

How-to Guide

This guide offers more detailed information and advice for those who may be interested in adopting or adapting the initiative in their local area.

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Financial Inclusion Project



Title	Financial Inclusion Project
Organisation	Perth and Kinross Council
Category	Promising Practice
Poverty Impact	Mitigation
Introduction to the Project	
<p>The project – funded by the Perth and Kinross Council (PKC) Housing Service and delivered by Perth Citizens Advice Bureau (CAB)– provides a financial inclusion service targeted to council tenants experiencing financial hardship. Following an early intervention approach, the project enables housing staff to refer struggling tenants to CAB. The referrals are fast tracked by CAB for benefits advice and a range of other assistance. Provided by a third sector agency, tenants have been more likely to engage with the service than when initially delivered as a council project. Perth CAB has provided the housing staff specialised training on income maximisation and offered an element of financial security to the households.</p>	

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Initial Idea

Who had the initial idea?			
The Council had the idea, but this was based on feedback of the Council tenants.			
How did the idea for the project come about?			
The issue of financial hardship for Council tenants came up repeatedly when the Housing Service was settling people into their new tenancies. The tenants feedback indicated they had difficulties and felt embarrassed discussing their financial situations with the Council Housing Service – who are their landlords – but did not mind it as much with independent advisors.			
Were plans informed by any published reports / papers / research evidence or practice from elsewhere?			
No – the project is based on the needs of the Council tenants which were identified from the tenants' feedback.			
Was anyone else involved in developing the initial idea of the project?			
The Council Housing Service, Perth CAB, and the tenants in the form of their feedback.			
Were those with lived experience of poverty involved in developing the initial idea of the project?			
Indirectly, yes – the project was developed and shaped as a direct response to feedback from Council tenants.			
Was funding required to support the development of the initial idea of the project?			
No		Yes	
		xxx	
Please provide details of the funding that was used to support the development of the initial idea of the project.			
Which organisation provided funding?		Perth and Kinross Council.	
How much was required?		£50,000.	
What was the specific source of funding? (e.g., particular grant or policy)		Perth and Kinross Council's Housing Revenue Account (HRA).	

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Were specific resources – other than funding - needed when developing the initial idea of the project?			
No	✓	Yes	
What, if any, barriers had to be overcome when developing the initial idea of the project?			
The Council needed to be mindful of procurement of the project funding to ensure fairness and equity in their third sector partnerships.			
What, if anything, helped enable development of the initial idea of the project?			
A good working relationship with the third sector and the local CAB. Keeping the referral process simple and offline (no online forms etc needed; CAB follows up with tenants).			
How long did it take between having the initial idea and starting the project?			
N/A			
Who made the decision to introduce the project?			
The PKC Housing Service and Perth CAB.			

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Early Development – Pilot Project or Feasibility Study

Was there a pilot project or feasibility study?	
No	
Yes, a pilot project	✓
Yes, a feasibility study	
What did the pilot study or feasibility study involve?	
The initial six months of the project ran as a pilot.	
Who was responsible for the design and/or delivery of the pilot or feasibility study?	
PKC Housing Service and Perth CAB.	
Were those with lived experience of poverty among those involved in the design or delivery of the pilot project or feasibility study	
No	
Yes	✓
The project was developed to aid tenants who were experiencing financial hardship, as such they had a macro impact on the initial development of the (pilot) project through Housing services feedback.	

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Was funding required to support the pilot project or feasibility study?			
No		Yes	✓
Please provide details of the funding that was used to support the pilot project or feasibility study.			
Which organisation provided funding?	Perth and Kinross Council.		
How much was required?	N/A		
What was the specific source of funding?	Perth and Kinross Council's Housing Revenue Account (HRA).		
Were specific resources needed to support the pilot project or feasibility study?			
No		Yes	✓
Please provide details of the resources that were required for the pilot project or feasibility study.			
Staff/Volunteer Time	From the monies provided by PKC, CAB recruited an additional post (full time – 36 hours) to support the current team to undertake the work.		
Was the pilot project or feasibility study evaluated?			
No		Yes	✓
The Housing Service and CAB co-produced an internally produced, highlight report to detail feedback about the pilot.			

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Was there evidence from the pilot project or feasibility study that confirmed that it was working / it would work?

No	
Yes	✓

It was evidenced by:

Number of referrals to the project.

Reduction in rent arrears.

Increase in number of funding streams accessible to tenants.

Feedback from tenants who engaged with the project.

Feedback from frontline service delivery staff.

This showed a significant financial impact for both the tenants engaging with the service, and for Housing Services.

Who made the decision to continue with the project beyond the pilot or feasibility study?

PKC Housing Service.

Was the design of the project modified following the pilot project or feasibility study?

No	✓
Yes	

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Accessing the Service and Engaging with Service Users

Is there a referral process?	
No	
Yes	✓
With informed consent, Council Housing Officers can refer tenants who are experiencing financial difficulties to CAB to access, Financial Inclusion Service targeted intervention specific to their needs. The Housing Services also promote the project to their tenants through multiple avenues and the tenants are able to self-refer to CAB to access the service.	
Is referral the only way that potential clients are made aware of the project?	
Yes	
No	✓
Other than referral, how do potential clients come to know about the project?	
Through the Housing Service communication channels (social media, Housing Service newsletter, and forms of direct communication such as calls and texts, emails, and face to face promotion of the project).	
What is the most common way through which users typically access the service?	
Referrals from the housing service but also people, council tenants; self-serving by contacting CAB directly.	
Do you take steps to keep in touch / reach out to service users?	
No	
Yes	✓
The CAB stays in contact with the tenants engaging with the service and provides updates to the Housing Service. Occasionally the tenant informs the Housing Service they are in receipt of CAB support.	

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Working with People with Lived Experience of Poverty

Are those with lived experience of poverty involved in <u>delivering</u> the project?	
No	✓
Yes	
Are people with lived experience of poverty involved in <u>managing</u> the project or project governance?	
No	✓
Yes	
Are people with lived experience of poverty involved <u>in any other aspect</u> of the project? <i>If so, please describe below.</i>	
No	
Yes	✓
The Housing Service is open to tenant feedback and some tenants get very engaged with the service and its provisions.	

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Leadership, Governance and Partnership Working

Who is responsible for managing the project?	
Elaine Ritchie (Senior Service Manager for PKC Housing Service).	
Is this the only responsibility of the person managing the project?	
Yes	
No	✓
Elaine also manages the Perth and Kinross Council Housing Service.	
What proportion of the manager's overall workload is given over to this project?	
Most of it	
About half of it	
Just a small proportion of it	✓
Is there a Project Steering or Advisory Group?	
No	✓
Yes	
Are any other governance arrangements in place to review strategy and performance?	
No	
Yes	✓
The wider Housing Management team within the Housing Service are also involved in the project through the provision of oversight and feedback to Elaine. The team can scrutinise the project and strategy.	

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Links to Wider Policies, Strategies and Statutory Requirements

In your opinion, is the project aligned with national and/or local anti-poverty strategies and priorities (e.g., local authority or health board priorities)?

Don't know	
No	
Yes	✓

The project is included in the Council's wider Child Poverty Strategy, and the Council's Financial Inclusion Plan.

In your opinion, has the project benefitted from being part of this anti-poverty strategy?

Don't know	
No	
Yes	✓

Tenants may also be struggling in other areas, so providing this support mitigates the chance of tenant homelessness, increases tenancy sustainment, eases financial worries, promotes holistic wellbeing. It can also provide tenants with additional financial resources to spend on other key priorities such as food or clothing for their children.

Is the project part of any other strategy?

Don't know	
No	
Yes	✓

The project fits into the Council's Rapid Rehousing Plan within the local housing strategy. The strategy aims to support people in sustaining their tenancies and prevent homelessness.

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Is the project delivering a service that is a statutory commitment?	
No	✓
Yes	

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Funding

Has external funding been secured to support the work?		
	No	✓
	Yes	
Has a specific sum been secured from the host organisation to support this work?		
	No	
	Yes	✓
Please provide details of the funding that was used secured from the host organisation to support this work?		
How much funding was secured?	£50,000.	
For how long has funding been secured?	Currently, two years funding has been secured.	
Is future funding from the host organisation a possibility?		
	Don't know	
	No	
	Yes	✓
Is future funding from the host organisation based on pre-agreed outcomes or outputs being delivered?		
	No	✓
	Yes	
What are the future - longer-term - prospects for this work if existing funding sources were no longer available?		
To extend the service to other householders – housing association tenants, private rental tenants etc.		

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Staffing and Resources

Do existing staff from the host organisation contribute toward the work of this project as part of their broader work for the organisation?	
No	
Yes	✓
It's part of CAB's wider financial maximisation and debt prevention work.	
Are existing staff from the host organisation paid extra (for example, taking on extra hours) to contribute toward the work of this project?	
No	
Yes	✓
It's part of CAB's wider financial maximisation and debt prevention work.	
Have additional paid staff been employed to contribute toward the work of this project?	
No	
Yes	✓
It's part of CAB's wider financial maximisation and debt prevention work.	
Are volunteers involved in delivering the project?	
No	
Yes	✓
Can be, as the majority of CAB services are delivered by volunteers.	

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Are specific resources – other than staff/volunteer time and money - needed to support the delivery of the project?

No		Yes	✓
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Please provide details of the resources that are required to deliver the project?

Facilities / Workspace	CAB facilities for financial assistance support.
Equipment	CAB IT equipment.
Local Knowledge	N/A
Food and Drink	N/A

Are any of the resources needed to deliver the project provided in-kind, rather than budgeted from project funds?

No	
Yes	✓

CAB provides the facilities/workspaces, and the equipment required.

Were new IT systems, additional software, or upgrades existing software (databases, Apps) required to deliver this project?

No	✓
Yes	

Was additional training – for staff or volunteers - required to deliver this project?

No	
Yes	✓

CAB has provided training to Housing staff which has enabled staff to identify when tenants are struggling financially, and to refer them with informed consent, for CAB consultation. Training has included benefit and income maximisation to aid staff in the identification of tenants who would benefit from CAB involvement.

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Monitoring and Evaluation

Is there baseline data to describe what things were like before the start of the project?	
No	
Yes	✓
The Housing Service has some existing baseline data on the level of rent and housing arrears.	
Is the difference that the project is making measured or monitored by the host organisation?	
Yes	✓
No	
Who within the host organisation is responsible for monitoring the impact of the project?	
Elaine Ritchie	
How often is the impact of the project monitored or measured by the host organisation?	
An annual report if produced by CAB.	
What methods, techniques or strategies are used by the host organisation to impact of the project?	
Quarterly reports from CAB, and feedback from service users.	

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What information is collected by the host organisation about the project?				
Number of users	Yes	✓	No	
Profile of users	Yes	✓	No	
Experience of users	Yes	✓	No	
Outcomes for users	Yes	✓	No	
Anything else	Yes	✓	No	
The 2023 annual report included: Number of tenants supported. Number of contacts made. Amount in client financial gains obtained through tenant involvement in the Project. Number of referrals received from PKC Housing Team for the project. A breakdown of the top five issues tenants present to the service with (benefits, debt, utilities and communications, finance and charitable support, and general housing issues).				
Has the data that has been collected by the host organisation been used to adapt the way the project works?				
			No	✓
			Yes	
Has an external organisation been employed to formally evaluate the project?				
			No	✓
			Yes	
Is there an intention to employ an external organisation to evaluate the impact of the project in the future?				
			Don't know / no current plans	✓
			No	
			Yes	

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Is there an intention to undertake your own formal evaluation in the future to estimate the impact of the project?

Don't know / no current plans	✓
No	
Yes	

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Impact

To what extent have the aims of the project been achieved?	
Fully met	✓
Making progress toward meeting Aims	
Not making progress	
<p>All the aims of the project have been achieved. This is supported through: Quantitative (financial gains) and qualitative (tenant testimonies) evidence. Feedback from the tenants who have engaged with the service. Metrics from CAB on referred client engagement and outcomes has provided evidence that the project continues to make progress towards meeting its aims.</p>	
What difference has the project made?	
<p>The project has provided an element of security for struggling tenants and households in the challenging current economic environment.</p>	
Have conditions or demand changed since the project was introduced?	
No	✓
Yes	
<p>There has been no significant changes reported, however there has been an increase in tenants who have reported experiencing an increase financial hardship. This has been attributed to the financial fallout from the pandemic, and the ongoing cost-of-living crisis.</p>	
Has the project had the capacity to meet these changing conditions and demand?	
Yes	✓
No	
<p>The Council is constantly reviewing the project and the need for it in an open dialogue with the CAB responsible for the delivery.</p>	

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Has the project changed through time?	
No	✓
Has the project had any unexpected or unintended outcomes?	
No	
Yes	✓
<p>There have been no unintended outcomes, however, there has been an unexpected outcome. This was observed in the large number of tenants willing to engage with the service provided by CAB. As discussed earlier, there had been tenant reported reluctance in the past to engage with similar services provided by the Welfare Rights team.</p>	
In your opinion, is the project having an impact on tackling poverty?	
No	
Yes	✓
<p>The project has had an impact on producing financial gains for Council tenants who have engaged with the service. The project has also stopped individuals from having to seek referrals to CAB from foodbanks, contributing to the cash first approach focusing on maximising people's incomes instead of having to rely on food donations to maintain dignity and social respect. With its early intervention approach, the project has enabled Council tenants to receive support early on, and indicated, by reduced rent arrears, that the project has had a significant impact on preventing people falling (further) into poverty, or becoming subject to homelessness.</p>	

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Learning from Experience

What is working well?	
Keeping the delivery simple – the project has a single point of referral for any member of staff or tenant.	
What, if anything, is working less well?	
No significant challenges were identified. Previously a similar project delivered solely by the Council did not work, highlighting the importance of CAB as an independent delivery partner.	
What are the key learning points that you'd like to share with other practitioners?	
Engaging the third sector in delivering Council services can be valuable in encouraging those who are reluctant to discuss their financial situations, to do so with an independent party. This has resulted in financial benefits for the clients of the service, as well as for the Council's involved as shown by reduced rent arrears.	
Are there plans to develop or expand the project in the future?	
No	✓
Yes	
No current plans for expansion – the project is continuously under review and open to further development.	
How easily do you think this project could be replicated in another setting?	
Easily, provided the Council is willing to allocate funding, and the locality has a CAB able and willing to deliver the project.	

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