	£87

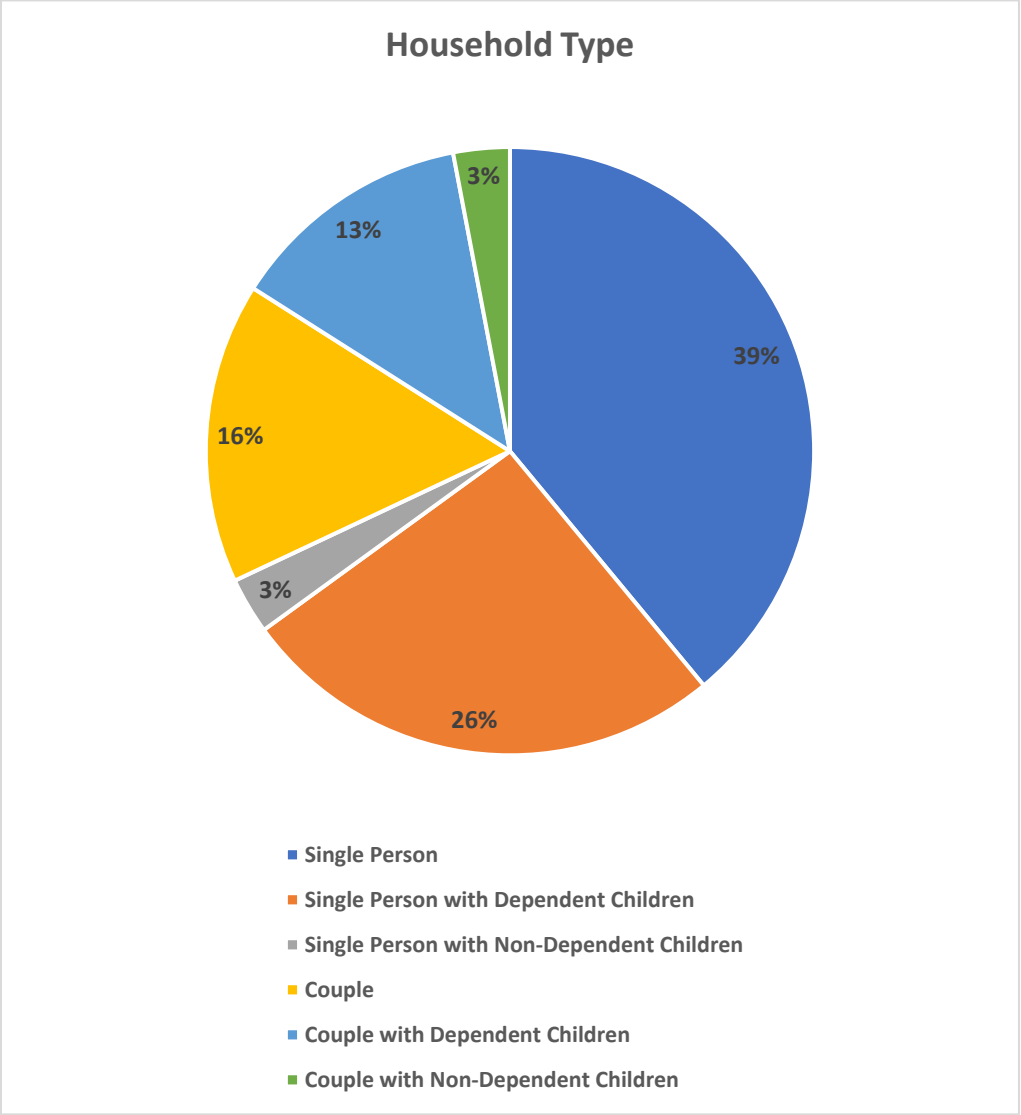
Unsecured Loan / Bank Loan	11	£13,002.12	12	£39,911.58			23	£52,913.70		9	£17,778.20
Water Arrears	2	£1550	4	£2,719.61	3	£1,687.26	9	£5,956.87		22	£26,841
GRAND TOTAL	160	£175,285.01	82	£132,742.17	33	£45,207.70	275	£353,234.88		259	£298,049.66

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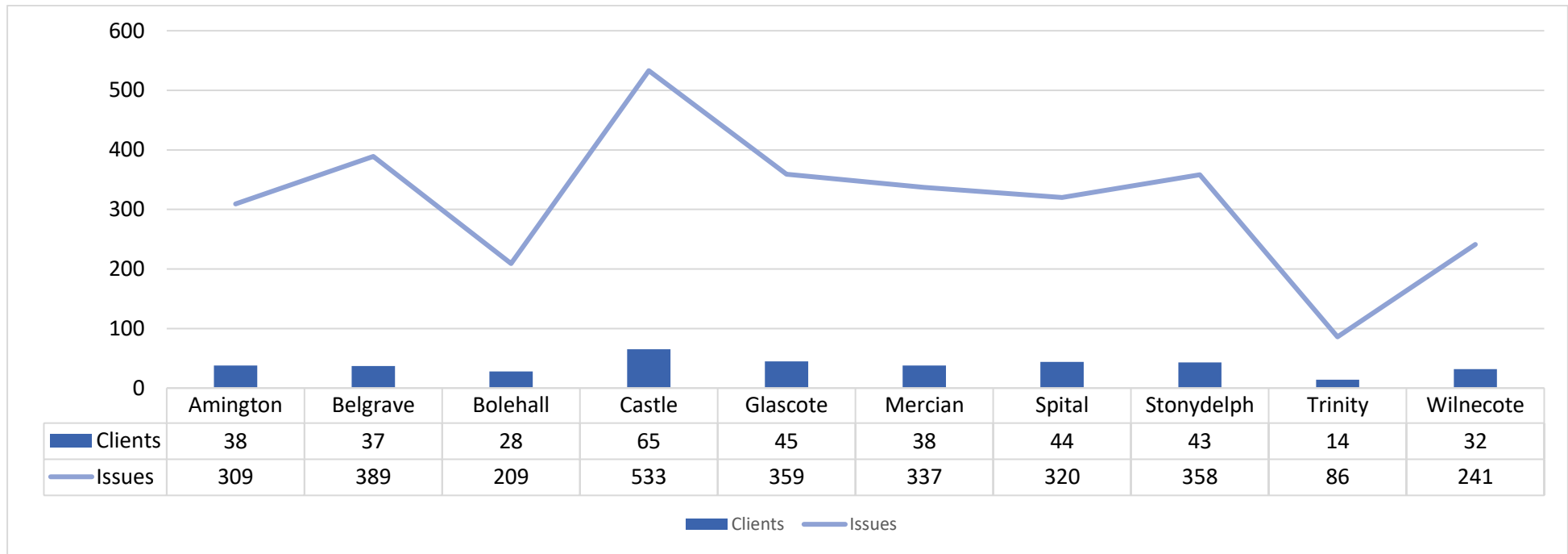
Total number of clients in the quarter = 384

Breakdown of client demographics (Q1 2024/25)

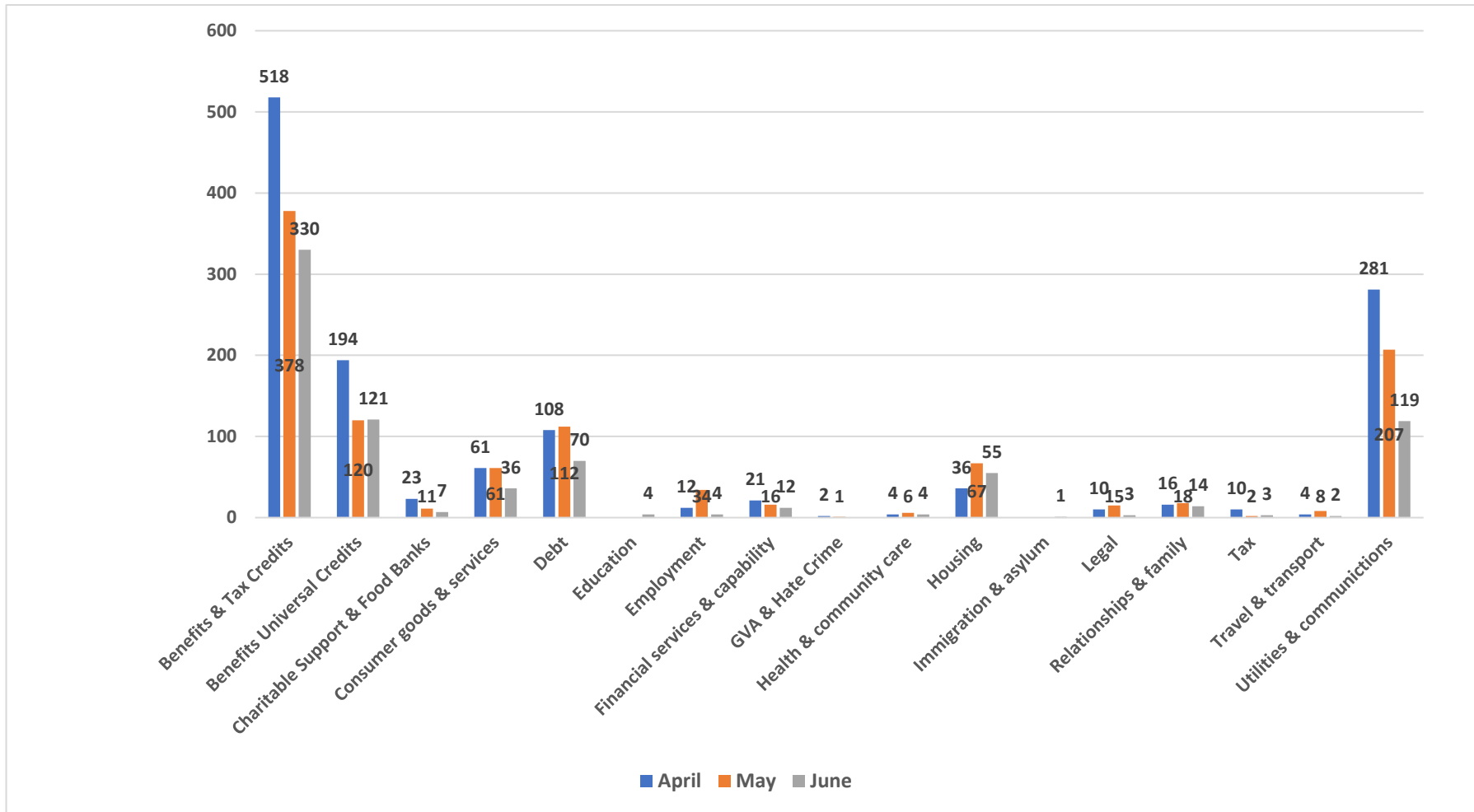




Tamworth Debt and Generalist Advice Project - Breakdown of clients and issues by Ward (Q1 2024/25)

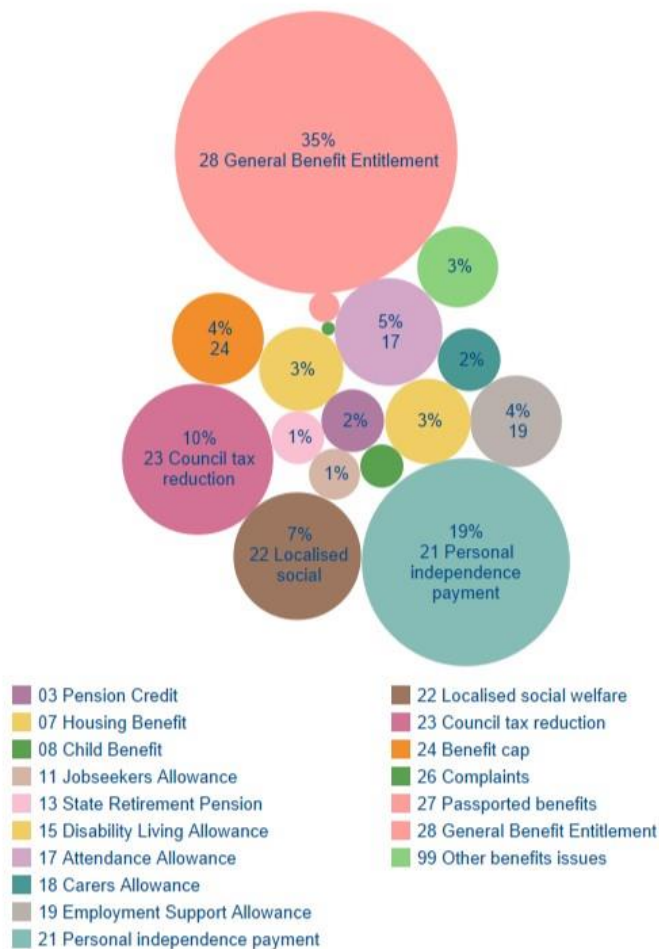


Tamworth Debt and Generalist Advice Project - Breakdown of reported issues (Q1 2024/25)



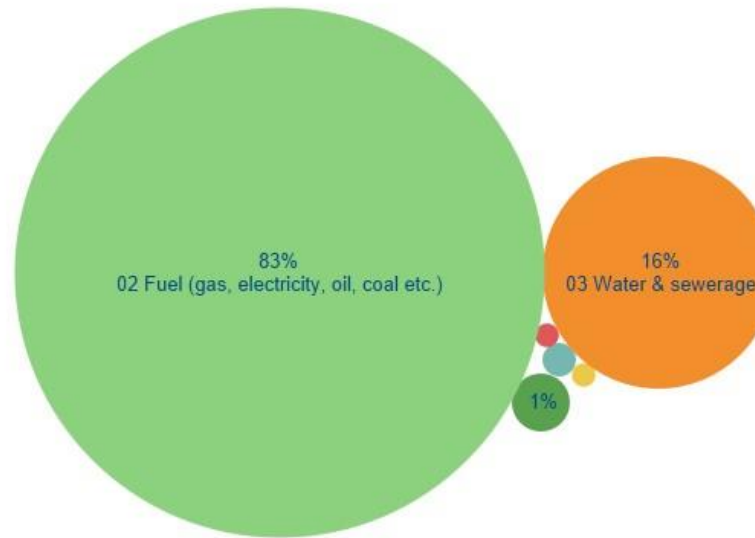
Tamworth Debt and Generalist Advice Project - breakdown of Benefits & tax credits top issues (Q1 2024/25)

Benefits & Tax Credits accounted for the majority of reported issues across the quarter (39%/1216 issues). The percentage split of the issues surrounding Benefits & Tax Credits are reported as follows:



Tamworth Debt and Generalist Advice Project - breakdown of Utilities & Communications top issues (Q1 2024/25)

Utilities & Communications issues accounted for the second highest reported issues across the quarter (20%/607 issues).
The percentage split of the issues surrounding Utilities & Communications are reported as follows:



- 02 Fuel (gas, electricity, oil, coal etc.)
- 03 Water & sewerage
- 04 Telephone landline
- 05 Mobile phones
- 07 Internet & broadband
- 99 Other communications & utility issues

Tamworth Debt and Generalist Advice Project – Number of Contacts by Channel (Q1 2024/25)

	In person	Letter	Email	Adviceline Phone	Telephone	Grand Total
April 2024	41	37	39	83	217	417
May 2024	47	49	47	98	239	480
June 2024	14	46	58	42	224	384
Grand Total	102	132	144	223	680	1281

Tamworth Debt and Generalist Advice Project – Client Outcomes (Q1 2024/25)

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Able to access / engage in community activities	1	1	£0	£0	£0
Access to, or provision of accommodation bid successful	1	1	£0	£0	£0
Additional evidence for completion of the claims process successfully submitted	1	1	£9,716	£9,716	£9,716
Benefit / tax credit gain - a new award or increase	82	63	£258,860	£3,157	£4,109
Benefit / tax credit gain - award or increase following revision or appeal	3	3	£26,483	£8,828	£8,828
Benefit / tax credit gain - Money put back into payment	2	2	£15,418	£7,709	£7,709
Benefit / tax credit maintained	4	4	£0	£0	£0
Better deal through switching supplier	7	7	£1,620	£231	£231
Better deal with same supplier	15	13	£3,214	£214	£247
Blue badge - obtained	1	1	£0	£0	£0
Cancellation - successful	1	1	£2,160	£2,160	£2,160
Charitable payment	5	4	£925	£185	£231
Claim or complaint - not possible	4	3	£0	£0	£0
Client familiarised with how UC works and what it means for them	5	5	£0	£0	£0
Client obtained appropriate help with court forms	1	1	£2,000	£2,000	£2,000
Complaint resolved	1	1	£69	£69	£69
Debt write off - other	7	6	£28,854	£4,122	£4,809
DMP - debt management plan	3	1	£2,649	£883	£2,649
DRO - debt relief order	9	3	£39,655	£4,406	£13,218
Food provision / referral	21	20	£1,575	£75	£79
Fuel Voucher	20	18	£1,890	£95	£105

Hygiene - Bank	2	2	£70	£35	£35
Improved health / capacity to manage	54	54	£0	£0	£0
Issue unresolved or appeal unsuccessful	1	1	£0	£0	£0
National Fuel Vouchers - Fuel Bank Foundation	17	16	£590	£35	£37
New tax liability identified	1	1	£351	£351	£351
Non-financial admin issue resolved	1	1	£0	£0	£0
Other (financial)	3	3	£4,483	£1,494	£1,494
Other (non-financial)	14	9	£125	£9	£14
Other savings achieved	44	43	£7,084	£161	£165
Referred to in house team for support	1	1	£0	£0	£0
Referred to VCSE organisation for support	1	1	£0	£0	£0
Repayment negotiated	6	4	£4,344	£724	£1,086
Tax - other (financial gain)	2	2	£1,955	£978	£978
Token payments	1	1	£60	£60	£60
Utility meter installed / moved / recalibrated	1	1	£0	£0	£0
Grand Total	343	299	£414,150		

Quarterly Comparison	Q2	Q3	Q4	Q1	Grand Total
No. of outcomes	258	216	560	343	1,377
Client count	207	176	452	299	1,134
Amount	£261,012	£259,084	£536,703	£414,150	£1,470,949

Tamworth Debt and Generalist Advice Project – Debt (Q1 2024/25)

Type of Debt		April	May		June		Q1 Total		Previous Quarter Total	
Detail	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Benefit overpayment (not HB)					1	£590.16	1	£590.16	2	£299.08
Business debt					1	£600	1	£600		
Business rent/Lease arrears (not trading)					2	£5,000	2	£5,000		
Business utility/Water arrears (not trading/previous supplier)					1	£600	1	£600	1	£100
Business utility/Water arrears (still trading/current supplier)									3	£2,797.97
Buy now pay later (BNPL)	1	£700	3	£1,472.12	2	£1,600	6	£3,772.12	4	£1,938
Catalogue / Mail order	3	£1,110	3	£3,461.59	2	£1,599.72	8	£6,171.31	12	£5,285.82
Council tax	3	£716	15	£19,198.67	7	£17,586.08	25	£37,500.75	25	£19,300.50
Credit Card	22	£25,020.73	21	£27,214.58	10	£14,698	53	£66,933.31	64	£101,723.11
Credit Union Loan	2	£2,200					2	£2,200		
Dual Fuel	5	£4,417.50	9	£16,265.24	3	£9,800	17	£30,482.74	17	£25,484
Electric			3	£6,402.22	1	£1,500	4	£7,902.22	2	£378.64
Friends/Family					1	£6,250	1	£6,250	3	£750
Gas			2	£3,000	1	£1,500	4	£4,500	2	£1,600
Gas / Electricity / Dual Fuel Arrears (former supplier)			3	£3,822.02	3	£1,980	6	£5,802.02	2	£2,946.94

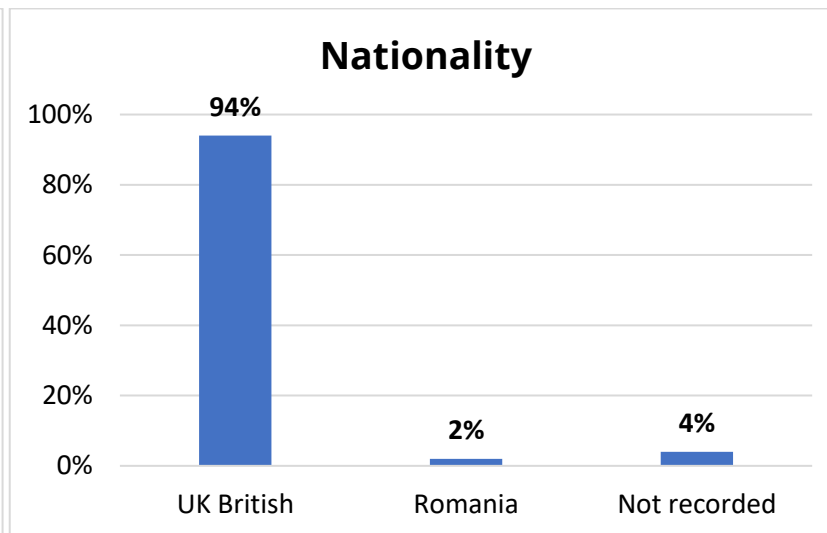
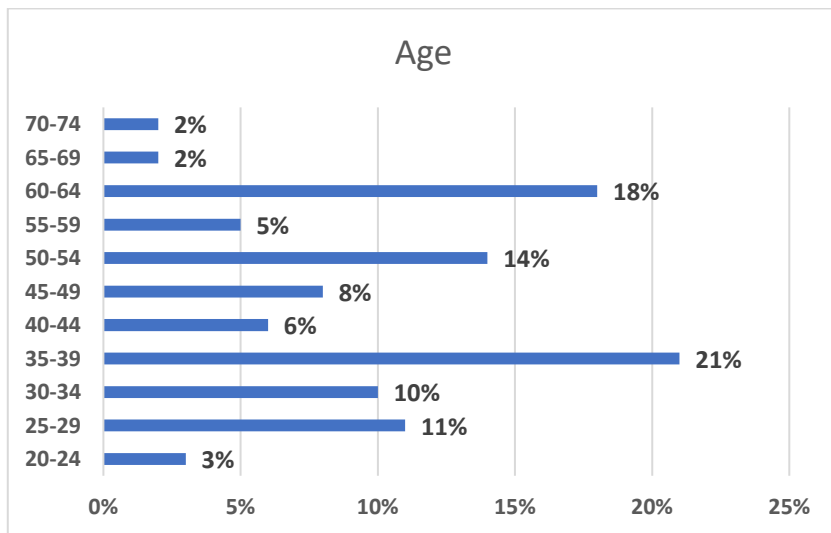
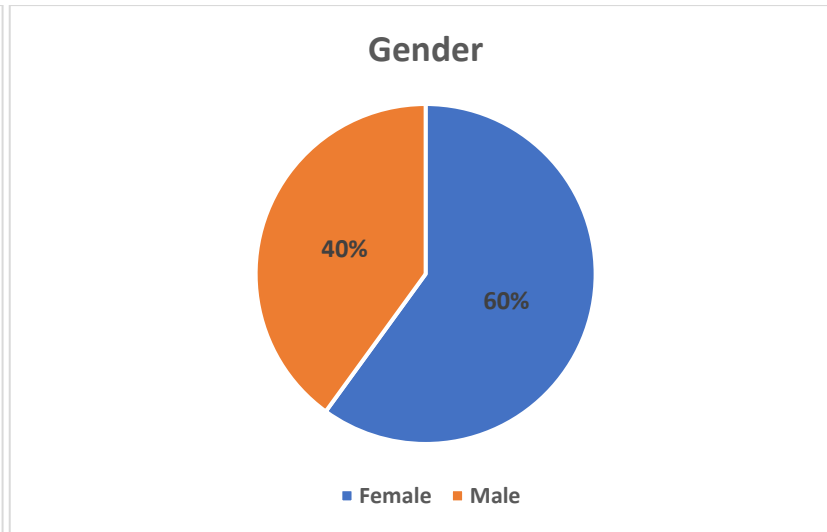
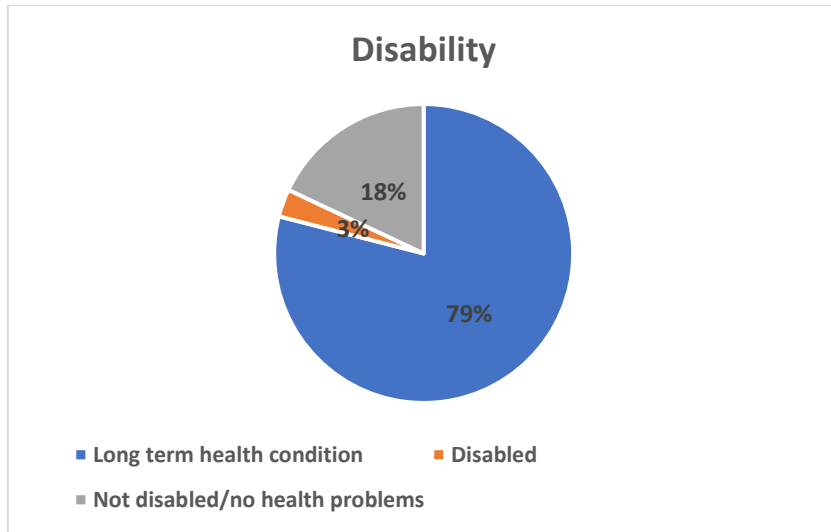
Hire Purchase (HP)/Conditional Sale					1	£3,332.07	1	£3,332.07	3	£4,442.40
HMRC Tax Credit Overpayment			1	£3,666.16	5	£3,931.06	6	£7,597.22	7	£14,186.67
Housing Benefit Overpayment			1	£100			1	£100	4	£22,394.24
Income Tax Arrears			1	£1,200			1	£1,200	3	£2,952.40
Insurance					2	£513	2	£513		
Magistrates Court Fine					1	£300	1	£300		
Mobile Airtime Contract			2	£800			2	£800		
Mobile phone	1	£31	4	£2,639.94			5	£2,670.94	8	£2,485.24
Other non-priority debt	1	£3,029.77	9	£12,951.41	2	£700	12	£16,680.18	5	£16,628
Overdraft	6	£1,700	7	£6,240	3	£3,000	16	£10,940	10	£13,962.86
Parking/Traffic Penalty Charge Notice (PCN)	10	£3,090	1	£170	2	£478	13	£3,738	2	£240
Payday Loan	1	£174					1	£174	3	£818.90
Rent Arrears	3	£3,900	6	£7,321.42	7	£11,017	16	£22,238.42	19	£20,285.64
Rent Arrears (former tenancy)					2	£14,000	2	£14,000	1	£1,200
Service charge/Ground Rent Arrears									1	£2,784.85
Social Fund Budgeting Loan					1	£0	1	£0		
Store Card	2	£709					2	£709	11	£8,399.47
Student Debts									8	£10,463.90
Student loan – student loans company			1	£2,370.69			1	£2,370.69	1	£3,500
Telecoms Packages (tv, phone and internet)			7	£1,823.75	1	£198	8	£2,021.75	4	£3,074
Telephone/Broadband			3	£935.05			3	£935.05	4	£1,273.94
Universal Credit budgeting advance	2	£875.96	6	£1,882.08	5	£3,277.55	13	£6,035.59	9	£721.54

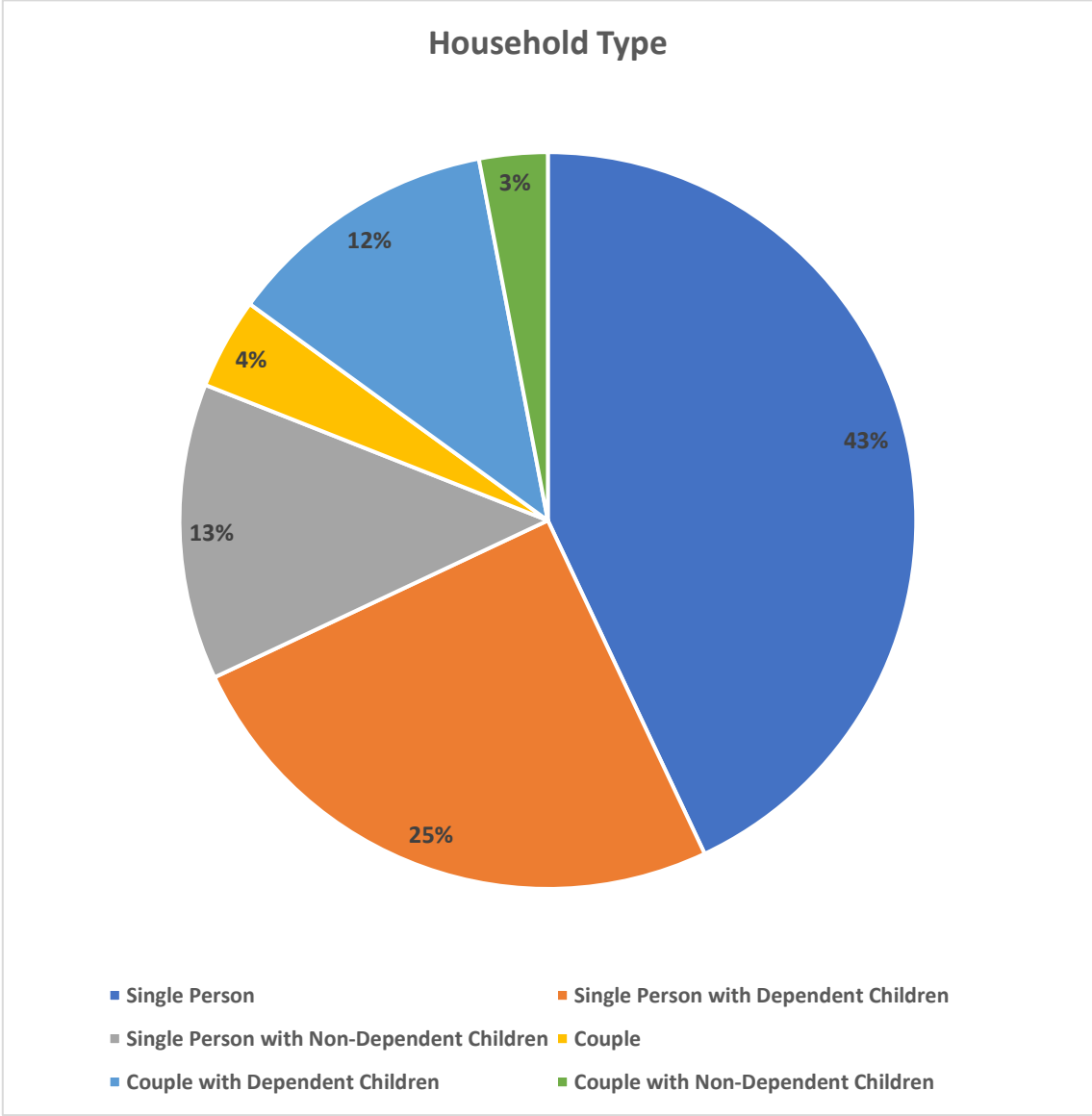
Universal Credit new claim advance			2	£400	5	£1,750	7	£2,150		3	£1,947.01
Unsecured Loan / Bank Loan	16	£14,949.83	14	£27,477.43	9	£14,504.20	39	£56,931.46		23	£52,913.70
Water Arrears	1	£1,000	12	£11,790.55	6	£5,433	19	£18,223.55		9	£5,956.87
GRAND TOTAL	79	£63,613.79	136	£162,604.92	87	£125,737.84	302	£351,956.55		275	£353,234.88

Tamworth Tenancy Sustainment Project Report – Q4 2024

Total number of clients in the quarter = 62

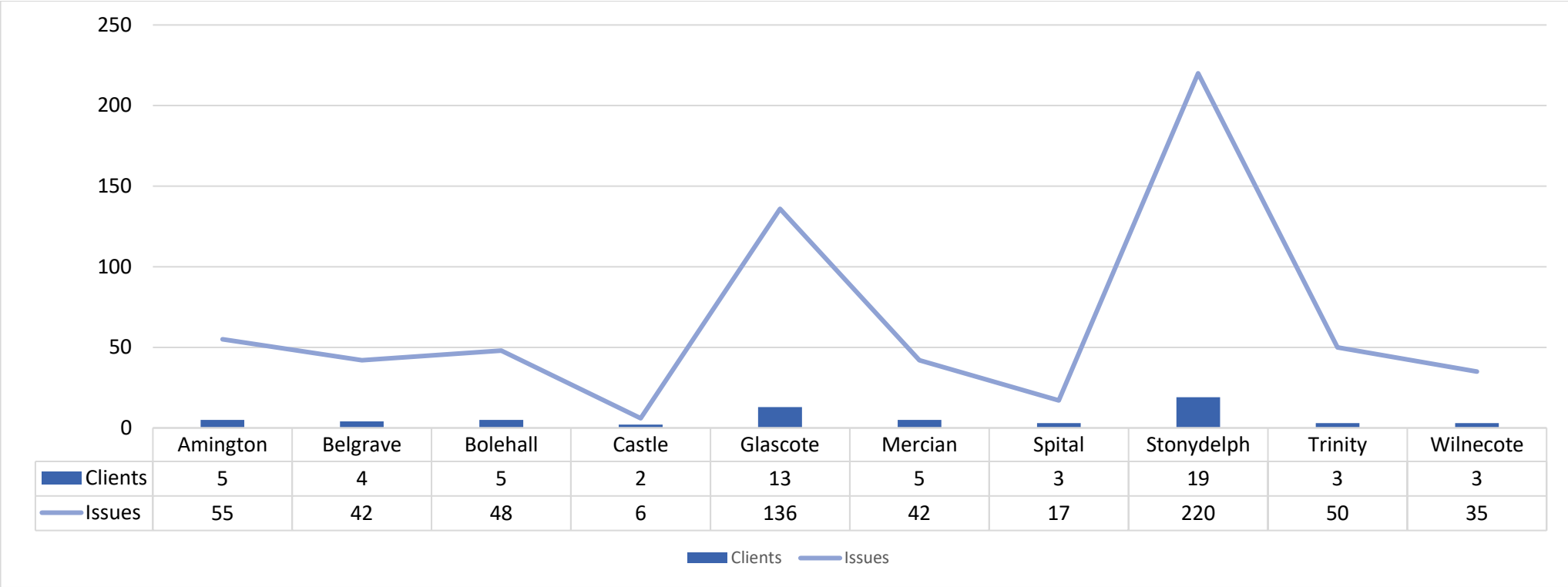
Tamworth Tenancy Sustainment Project - Breakdown of client demographics (Q4 2024)



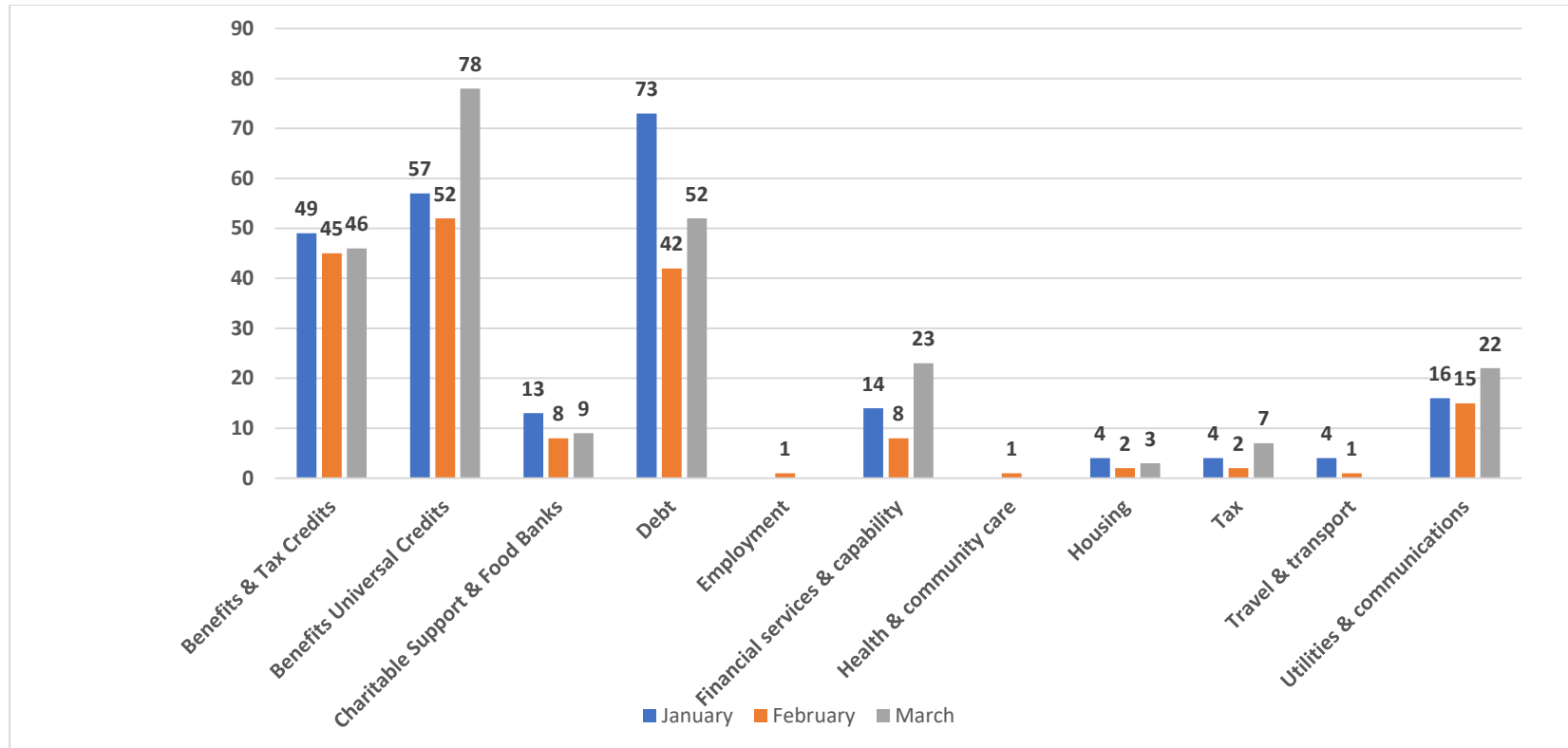


Tamworth Tenancy Sustainment Project - Breakdown of clients and issues by Ward (Q4 2024)

Page 41



Tamworth Tenancy Sustainment Project - Breakdown of reported issues (Q4 2024)

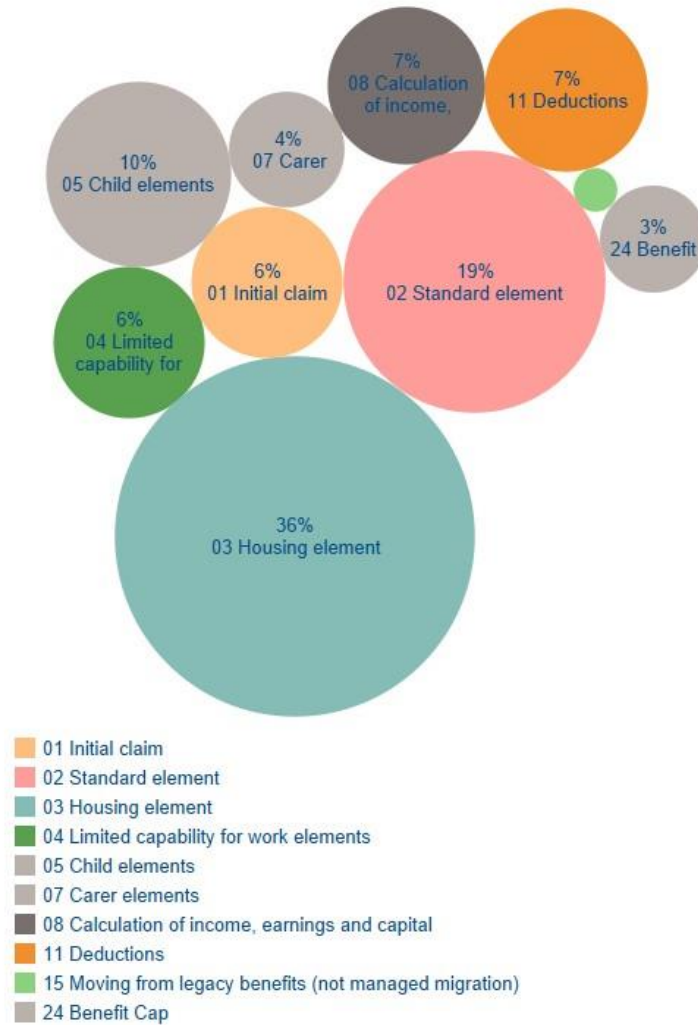


Tamworth Tenancy Sustainment Project Report – Referrals Q4 2024

Referrals				
	Q1 2023	Q2 2023	Q3 2023	Q4 2024
Referrals	24	48	41	39
Appointments Made	20	40	29	34
DNA Appointment	6	6	9	5
No Contact made yet	0	0	0	0
Failed to Engage	3	6	5	2

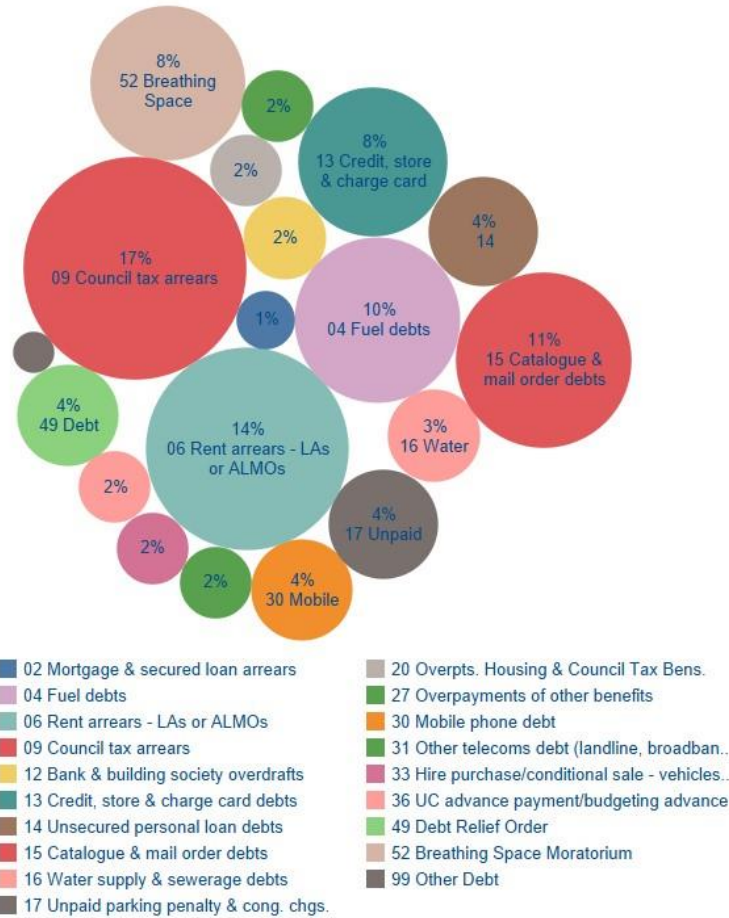
Tamworth Tenancy Sustainment Project - breakdown of Benefits Universal Credit top issues (Q4 2024)

Benefits Universal Credit issues accounted for the majority of reported issues across the quarter (29% /187 issues). The percentage split of the issues surrounding Benefits Universal Credit are reported as follows:



Tamworth Tenancy Sustainment Project - breakdown of Debt top issues (Q4 2024)

Debt issues accounted for the second highest reported issues across the quarter (26%/167 issues). The percentage split of the issues surrounding Debt are reported as follows:



Tamworth Tenancy Sustainment Project – Number of Contacts by Channel (Q4 2024)

	Email	Telephone	In person	Letter	Grand Total
January 2024	81	48	18	6	153
February 2024	83	64	13	7	167
March 2024	78	58	5	4	145
Grand Total	242	170	36	17	465

Tamworth Tenancy Sustainment Project – Client Outcomes (Q4 2024)

Income gain					
	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Bankruptcy	4	1	£63,444	£15,861	£63,444
Benefit / tax credit gain - a new award or increase	32	18	£65,493	£2,047	£3,639
Benefit / tax credit gain - award or increase following revision or appeal	1	1	£2,075	£2,075	£2,075
Benefit / tax credit gain - Money put back into payment	2	1	£1,106	£553	£1,106
Benefit / tax credit maintained	16	16	£0	£0	£0
Charitable payment	6	6	£470	£78	£78
Client familiarised with how UC works and what it means for them	14	14	£0	£0	£0
Complaint successful	1	1	£100	£100	£100
Court or committal proceedings avoided/suspended/varied	1	1	£0	£0	£0
Debt write off - other	5	5	£4,711	£942	£942
Debts repaid	2	2	£966	£483	£483
DRO - debt relief order	24	3	£20,709	£863	£6,903
Financial gain (please specify)	5	4	£2,933	£587	£733
Food provision / referral	19	13	£1,360	£72	£105
Fuel Voucher	5	5	£361	£72	£72
Goods or services provided	2	2	£710	£355	£355
Homelessness prevented - remained in home	1	1	£369	£369	£369
Homelessness prevented - remained in home	4	3	£0	£0	£0
Housing - Tenancy sustained following advice	1	1	£0	£0	£0
Hygiene - Bank	6	6	£140	£23	£23
Improved health / capacity to manage	21	21	£135	£1	£6
Not liable for debt	1	1	£718	£718	£718
Other (non-financial)	5	4	£0	£0	£0
Other savings achieved	3	3	£1,350	£450	£450

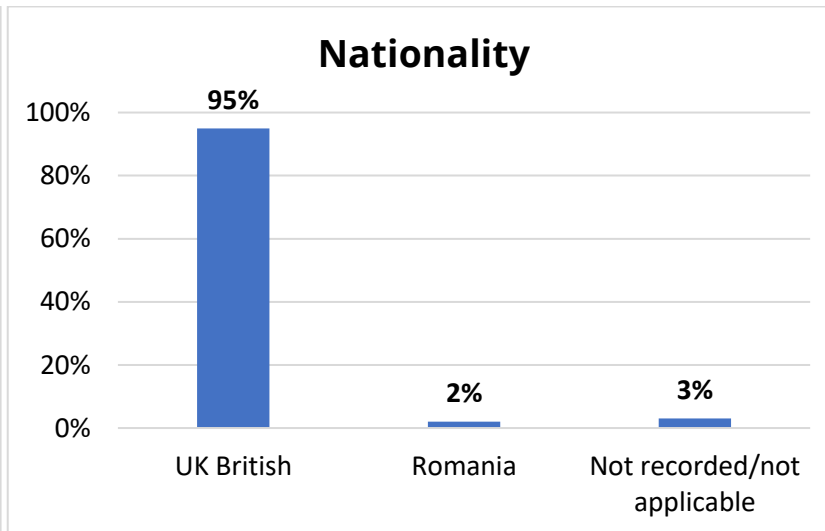
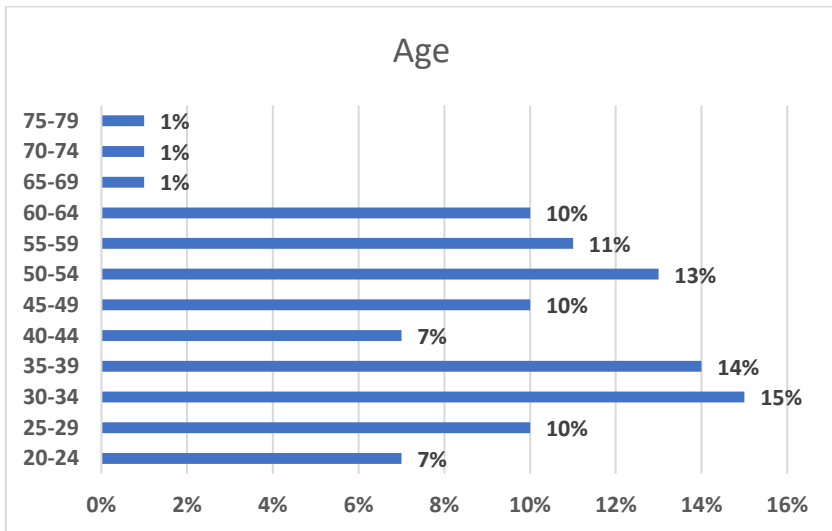
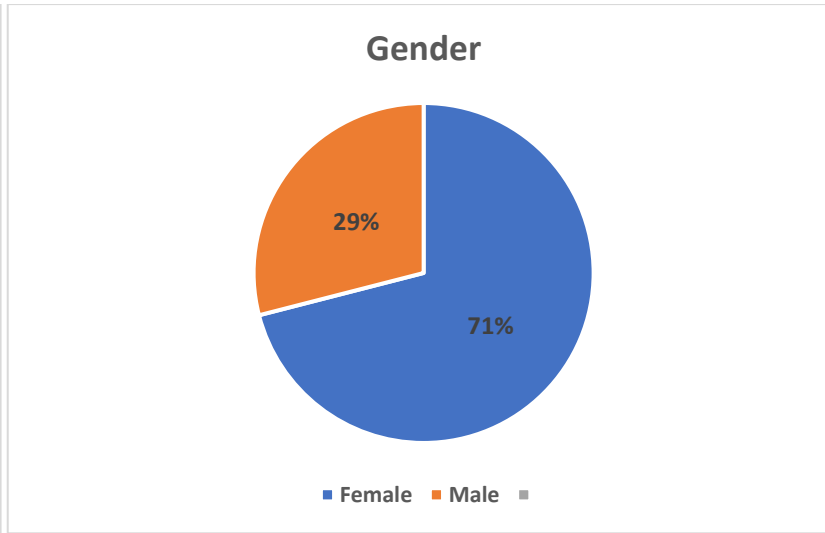
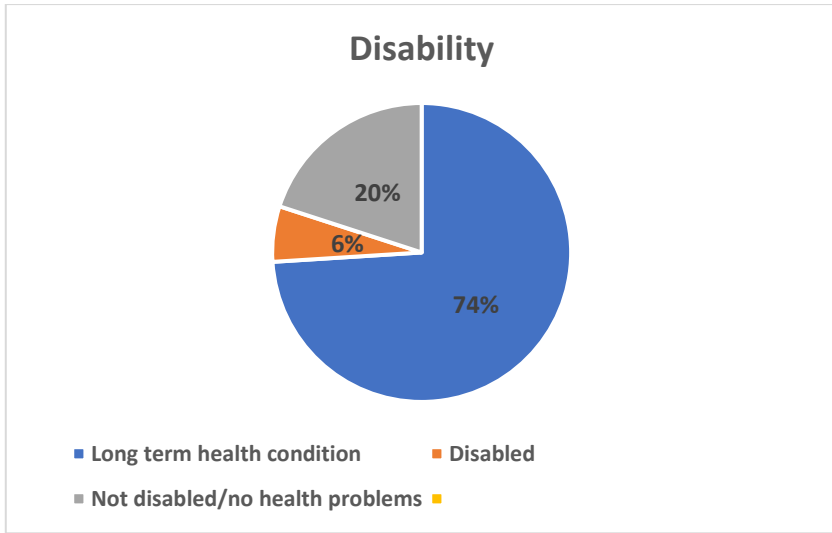
Referred for energy efficiency advice	1	1	£0	£0	£0
UC: Alternative Payment Arrangement agreed	1	1	£0	£0	£0
Grand Total	183	135	£167,150		

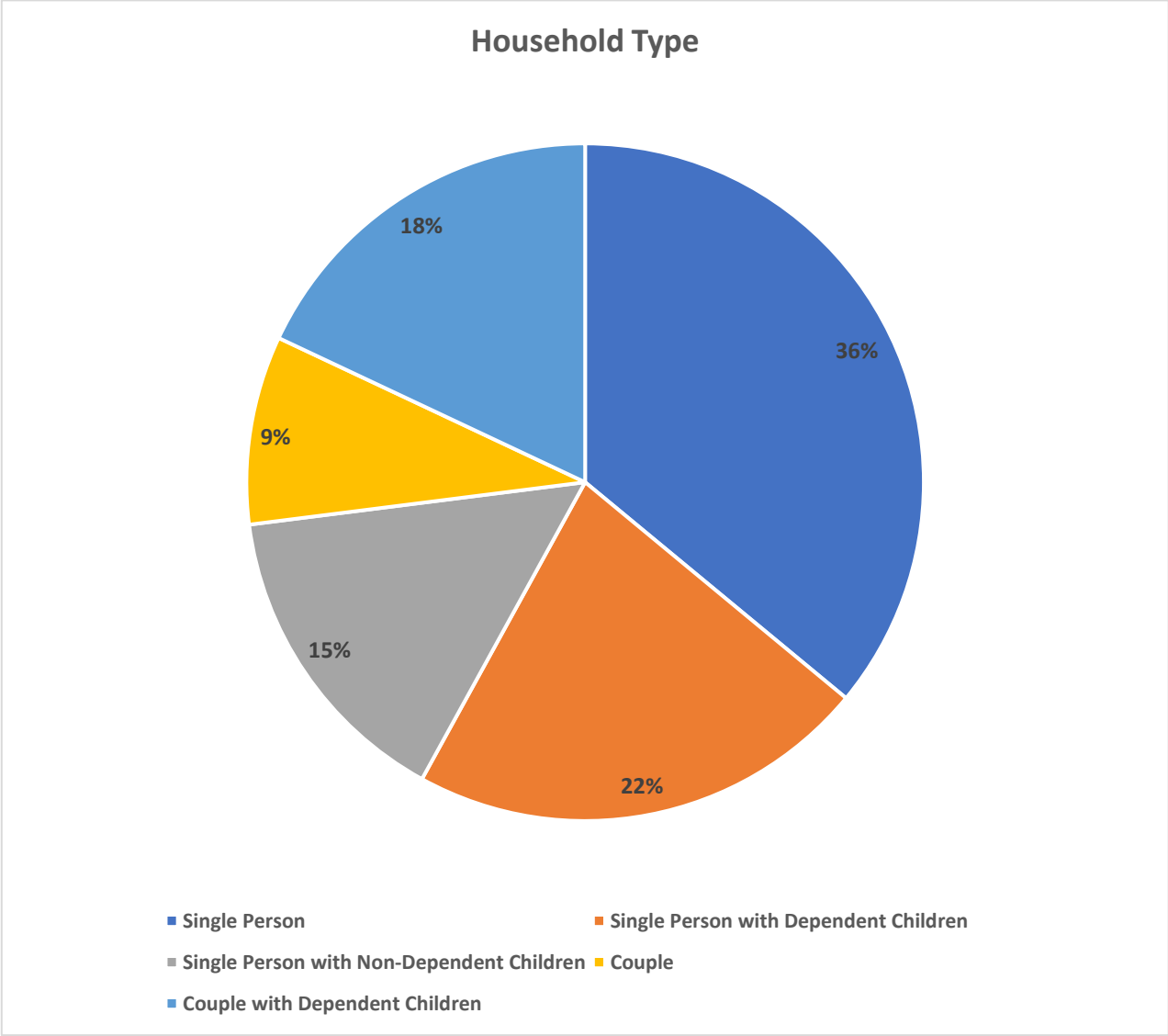
Quarterly Comparison	Q1	Q2	Q3	Q4	Grand Total
No. of outcomes	164	187	156	181	688
Client count	83	119	127	135	464
Amount	£80,619	£72,432	£77,870	£167,150	£398,071

Tamworth Tenancy Sustainment Project Report – Q1 2024/25

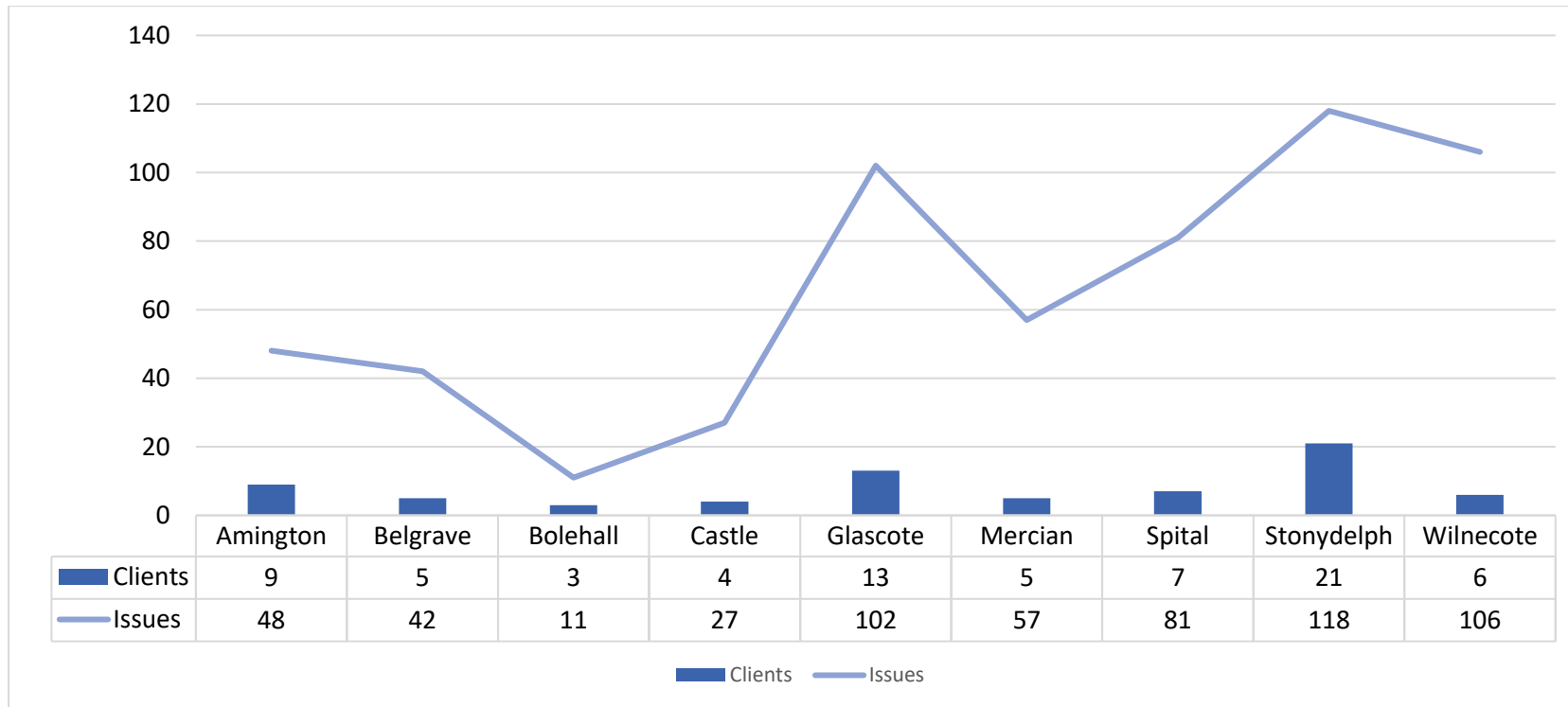
Total number of clients in the quarter = 73

Tamworth Tenancy Sustainment Project - Breakdown of client demographics (Q1 2024/25)

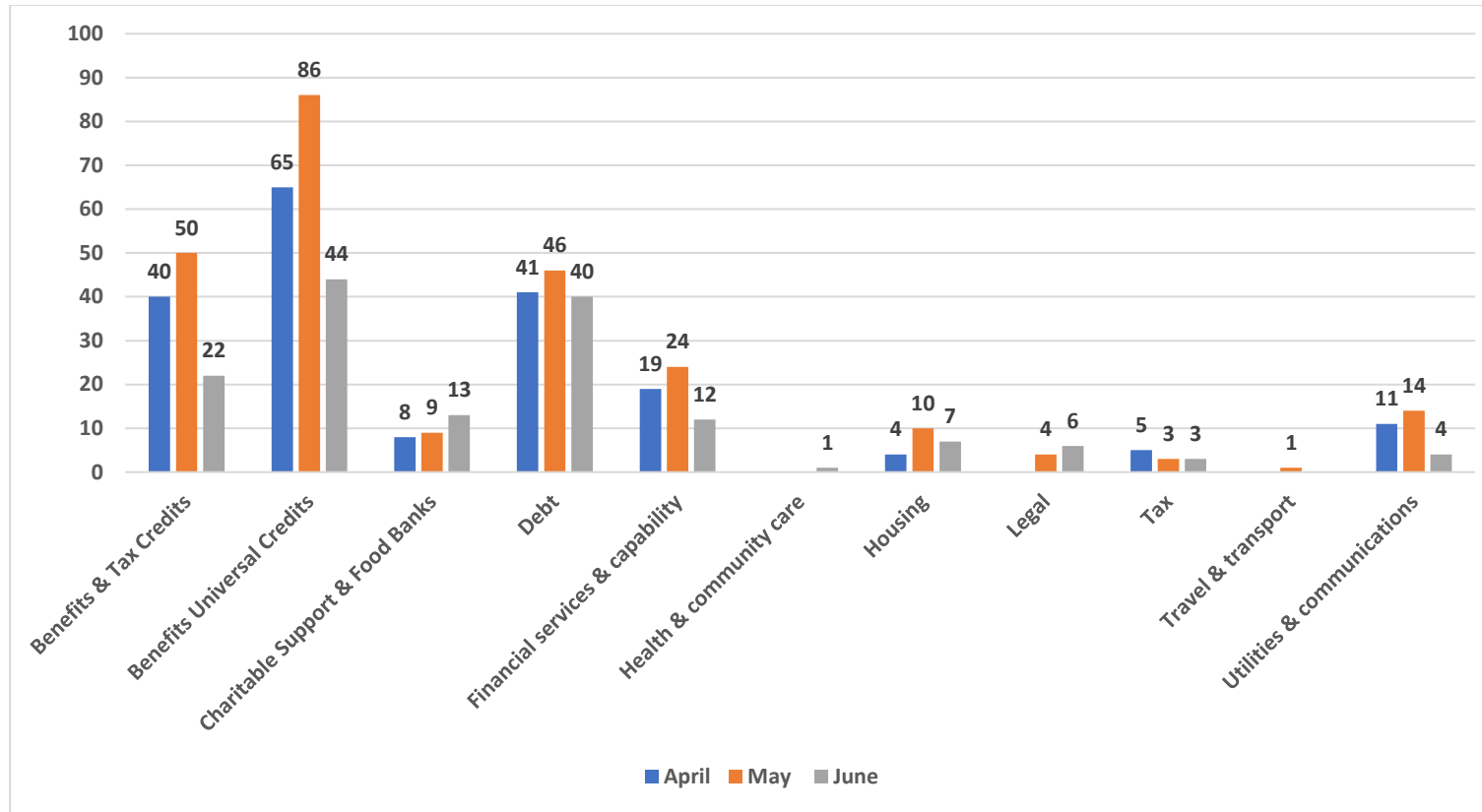




Tamworth Tenancy Sustainment Project - Breakdown of clients and issues by Ward (Q1 2024/25)



Tamworth Tenancy Sustainment Project - Breakdown of reported issues (Q1 2024/25)



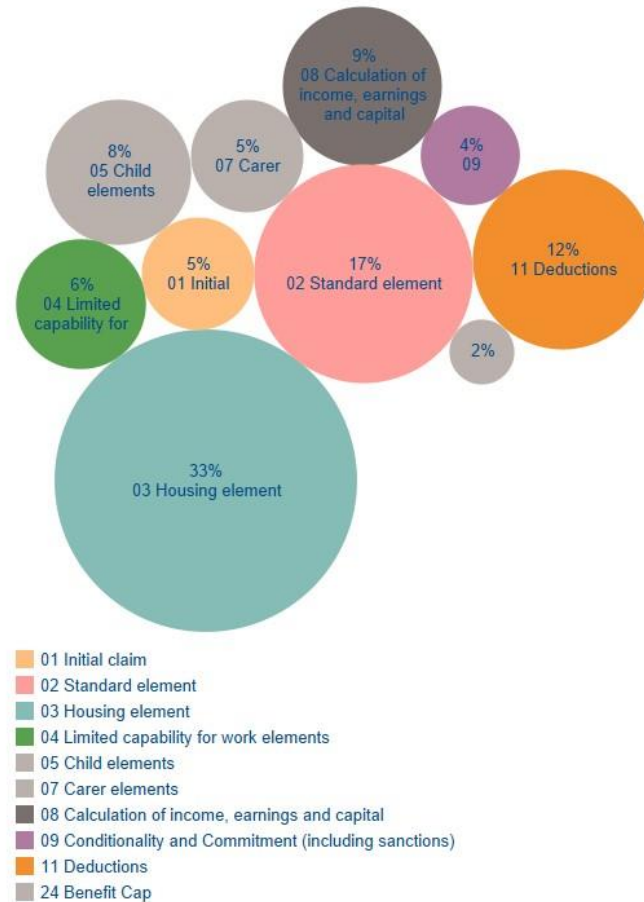
Tamworth Tenancy Sustainment Project Report – Referrals Q1 2024/25

Referrals				
	Q2 2023	Q3 2023	Q4 2024	Q1 2024/25
Referrals	48	41	39	40
Appointments Made	40	29	33	35
DNA Appointment	6	9	5	6
No Contact made yet	0	0	0	0
Failed to Engage	6	5	2	2

Tamworth Tenancy Sustainment Project - breakdown of Benefits Universal Credit top issues (Q1

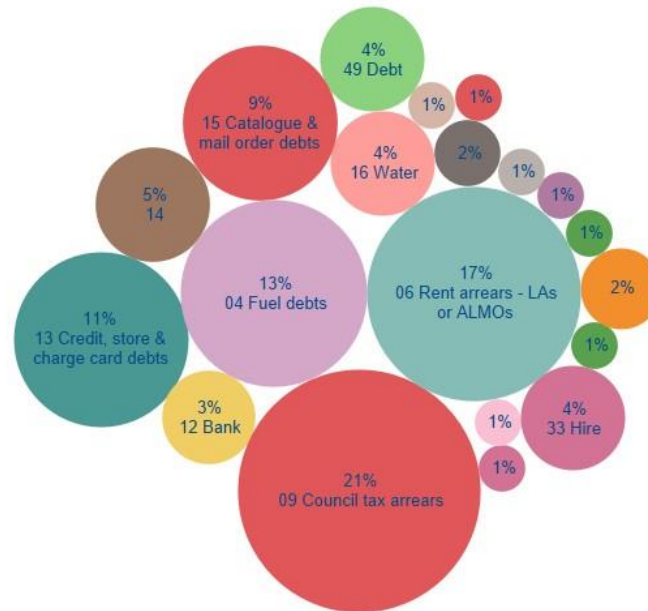
2024/25) Benefits Universal Credit issues accounted for the majority of reported issues across the quarter (33% /195 issues).

The percentage split of the issues surrounding Benefits Universal Credit are reported as follows:



Tamworth Tenancy Sustainment Project - breakdown of Debt top issues (Q1 2024/25)

Debt issues accounted for the second highest reported issues across the quarter (22%/127 issues). The percentage split of the issues surrounding Debt are reported as follows:



Tamworth Tenancy Sustainment Project – Number of Contacts by Channel (Q1 2024/25)

	Email	Telephone	In person	Letter	Grand Total
April 2024	90	51	11	2	154
May 2024	92	46	13	5	156
June 2024	68	24	5	3	100
Grand Total	250	121	29	10	410

Tamworth Tenancy Sustainment Project – Client Outcomes (Q1 2024/25)

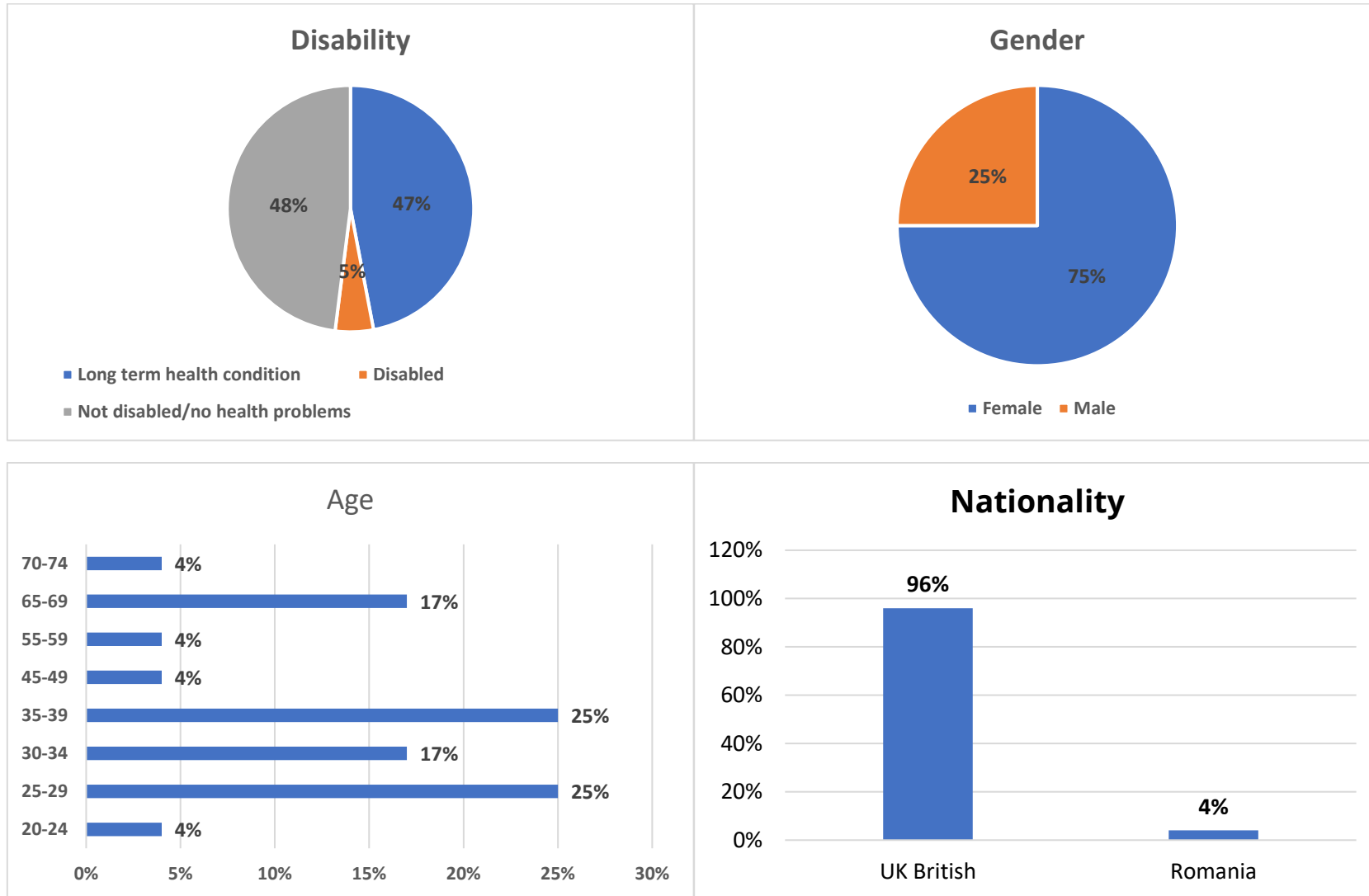
Income gain					
	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Bailiff's action stopped/suspended/prevented	3	2	£0	£0	£0
Benefit / tax credit gain - a new award or increase	26	17	£40,720	£1,566	£2,395
Benefit / tax credit gain - award or increase following revision or appeal	2	2	£1,076	£538	£538
Benefit / tax credit gain - Money put back into payment	1	1	£715	£715	£715
Benefit / tax credit maintained	10	10	£0	£0	£0
Charitable payment	7	7	£1,995	£285	£285
Client familiarised with how UC works and what it means for them	13	13	£0	£0	£0
client obtained appropriate help with court forms	6	3	£0	£0	£0
Court fees waived or refunded	2	2	£30	£15	£15
Debt write off - other	2	2	£3,147	£1,573	£1,573
DRO - debt relief order	39	3	£36,816	£944	£12,272
Financial gain	5	5	£405	£81	£81
Financial gain (please specify)	1	1	£509	£509	£509
Food provision / referral	23	17	£1,455	£63	£86
Fuel Voucher	5	5	£1,432	£286	£286
Goods or services provided	2	2	£750	£375	£375
Homelessness prevented - remained in home	3	2	£0	£0	£0
Hygiene - Bank	4	4	£75	£19	£19
Improved health / capacity to manage	17	17	£702	£11	£41
Income Maximisation	1	1	£0	£0	£0
National Fuel Vouchers - Fuel Bank Foundation	1	1	£450	£450	£450
Other (financial)	4	4	£2,800	£700	£700
Other (non-financial)	4	4	£0	£0	£0
Suspended possession order	1	1	£600	£600	£600
Grand Total	182	126	£93,677		

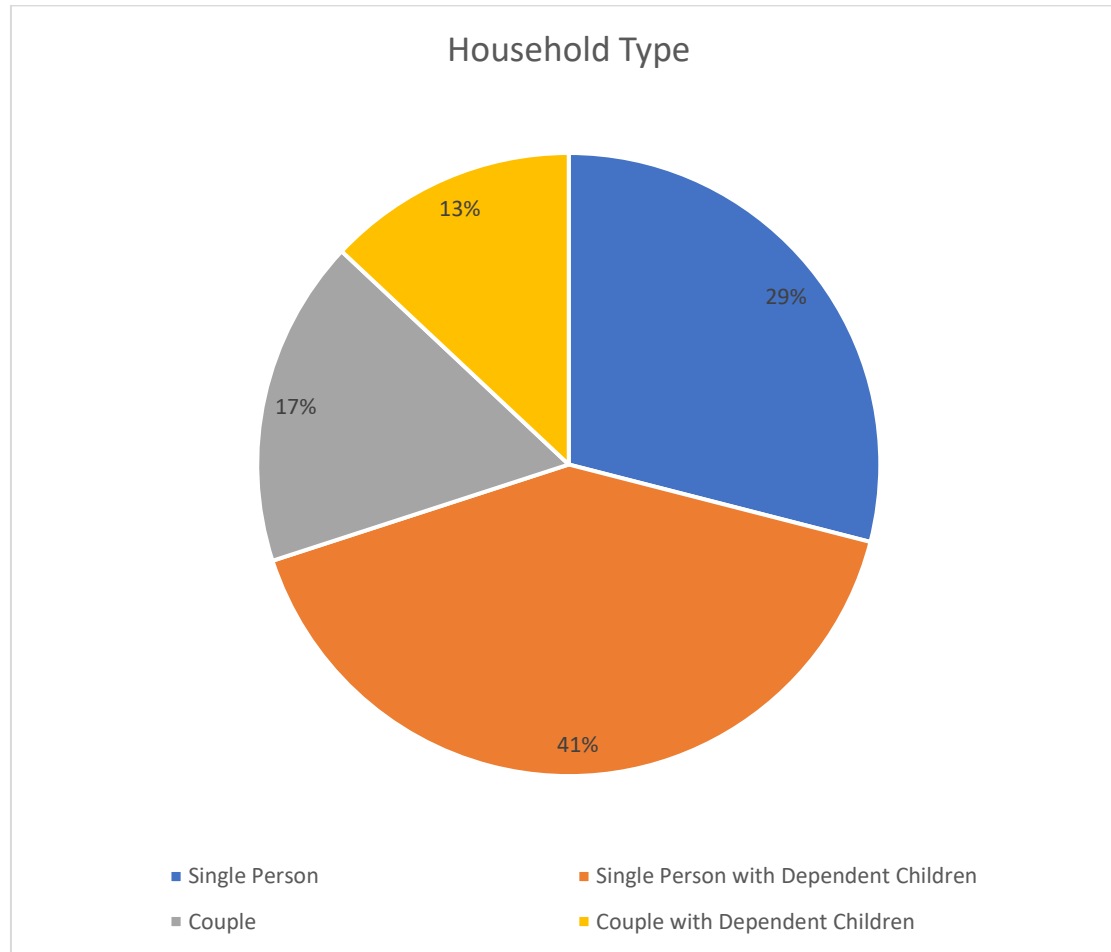
Quarterly Comparison	Q2	Q3	Q4	Q1	Grand Total
No. of outcomes	187	156	181	182	706
Client count	119	127	135	126	507
Amount	£72,432	£77,870	£167,149	£93,677	£411,128

Tamworth Homelessness Prevention Project Report – Q4 2024

Total number of clients in the quarter = 24

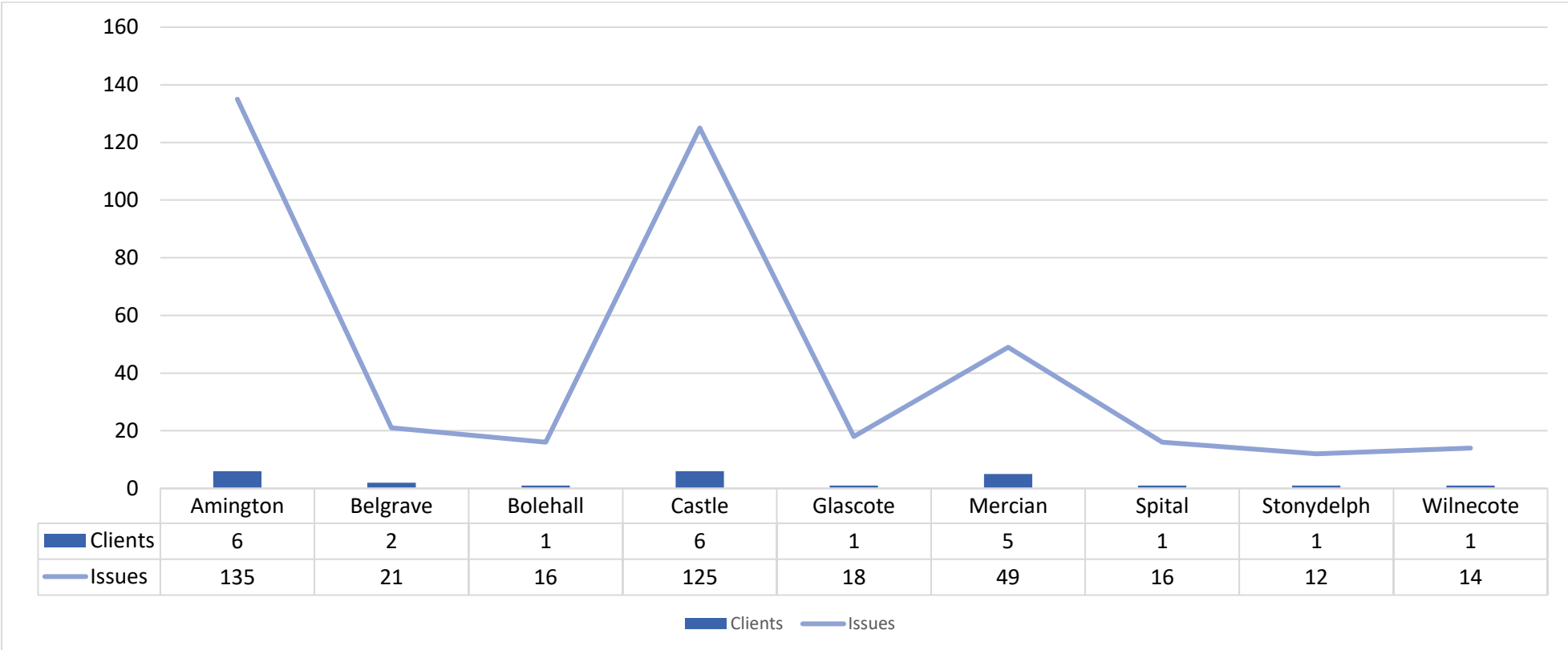
Tamworth Homelessness Prevention Project - Breakdown of client demographics (Q4 2024)



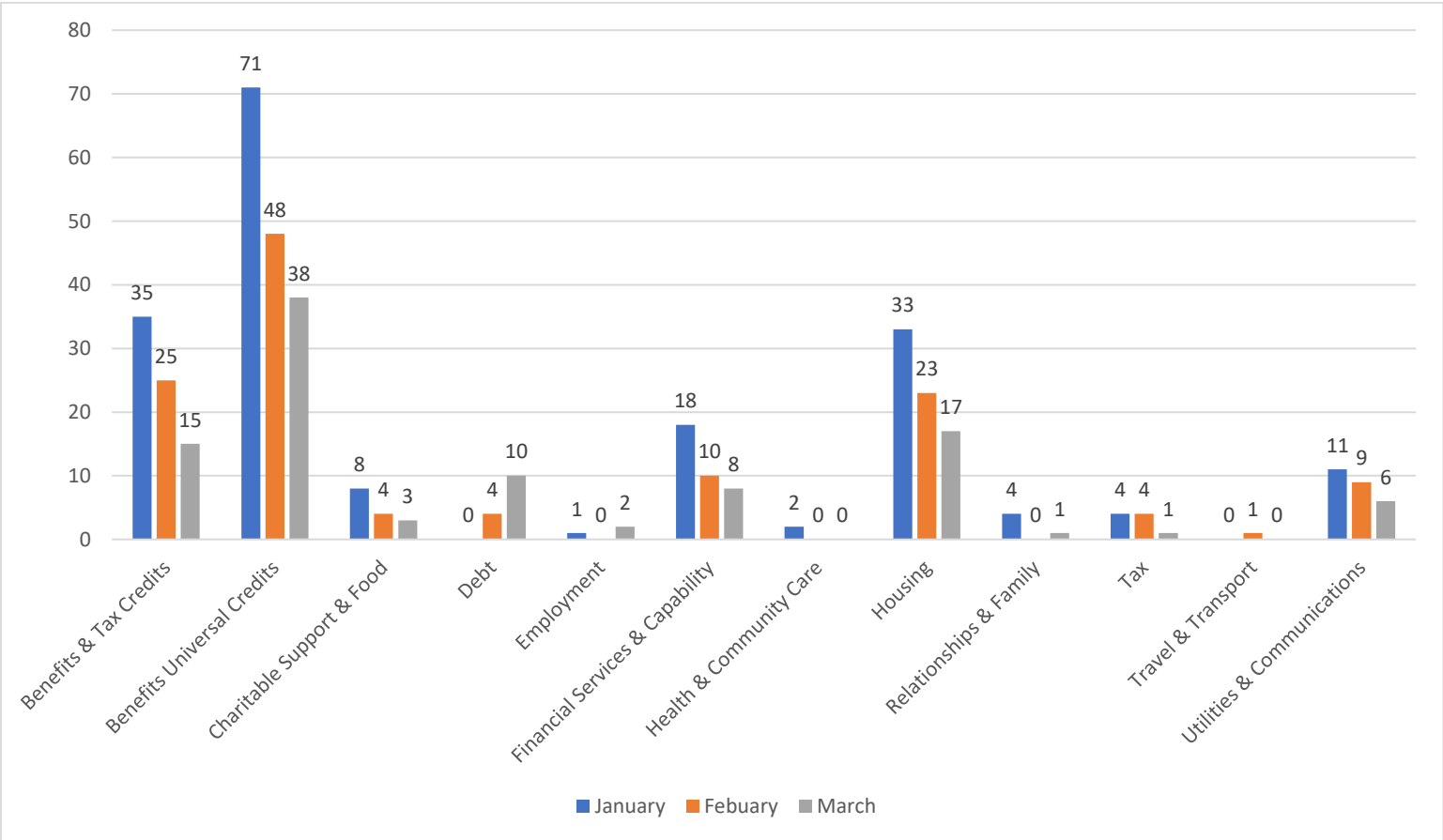


Tamworth Homelessness Prevention Project - Breakdown of clients and issues by Ward (Q4 2024)

Page 61



Tamworth Homelessness Prevention Project - Breakdown of reported issues (Q4 2024)

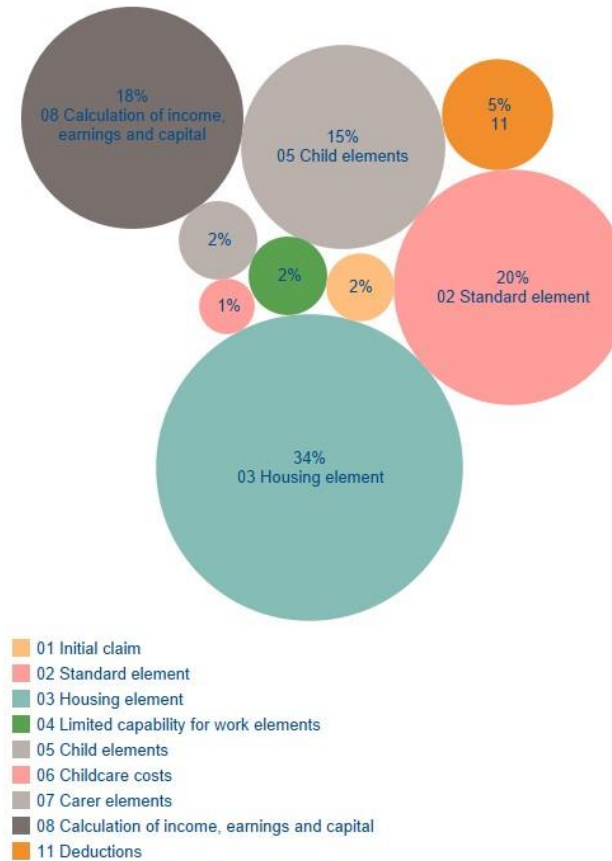


Tamworth Homelessness Prevention Project Report – Referrals Q4 2024

Referrals				
	Q1 2023	Q2 2023	Q3 2023	Q4 2024
Referrals	24	16	29	24
Appointments Made	19	16	21	22
DNA Appointment	4	1	2	0
No Contact Made Yet	1	0	1	1
Failed to Engage	4	1	2	1

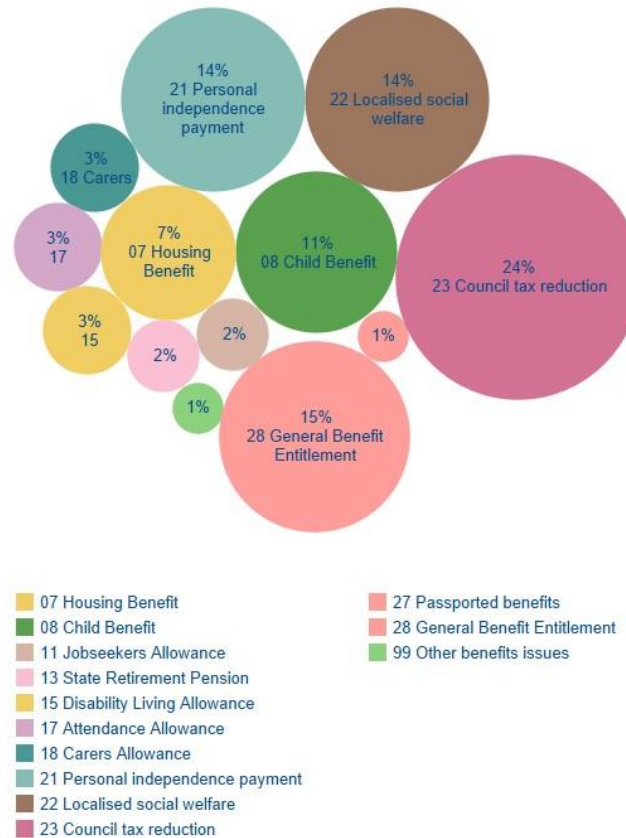
Tamworth Homelessness Prevention Project - breakdown of Benefits Universal Credit top issues (Q4 2024)

Benefits Universal Credit issues accounted for the majority of reported issues across the quarter (37%/157 issues). The percentage split of the issues surrounding Benefits Universal Credit are reported as follows:



Tamworth Homelessness Prevention Project - breakdown of Benefits & Tax Credits top issues (Q4 2024)

Benefits & Tax Credits issues accounted for the second highest reported issues across the quarter (20%/75 issues). The percentage split of the issues surrounding Benefits & Tax Credits are reported as follows:



Tamworth Homelessness Prevention Project – Number of Contacts by Channel (Q4 2024)

	Email	Telephone	In person	Letter	Grand Total
January 2024	49	28	3	1	81
February 2024	41	18			59
March 2024	44	8	5	1	58
Grand Total	134	54	8	2	198

Tamworth Homelessness Prevention Project – Client Outcomes (Q4 2024)

Income gain					
	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Cost of Living payment	1	1	£299	£299	£299
Accepted on to housing register	1	1	£0	£0	£0
Access to, or provision of accommodation bid successful	3	3	£0	£0	£0
Benefit / tax credit gain - a new award or increase	17	10	£59,685	£3,511	£5,969
Benefit / tax credit maintained	15	15	£0	£0	£0
Client familiarised with how UC works and what it means for them	15	15	£196	£2	£13
Food provision / referral	18	13	£1,180	£66	£91
Fuel Voucher	1	1	£87	£87	£87
Goods or services provided	1	1	£324	£324	£324
Homelessness averted (under a homelessness duty)	1	1	£0	£0	£0
Hygiene - Bank	6	6	£105	£18	£18
Improved health / capacity to manage	17	17	£0	£0	£0
Other (non-financial)	8	7	£0	£0	£0
Settled accomm secured (not under a homelessness duty)	1	1	£0	£0	£0
Temporary accomm secured (not Part 7)	2	2	£0	£0	£0
Grand Total	107	94	£61,876		

Quarterly Comparison	Q1	Q2	Q3	Q4	Grand Total
No. of outcomes	108	126	44	107	385
Client count	51	78	41	94	64
Amount	£41,054	£51,048	£12,042	£61,876	£166,020

Tamworth Homelessness Prevention Project – Debt (Q4 2024)

Type of Debt	January		February		March		Q4 Total		Previous Quarter	
	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Catalogue / Mail order			1	£2,092.59			1	£2,092.59		
Council tax			1	£700			1	£700		
Credit Card	1	£350	1	£1,448.95	2	£5,300	4		3	£5,319.24
Electric									1	£1,858
Friends/Family			1	£500			1	£500		
Mobile phone	1	£1,000					1	£1,000	1	£400
Overdraft									1	£2,000
Unsecured Loan / Bank Loan	1	£200	2	£3,748.71			3			
GRAND TOTAL	3	£1,550	6	£8,490.25	2	£5,300	11	£15,340.25	6	£9,577.24

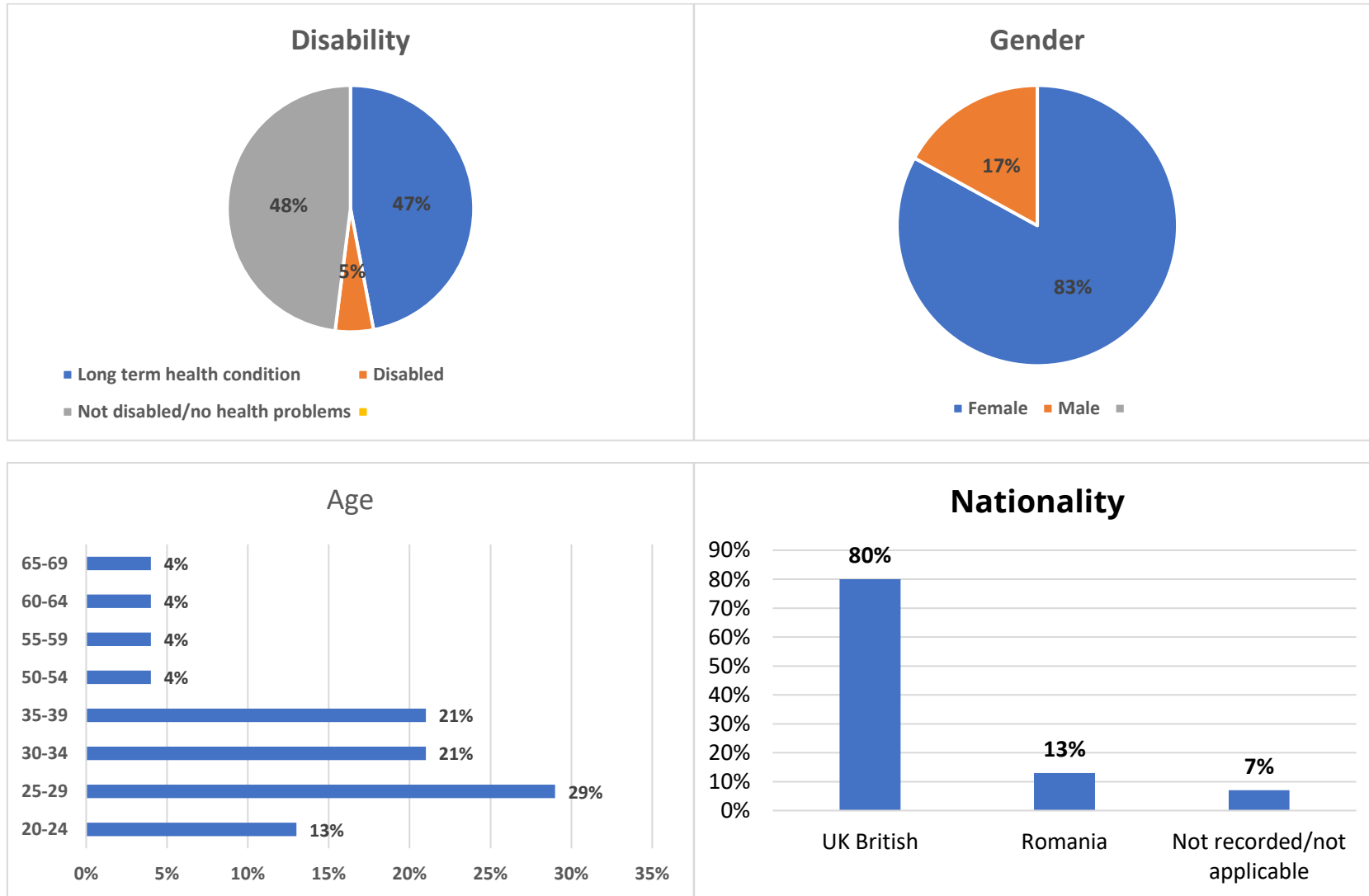
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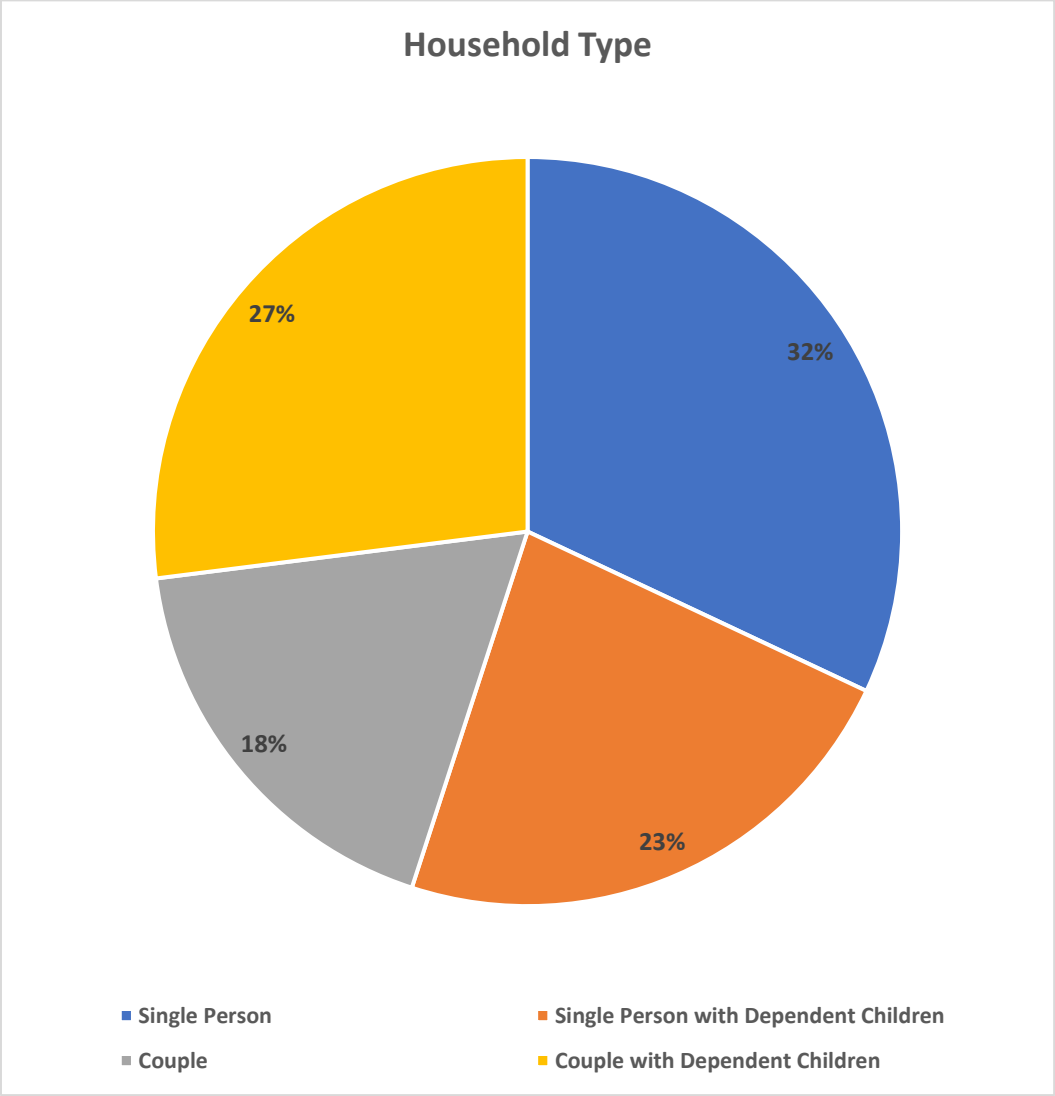


Tamworth Homelessness Prevention Project Report - Q1 2024/25

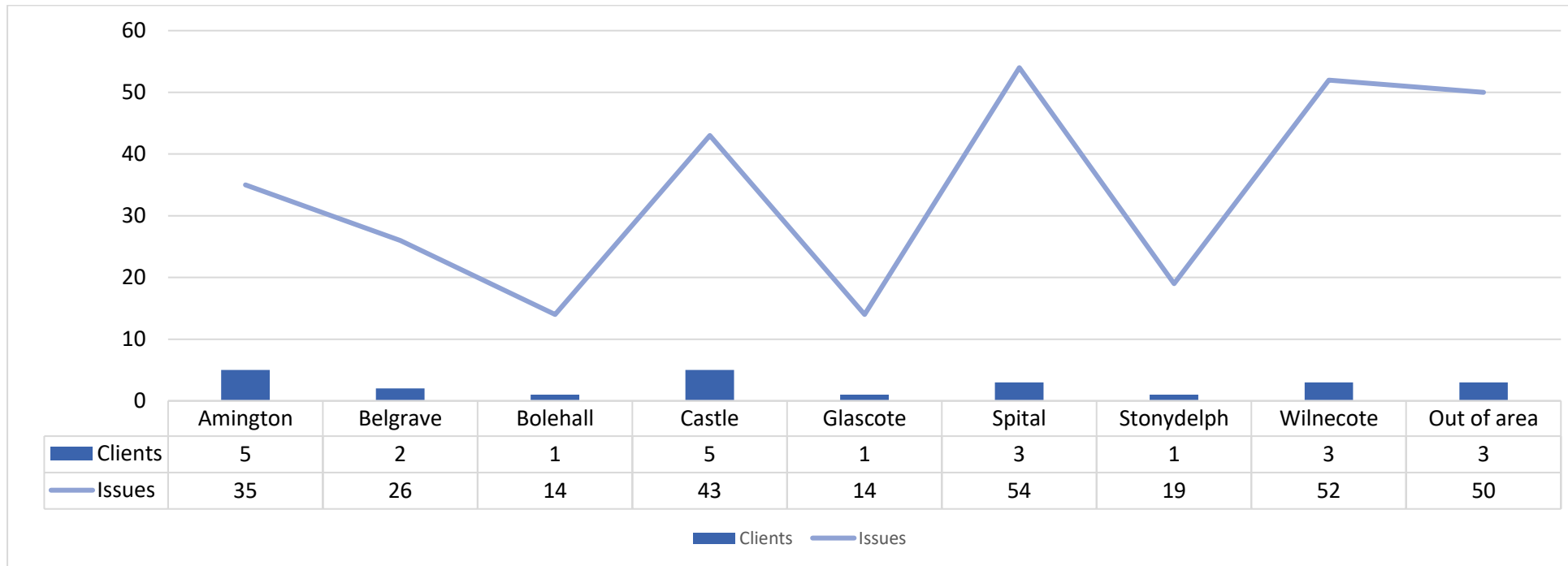
Total number of clients in the quarter = 24

Tamworth Homelessness Prevention Project - Breakdown of client demographics (Q1 2024/25)

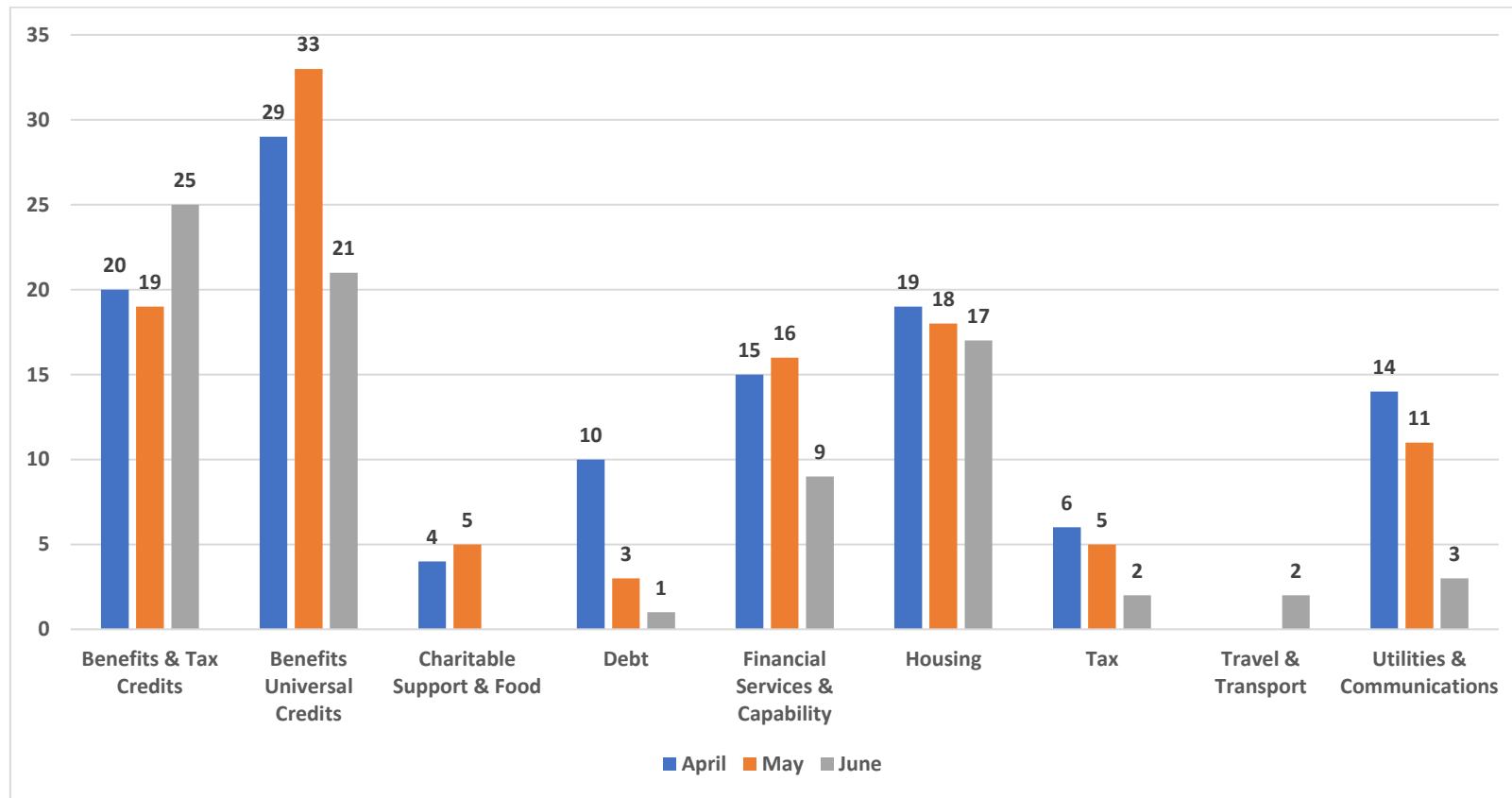




Tamworth Homelessness Prevention Project - Breakdown of clients and issues by Ward (Q1 2024/25)



Tamworth Homelessness Prevention Project - Breakdown of reported issues (Q1 2024/25)

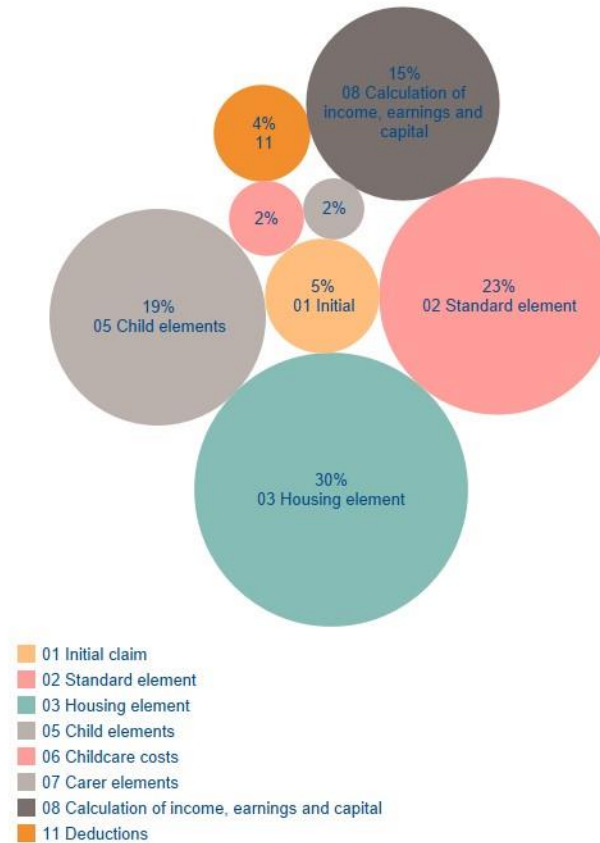


Tamworth Homelessness Prevention Project Report – Referrals Q1 2024/25

Referrals				
	Q2 2023	Q3 2023	Q4 2024	Q1 2024/25
Referrals	16	29	24	24
Appointments Made	16	21	22	24
DNA Appointment	1	2	0	4
No Contact Made Yet	0	1	1	0
Failed to Engage	1	2	1	4

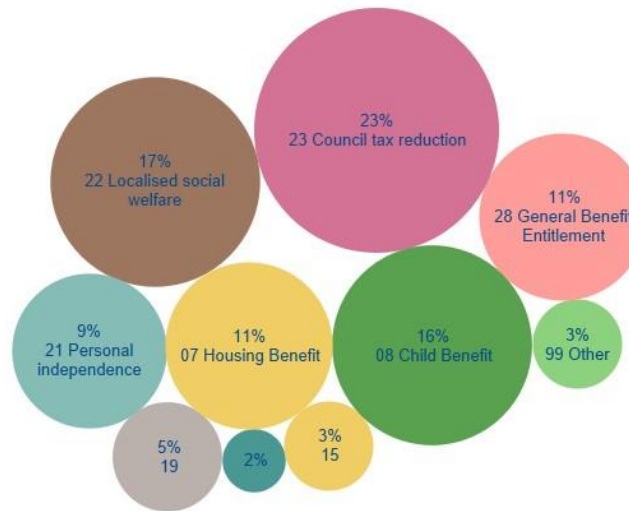
Tamworth Homelessness Prevention Project - breakdown of Benefits Universal Credit top issues (Q1 2024/25)

Benefits Universal Credit issues accounted for the majority of reported issues across the quarter (27%/83 issues). The percentage split of the issues surrounding Benefits Universal Credit are reported as follows:



Tamworth Homelessness Prevention Project - breakdown of Benefits & Tax Credits top issues (Q1 2024/25)

Benefits & Tax Credits issues accounted for the second highest reported issues across the quarter (21%/64 issues). The percentage split of the issues surrounding Benefits & Tax Credits are reported as follows:



- 07 Housing Benefit
- 08 Child Benefit
- 15 Disability Living Allowance
- 18 Carers Allowance
- 19 Employment Support Allowance
- 21 Personal independence payment
- 22 Localised social welfare
- 23 Council tax reduction
- 28 General Benefit Entitlement
- 99 Other benefits issues

Tamworth Homelessness Prevention Project – Number of Contacts by Channel (Q1 2024/25)

	Email	Telephone	In person	Letter	Grand Total
April 2024	71	13	3	1	88
May 2024	28	12	2		42
June 2024	11	13	1		25
Grand Total	110	38	6	1	155

Tamworth Homelessness Prevention Project – Client Outcomes (Q1 2024/25)

Income gain					
	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Accepted on to housing register	6	5	£0	£0	£0
Access to, or provision of accommodation bid successful	3	2	£0	£0	£0
Benefit / tax credit gain - a new award or increase	7	6	£15,652	£2,236	£2,609
Benefit / tax credit gain - Money put back into payment	1	1	£1,873	£1,873	£1,873
Benefit / tax credit maintained	11	11	£0	£0	£0
Charitable payment	1	1	£65	£65	£65
Client familiarised with how UC works and what it means for them	10	10	£0	£0	£0
DRO - debt relief order	10	1	£14,790	£1,479	£14,790
Food provision / referral	11	8	£810	£74	£101
Fuel Voucher	2	2	£900	£450	£450
Homelessness averted (under a homelessness duty)	3	3	£0	£0	£0
Hygiene - Bank	5	5	£125	£25	£25
Improved health / capacity to manage	48	15	£702	£15	£47
Income Maximisation	1	1	£0	£0	£0
National Fuel Vouchers - Fuel Bank Foundation	1	1	£450	£450	£450
Other	1	1	£0	£0	£0
Other (non-financial)	4	4	£0	£0	£0
Temporary accomm secured (not Part 7)	1	1	£0	£0	£0
Grand Total	126	78	£35,367		

Quarterly Comparison	Q2	Q3	Q4	Q1	Grand Total
No. of outcomes	126	44	107	126	403
Client count	78	41	95	78	292
Amount	£51,048	£12,042	£61,876	£35,367	£160,333

Tamworth Homelessness Prevention Project – Debt (Q1 2024/25)

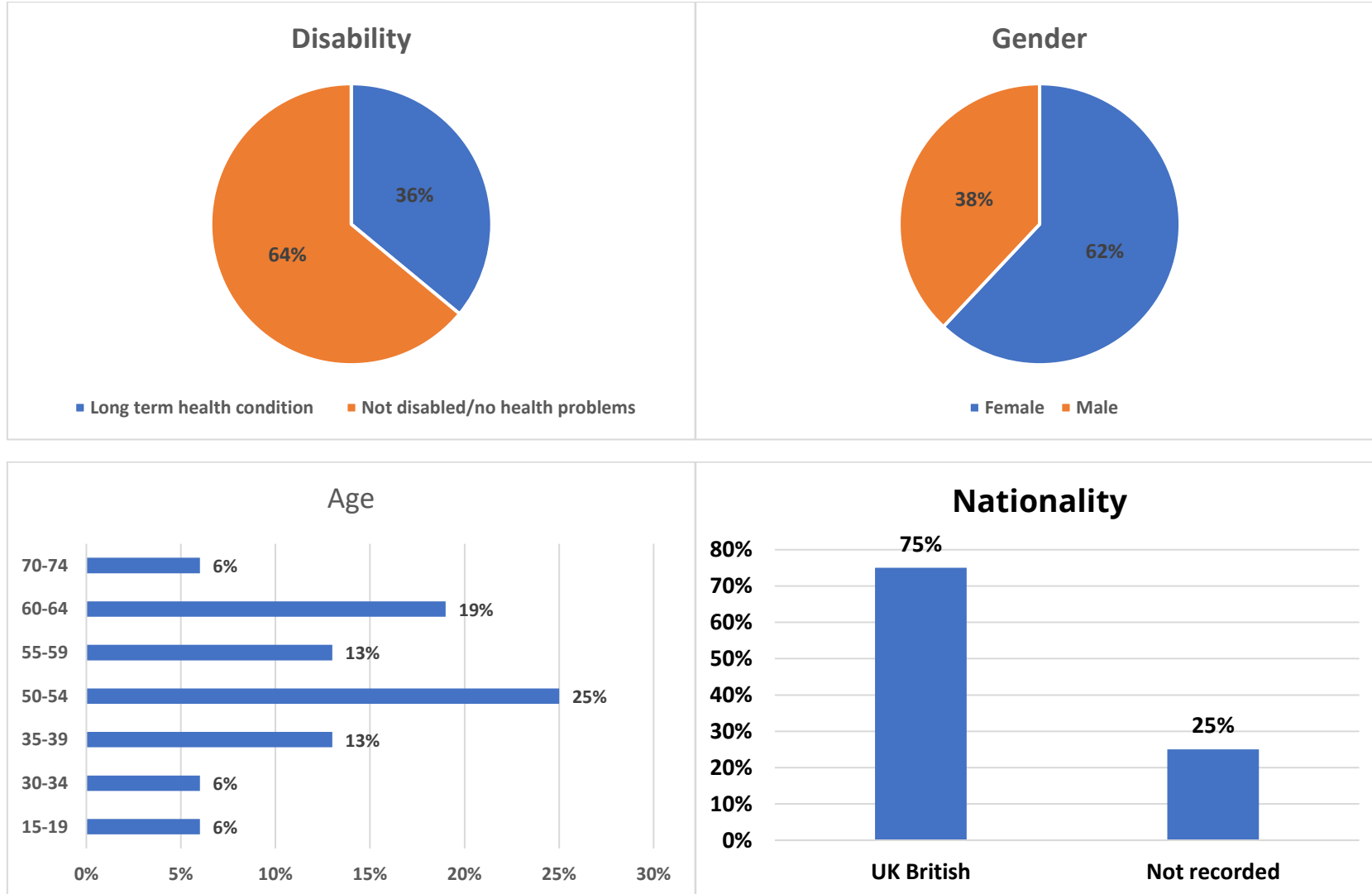
Type of Debt	April		May		June		Q1 Total		Previous Quarter	
	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Catalogue / Mail order									1	£2,092.59
Council tax									1	£700
Credit Card	1	£1,900			1	£500	2	£2,400	4	
Friends/Family									1	£500
Mobile phone									1	£1,000
Overdraft			2	£1,600			2	£1,600		
Universal Credit budgeting advance					1	£400	1	£400		
Unsecured Loan / Bank Loan	3	£14,179.10	5	£6,000	1	£25,000	9	£45,179.10	3	
GRAND TOTAL	4	£16,079.10	7	£7,600	3	£25,900	14	49,579.10	11	£15,340.25

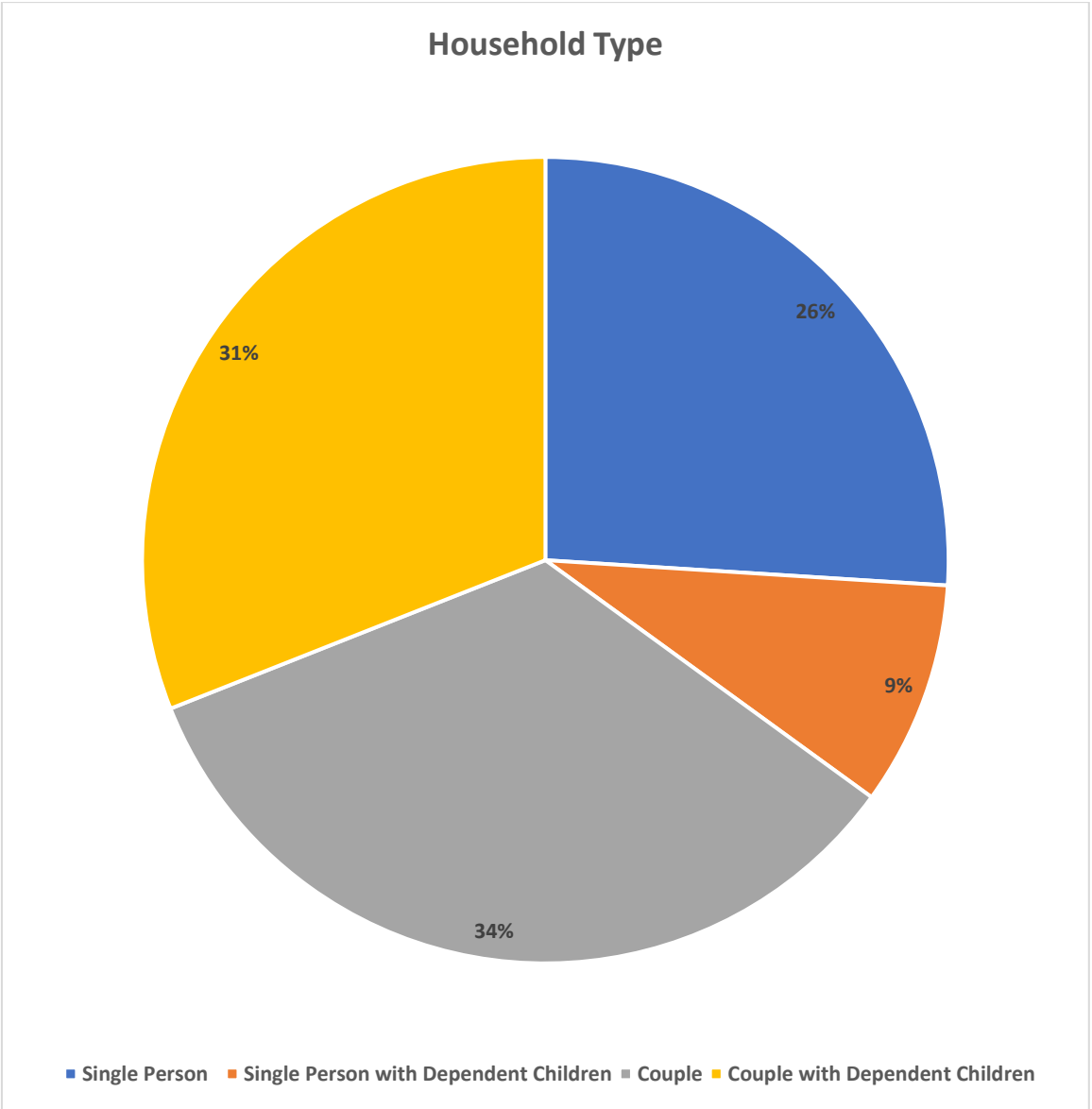
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Tamworth Sacred Heart Project Report – Q4 2024

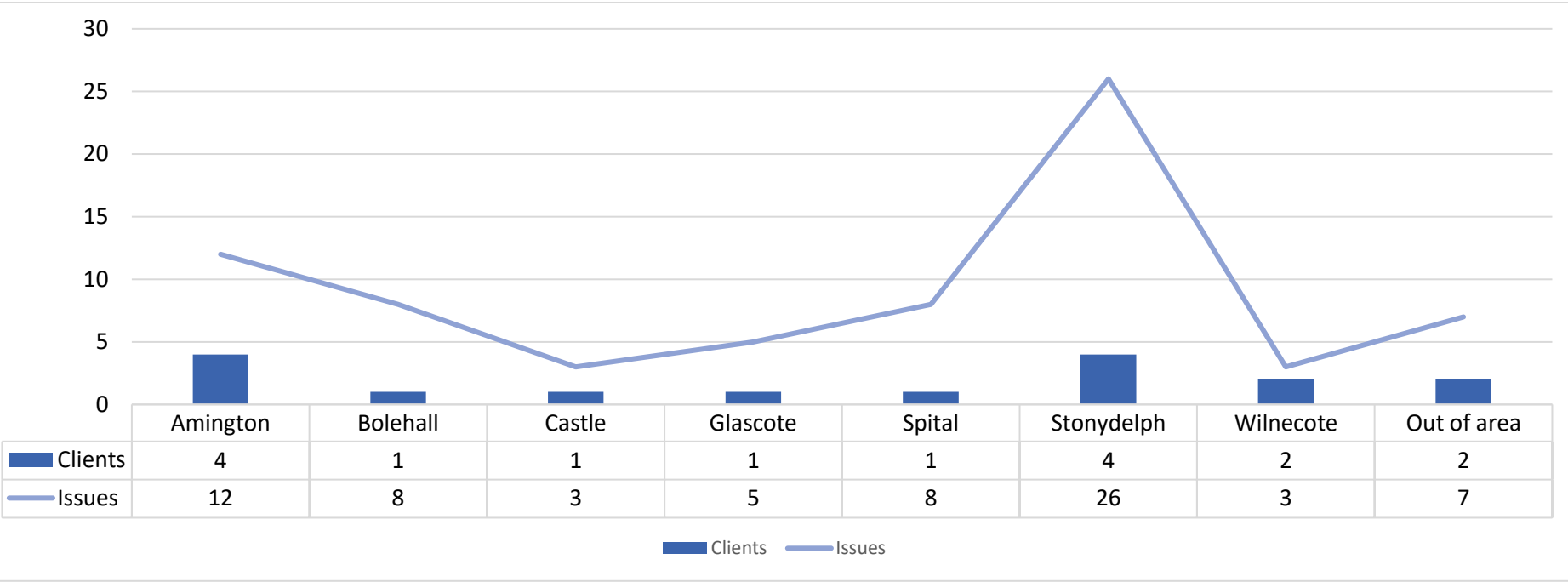
Total number of clients in the quarter = 16

Tamworth Sacred Heart Church Project - Breakdown of client demographics (Q4 2024)

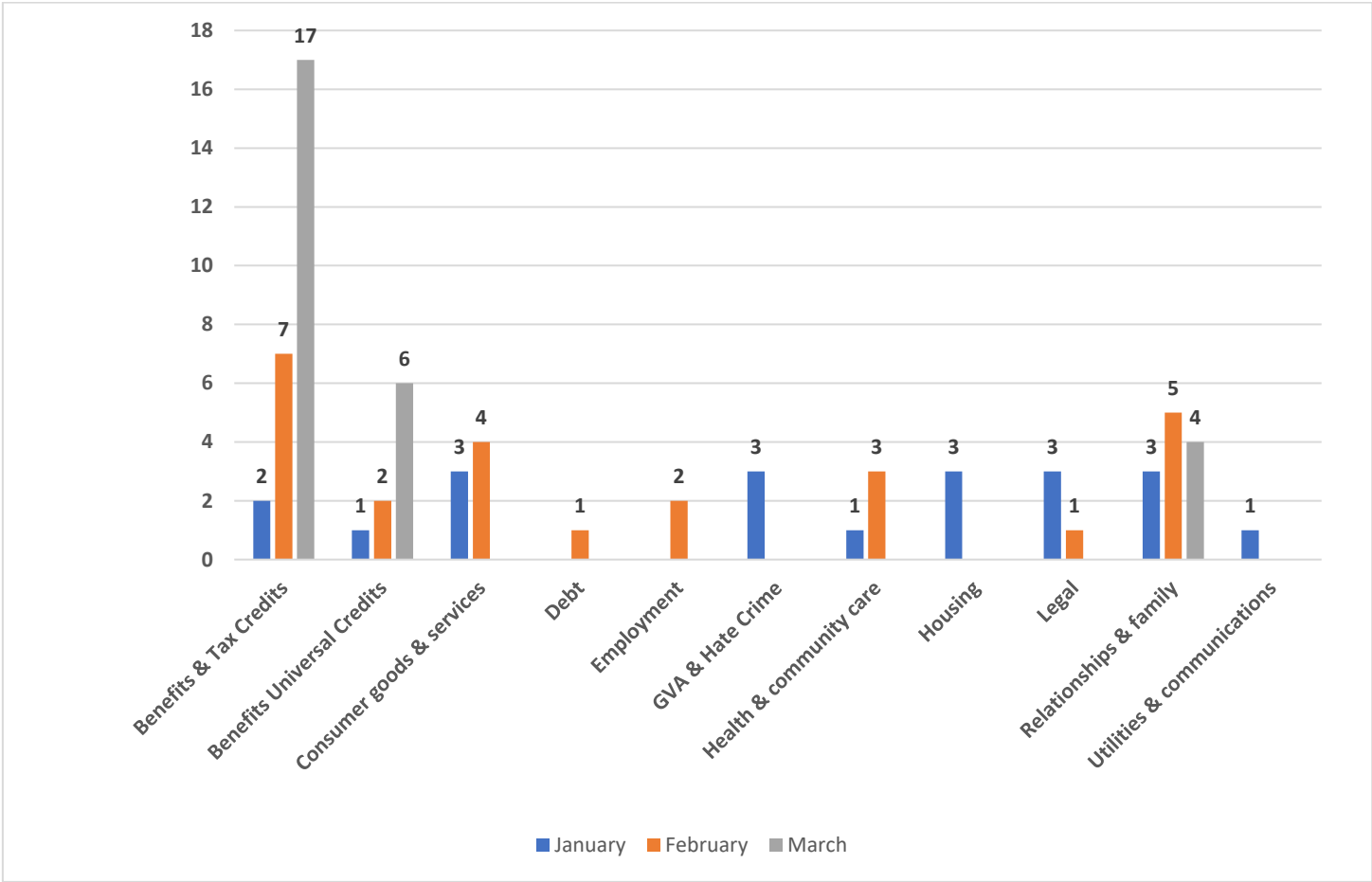




Tamworth Sacred Heart Church Project - Breakdown of clients and issues by Ward (Q4 2024)

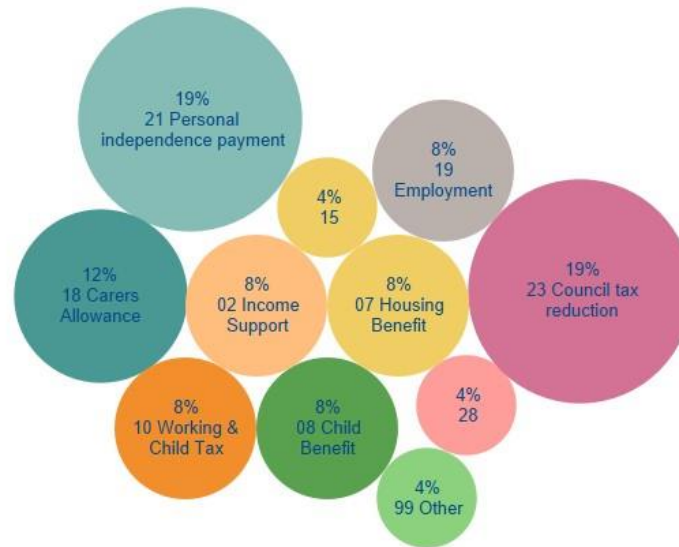


Tamworth Sacred Heart Church Project - Breakdown of reported issues (Q4 2024)



Tamworth Sacred Heart Church Project - breakdown of Benefits & tax credits issues (Q4 2024)

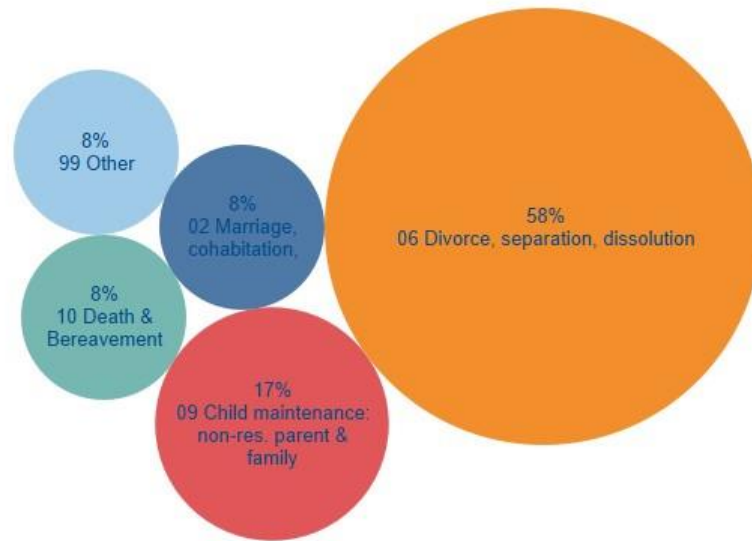
Benefits & tax credits issues accounted for the majority of reported issues across the quarter (36%/26 issues). The percentage split of the issues surrounding Benefits & tax credits are reported as follows:



- 02 Income Support
- 07 Housing Benefit
- 08 Child Benefit
- 10 Working & Child Tax Credits
- 15 Disability Living Allowance
- 18 Carers Allowance
- 19 Employment Support Allowance
- 21 Personal independence payment
- 23 Council tax reduction
- 28 General Benefit Entitlement
- 99 Other benefits issues

Tamworth Sacred Heart Church – breakdown of Relationships & Family top issues (Q4 2024)

Relationships & Family issues accounted for the second highest reported issues across the quarter (17%/12 issues). The percentage split of the issues surrounding Relationships & Family issues are reported as follows:



- 02 Marriage, cohabitation, civil partnership
- 06 Divorce, separation, dissolution
- 09 Child maintenance: non-res. parent & family
- 10 Death & Bereavement
- 99 Other

Tamworth Sacred Heart Church Project – Number of Contacts by Channel (Q4 2024)

	In person	Grand Total
January 2024	7	7
February 2024	6	6
March 2024	4	4
Grand Total	17	17

Tamworth Sacred Heart Church Project – Client Outcomes (Q3 2023)

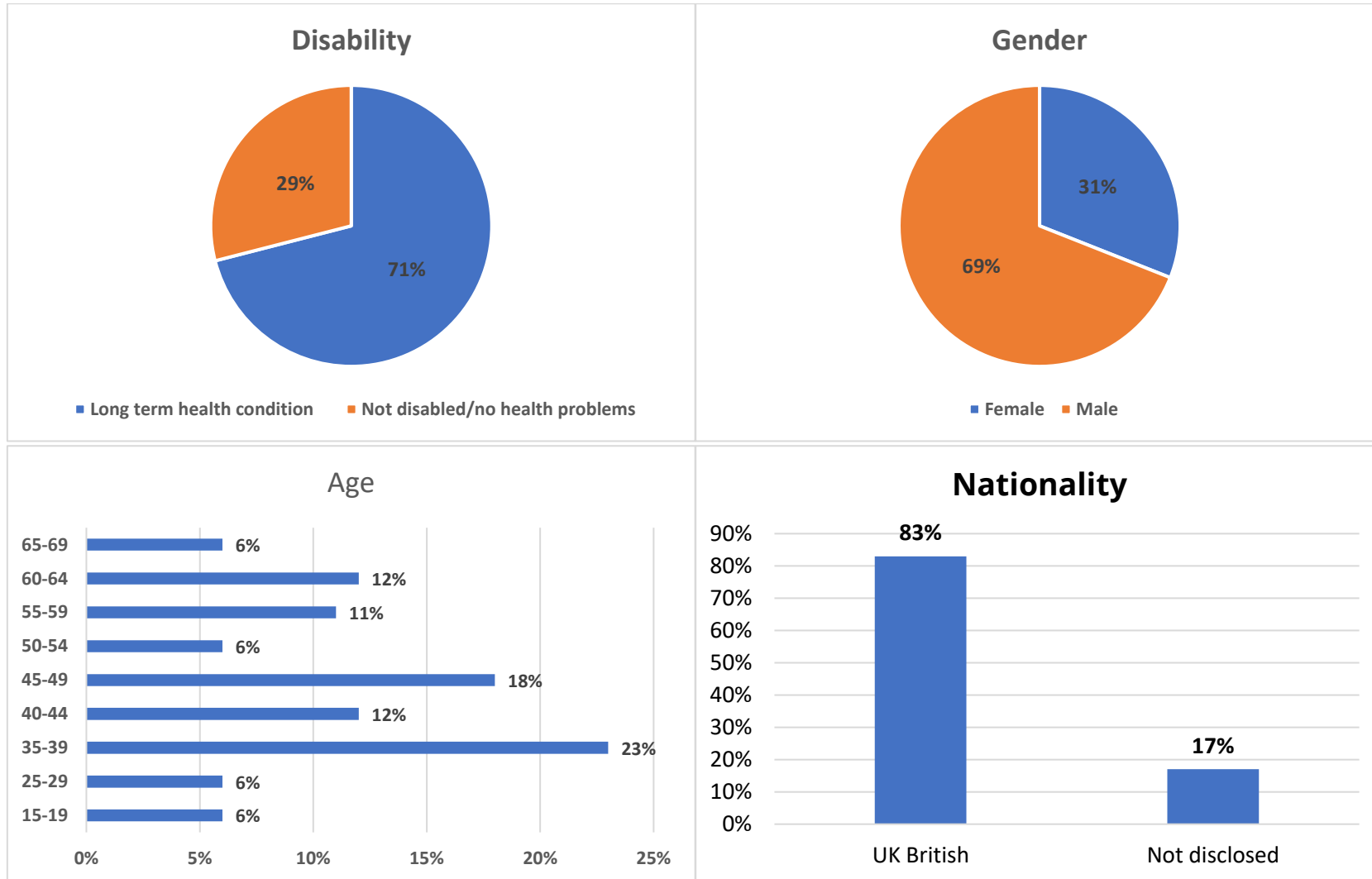
Income gain					
	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Benefit / tax credit gain - a new award or increase	3	1	£7,710	£2,570	£7,710
Complaint resolved	1	1	£160	£160	£160
Improved health / capacity to manage	2	1	£0	£0	£0
Grand Total	6	3	7,870		

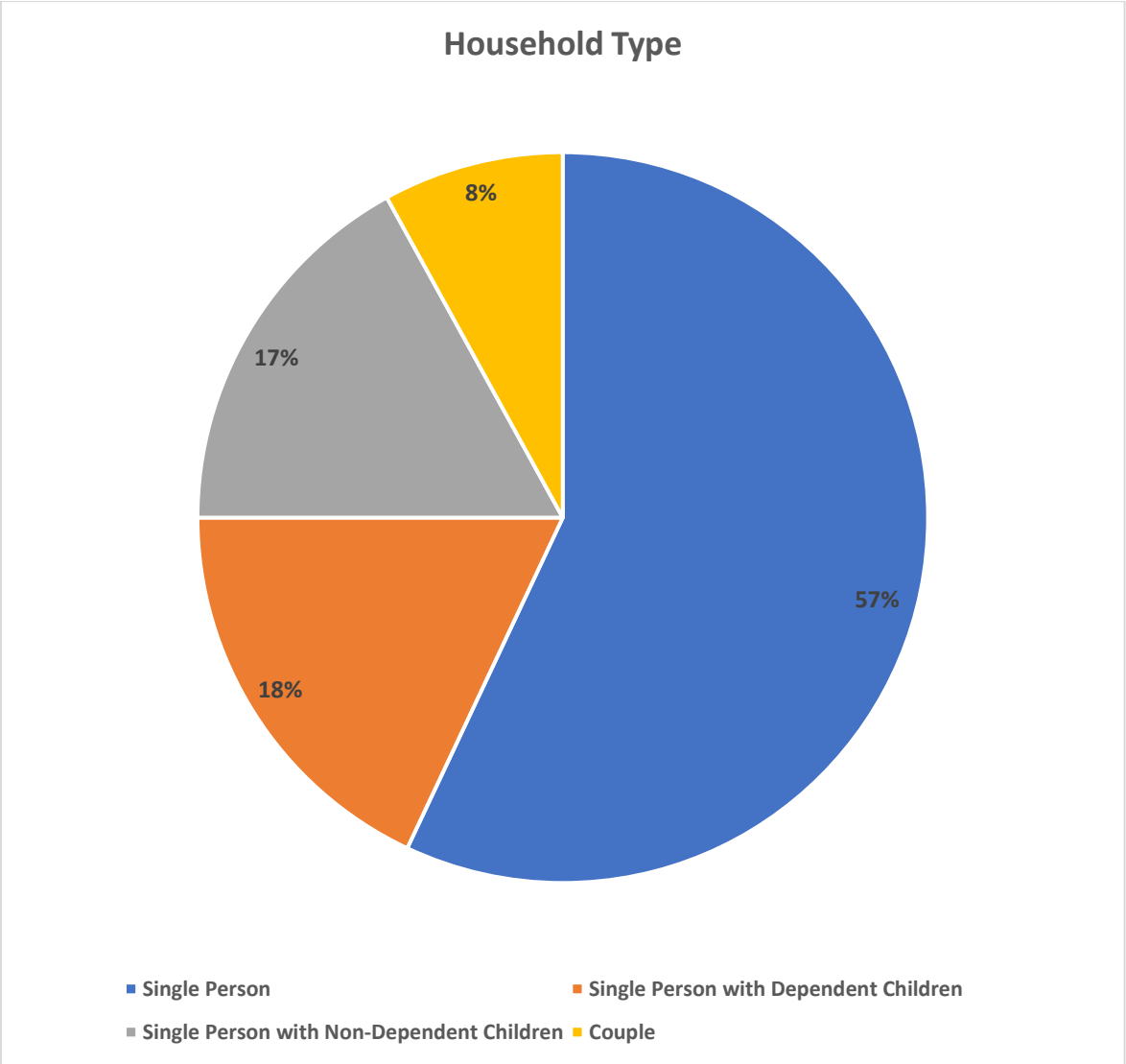
Quarterly Comparison	Q1	Q2	Q3	Q4	Grand Total
No. of outcomes	17	14	10	6	47
Client count	13	9	9	3	34
Amount	£2,910	£6,235	£7,818	£7,870	£24,833

Tamworth Sacred Heart Project Report – Q1 2024/25

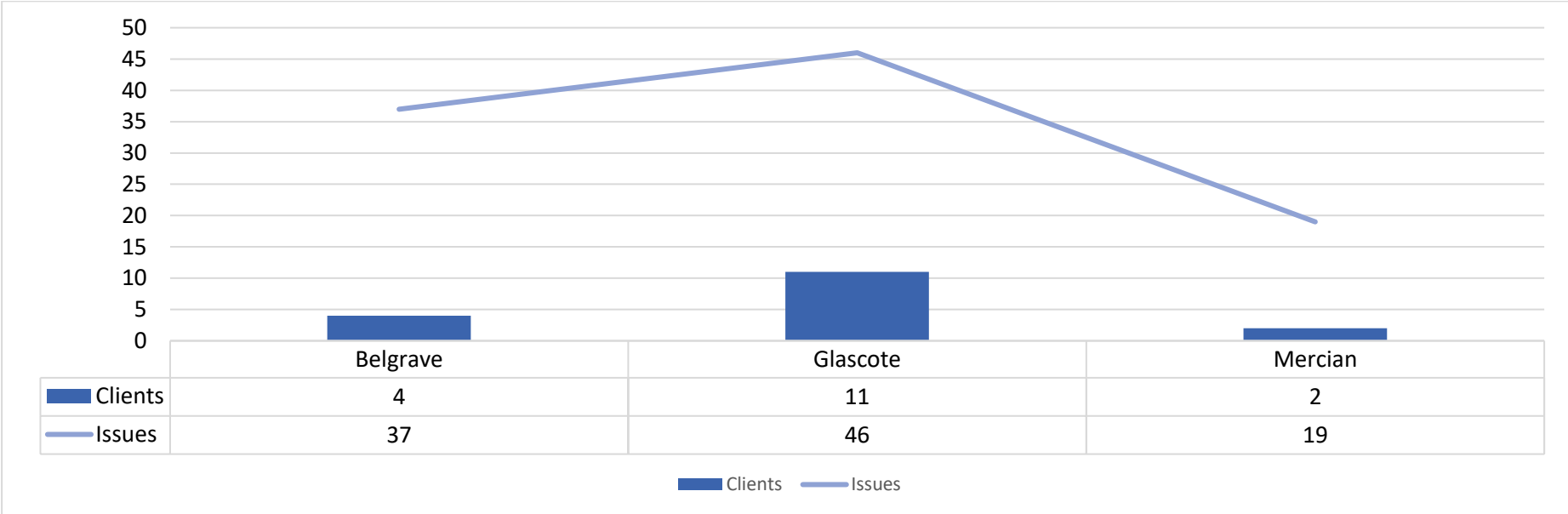
Total number of clients in the quarter = 17

Tamworth Sacred Heart Project - Breakdown of client demographics (Q1 2024/25)

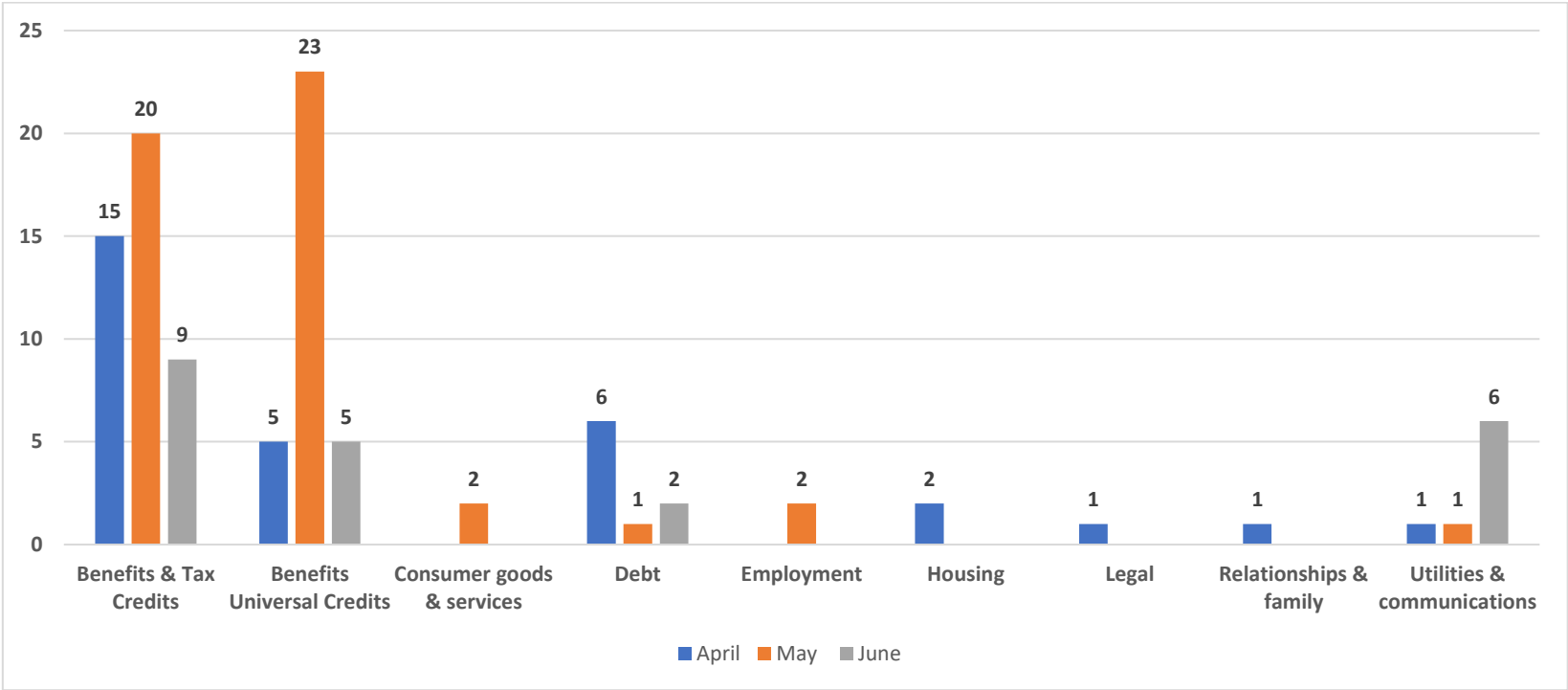




Tamworth Sacred Heart Project - Breakdown of clients and issues by Ward (Q1 2024/25)

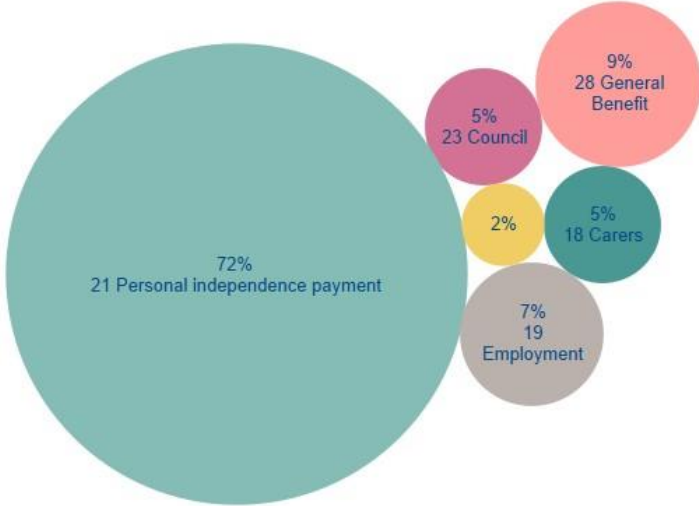


Tamworth Sacred Heart Project - Breakdown of reported issues (Q1 2024/25)



Tamworth Sacred Heart Project - breakdown of Benefits & Tax Credits top issues (Q1 2024/25)

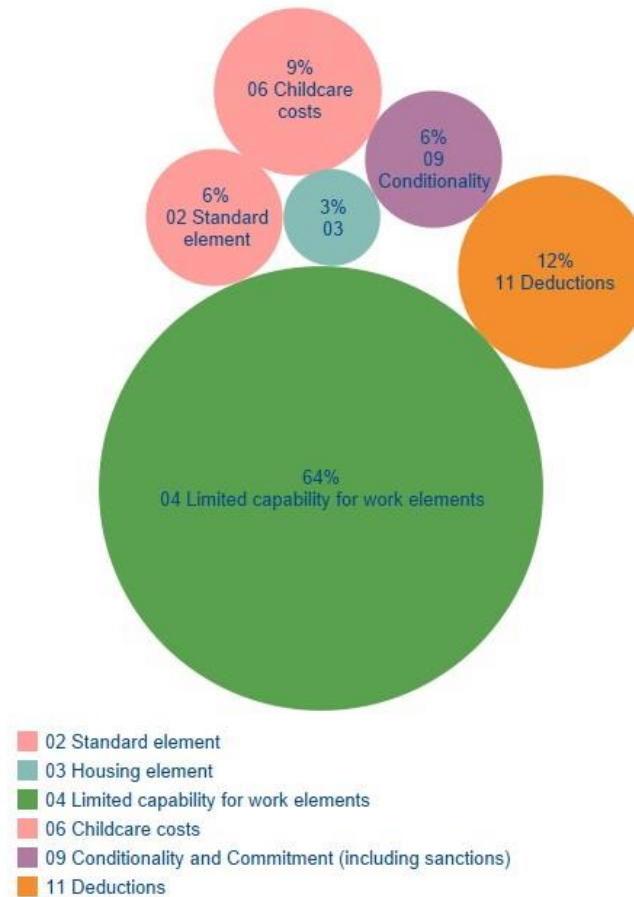
Benefits & Tax Credits issues accounted for the majority of reported issues across the quarter (43%/44 issues). The percentage split of the issues surrounding Benefits & Tax Credits are reported as follows:



- 15 Disability Living Allowance
- 18 Carers Allowance
- 19 Employment Support Allowance
- 21 Personal independence payment
- 23 Council tax reduction
- 28 General Benefit Entitlement

Tamworth Sacred Heart Project - breakdown of Benefits Universal Credit top issues (Q1 2024/25)

Benefits Universal Credit issues accounted for the second highest reported issues across the quarter (33%/33 issues).
The percentage split of the issues surrounding Benefits Universal Credit are reported as follows:



Tamworth Sacred Heart Project – Number of Contacts by Channel (Q1 2024/25)

	In person	Telephone	Grand Total
April 2024	8	2	10
May 2024	8	2	10
June 2024	3		3
Grand Total	19	4	23

Tamworth Sacred Heart Project – Client Outcomes (Q1 2024/25)

Income gain					
	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Benefit / tax credit gain - a new award or increase	2	1	£5,676	£2,838	£5,676
Benefit / tax credit gain - award or increase following revision or appeal	1	1	£4,721	£4,721	£4,721
Improved health / capacity to manage	4	1	£0	£0	£0
Grand Total	7	3	£10,397		

Quarterly Comparison	Q2	Q3	Q4	Q1	Grand Total
No. of outcomes	14	10	6	7	37
Client count	9	9	3	3	24
Amount	£6,235	£7,818	£7,870	£10,397	£32,320



Mid Mercia

**Financial Well-Being, Debt & General Advice Service
Tamworth Borough Council**

Quarter 4 – 2023/24 Report

Overview of Service

Citizens Advice Mid Mercia (CAMM) are working together with Tamworth Borough Council (TBC) to assist with the council priorities:

- Living a quality life in Tamworth
- Growing strong together in Tamworth
- Delivering quality services in Tamworth.

The delivery of an inclusive Financial Well-being, Debt and General Advice Service that is accessible to all through flexible methods of service delivery for an improvement in the health and well-being of local people through effective advice.

Overview of the quarter

Quarter four has been a very busy quarter, particularly within our Debt and Generalist service where there has been a significant increase in overall activity. A lot of this additional activity has been through our Adviceline service, the main access route into our service for clients contacting us directly. Our Adviceline assessors complete an initial assessment of a client's situation and then aim to progress the client either through a combination of signposting and assisted information, or by booking an appointment with one of specialist advisers when more support is needed. Additional support may be needed either due to the complexity of a client's situation or maybe due to a client's capacity to manage the problem without further help and guidance.

We have also seen increased activity within our energy advice service as clients continue to struggle to meet high energy costs. Our energy advisers can provide energy efficiency advice as well support with income maximisation such as benefit checks, and applying for grants and other support schemes.

We are continuing to see many clients with debt concerns coming through via the self-referral route. Last quarter we forecast we might expect to see credit card and store card debt increase. Unfortunately, this

has happened, there has been a large increase in these debts, probably showing how people have been meeting their living costs. We have also seen a large increase of clients defaulting on unsecured loans and for some this equates to large debts. We don't seem to be seeing the end of the impact of the cost-of-living crisis, in fact we may still not have seen the peak. Although on a positive note gas and electric costs could be lowering for some families and we are coming into Spring and Summer, which may provide some with a little respite from these large bills.

Another positive is that benefit rates have increased along with LHA rates, and these changes will hopefully reduce a little pressure on low-income clients and families.

Financial gains and outcomes remain high. We have had some excellent results with PIP/AA/DLA and Carers Allowance this quarter. We have been successful with DHP's for both rent arrears and council tax write offs. We have seen both DRO's and bankruptcy's going through this quarter and we continue to process DRO's through this month, giving clients a chance of a fresh start.

We continue to offer a combination of channels for clients to access our service. Clients still seem to predominantly prefer telephone advice, but there has been an increase in face-to-face appointments being offered within the CT CIC offices. We are continuing with our presence in Tamworth 2 days per week. Accessibility into our service is also increased through access to Language line including to support BSL interpretation where needed.

The outreach service at Sacred Heart remains busy and we are seeing, at times, very different sets of issues at this. The client numbers are slightly lower this quarter due to a combination of annual leave and illness. A couple of weeks were also affected by adverse weather. Financial gains tend to be a little lower as we are seeing some different issues which do not necessarily have a monetary outcome.

The team is fully resourced and there have been no staff changes.

Staff remain flexible and both reactive and proactive to client's needs, for them to receive the help and advice that they need. Staff are going above and beyond to assist these clients; we are continually dealing with complex cases and fortunately we find ourselves in the unique position of being able to handle their problem for them and see it right through to its conclusion, although this can be time consuming.

We continue to work well together with council officers to assist clients effectively, to understand the client's health capabilities and history where needed and to assist the more vulnerable clients more effectively. We have been able to work collaboratively with the council to achieve the best outcome for the clients. The benefits team have helped us immensely with some of the more complex benefit situations that we are presented with, working together has not only helped the clients but has saved both the councils time and our time, this has helped to alleviate some of the workload in a timely manner, providing a blended service.

Digital inclusion

We actively communicate with clients via text message, email or WhatsApp, and we can also facilitate appointments via Zoom. This works well for some clients, but there are a lot of clients who are either not digitally aware or who just do not have the access to the technology.

We continue to use Refernet for council officers to make referrals into our service and this continues to work well. Other partner agencies are also now using the service which helps to increase partnership working and to provide a more seamless and holistic service for residents, including Communities Together and Manna House Foodbank.

Volunteers

We have access to a pool of volunteers within the organisation; this includes volunteers who are dealing with clients at the first point of access through to volunteers who deliver full advice appointments. Most volunteers are still working remotely, but some have come back into the office with advice appointments being delivered over the phone, face to face or via email. Our volunteer recruitment program is ongoing.

Promotion of the service

We continue to promote our advice email address and have a “single click” button on our website where clients can leave just a name and number and we will call them back. A “single click” button is also on the Tamworth Borough Council Website along with a banner on the home page. This has proven to be a popular route into the service for many clients, increasing accessibility into our organisation. The single click button is increasingly used over the email route.

We have attended various partnership meetings, together with the Tamworth VCSE forum. Our leaflets are available at the CIC offices and at the Assembly Rooms. All leaflets state that we offer face to face appointments in Tamworth but do not mention a location. This is to ensure that CIC aren't inundated and that the leaflets remain generic so that they remain relevant for a longer period. We are also in a newsletter that CIC have produced, which is distributed widely across Tamworth.

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Mid Mercia

**Financial Well-Being, Debt & General Advice Service
Tamworth Borough Council**

Quarter 1 – 2024/25 Report

Overview of Service

Citizens Advice Mid Mercia (CAMM) are working together with Tamworth Borough Council (TBC) to assist with the council priorities:

- Living a quality life in Tamworth
- Growing strong together in Tamworth
- Delivering quality services in Tamworth.

The delivery of an inclusive Financial Well-being, Debt and General Advice Service that is accessible to all through flexible methods of service delivery for an improvement in the health and well-being of local people through effective advice.

Overview of the quarter

Quarter one remains busy, particularly within our Debt and Generalist service where there the increase in activity we experienced last month has continued. A lot of this additional activity has been through our Adviceline service, the main access route into our service for clients contacting us directly. Our Adviceline assessors complete an initial assessment of a client's situation and then aim to progress the client either through a combination of signposting and assisted information, or by booking an appointment with one of specialist advisers when more support is needed. Additional support may be needed either due to the complexity of a client's situation or maybe due to a client's capacity to manage the problem without further help and guidance.

We have also seen increased activity within our energy advice service as clients continue to struggle to meet high energy costs. Our energy advisers can provide energy efficiency advice as well support with income maximisation such as benefit checks, and applying for grants and other support schemes.

We are continuing to see many clients with debt concerns coming through via the self-referral route. Last quarter we saw an increase in credit card debts, which was potentially a carry over from Christmas, this has

dipped slightly this quarter. Clients defaulting on unsecured loans remains high and for some this equates to large debts. We don't seem to be seeing the end of the impact of the cost-of-living crisis, all utility debt and council tax debt has increased this quarter. Although on a positive note gas and electric costs have lowered for some families, although currently bills are not increasing hugely because we are in Summer, we will soon be into Autumn and Winter, which will only serve to exacerbate the current situation for clients, who haven't recovered from last Winter.

Financial gains and outcomes remain high. We have continued to have some excellent results with PIP/AA/DLA and Carers Allowance this quarter. We have again been successful with DHP's for both rent arrears and council tax write offs. We continue to process DRO's and have had success with debt write offs, giving clients a chance of a fresh start. This quarter we have experienced an increased number of clients who are in receipt of incorrect benefits, we have corrected these issues, however, this has not been an easy process. This always involves significant correspondence with the DWP and creates an increased work load for staff.

We continue to offer a combination of channels for clients to access our service. Clients still seem to predominantly prefer telephone advice, but there has been an increase in face-to-face appointments being offered within the CT CIC offices. We are continuing with our presence in Tamworth 2 days per week. Accessibility into our service is also increased through access to Language line including to support BSL interpretation where needed.

The outreach service at Sacred Heart remains busy and we are seeing, at times, very different sets of issues at this. The client numbers have been affected this quarter due to a staff member being called for jury service. Financial gains tend to be a little lower as we are seeing some different issues which do not necessarily have a monetary outcome.

The team is fully resourced and there have been no staff changes.

Staff remain flexible and both reactive and proactive to client's needs, for them to receive the help and advice that they need. Staff are going above and beyond to assist these clients; we are continually dealing with complex cases and fortunately we find ourselves in the unique position of being able to handle their problem for them and see it right through to its conclusion, although this can be time consuming.

We continue to work well together with council officers to assist clients effectively, to understand the client's health capabilities and history where needed and to assist the more vulnerable clients more effectively. We have been able to work collaboratively with the council to achieve the best outcome for the clients. The benefits team have helped us immensely with some of the more complex benefit situations that we are presented with, working together has not only helped the clients but has saved both the councils time and our time, this has helped to alleviate some of the workload in a timely manner, providing a blended service.

Digital inclusion

We actively communicate with clients via text message, email or WhatsApp, and we can also facilitate appointments via Zoom. This works well for some clients, but there are a lot of clients who are either not digitally aware or who just do not have the access to the technology.

We continue to use Refernet for council officers to make referrals into our service and this continues to work well. Other partner agencies are also now using the service which helps to increase partnership working and to provide a more seamless and holistic service for residents, including Communities Together and Manna House Foodbank.

Volunteers

We have access to a pool of volunteers within the organisation; this includes volunteers who are dealing with clients at the first point of access through to volunteers who deliver full advice appointments. Volunteers are working both remotely, and in the office with advice appointments being delivered over the phone, face to face or via email. Our volunteer recruitment program is ongoing, we have seen some success with this and soon we hope to have some new volunteer trainees delivering face to face advice from our offices at Offa house.

Promotion of the service

We continue to promote our advice email address and have a “single click” button on our website where clients can leave just a name and number and we will call them back. A “single click” button is also on the Tamworth Borough Council Website along with a banner on the home page. This has proven to be a popular route into the service for many clients, increasing accessibility into our organisation. The single click button is increasingly used over the email route.

We have attended various partnership meetings, together with the Tamworth VCSE forum. Our leaflets are available at the CIC offices and at the Assembly Rooms. All leaflets state that we offer face to face appointments in Tamworth but do not mention a location. This is to ensure that CIC aren't inundated and that the leaflets remain generic so that they remain relevant for a longer period. We are also in a newsletter that CIC have produced, which is distributed widely across Tamworth.

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