

Overview & Scrutiny Commission

Date: 25 November 2014

Agenda item:

Subject: Merton's Welfare Reform Action Plan 2013/14 – Progress Update (January-July 2014)

Lead officers:

- Simon Williams – Director, Community and Housing
- Steve Langley – Head of Housing Needs and Strategy
- David Keppler – Head of Revenues and Benefits

Lead members:

- Councillor Mark Allison – Cabinet member for Finance

Contact officer: Steve Langley – Head of Housing Needs and Strategy

Recommendations:

A. The Commission is requested to discuss and comment on the report.

1. PURPOSE OF REPORT AND EXECUTIVE SUMMARY

- 1.1 The report aims to provide OSC with an update on the progress that has been made by Merton's Welfare Reform and Financial Resilience Group and partners during January-July 2014 in delivering Merton's Welfare Reform Action Plan 2013/14 ([Appendix 1](#)). Where updated figures have been made available during the drafting of this report which fall outside of this monitoring period, these have been included.
- 1.2 OSC are also asked to note the development of a Financial Resilience Action Plan which will run alongside and complement the Welfare Reform Action Plan 2013/14 ([Appendix 2](#)).
- 1.3 The next progress report from the Merton Welfare Reform and Financial Resilience Group will be published in February 2015 and will cover the period August 2014 - January 2015.

2. BACKGROUND AND UPDATE (JANUARY – JULY 2014)

- 2.1 The Welfare Reform Act 2012 is one of the largest policy changes to be introduced by the Government. The Act has been designed to deliver

£18 billion savings from the welfare budget as announced in the budget and spending review of 2010.

2.2 Another aim of welfare reform is to simplify a very complex array of benefits to people who are unemployed, disabled, unable to work, have childcare responsibilities or who are on low incomes.

2.3 The main changes to welfare benefits, including their impacts on Merton to date and key considerations for the next 6-12 months are outlined in the table below:

Welfare reform and impact on Merton	Key considerations for the next 6-12 months
<p>A benefits cap for out of work households – introduced on 15 July 2013 in Merton, the benefits cap puts a cap on the total benefits to which an out of work individual or couple is entitled. Approximately 186 households have been affected by the cap in Merton and housing benefit has been reduced by approximately £14,000 per week in total for those affected. This is not a fixed number as new households will become affected following a change in their circumstances i.e. loss of employment</p>	<ul style="list-style-type: none"> • Monitor Discretionary Housing Benefit payments to affected households. • Continue to work with new and existing families affected by the cap. • Monitor homelessness episodes as direct consequence of the benefits cap. • Continue to monitor effectiveness of 2 x Temporary housing options advisers and consider the ongoing requirement for these roles in the delivery of UC and associated welfare reform changes.
<p>Introduction of Universal Credit – Universal Credit for working age single claimants will be rolled out nationally from February 2015. Universal credit will be a single benefit to be paid on a monthly basis. UC replaces Income Support, income-based Job Seekers Allowance (JSA), income-related Employment and Support Allowance (ESA), Housing Benefit, Council Tax Credit and Working Tax Credit (WTC).</p>	<ul style="list-style-type: none"> • Understand the role of the Council in the delivery of UC i.e. supporting people in accessing UC and supporting work incentives. • Understand what risks exist to vulnerable residents who do not have access to computers and who cannot use one. • Understand HR issues relating to introduction of UC for council employees. • Understand financial implications in the delivery of UC. • Engage with private landlords and lettings agents regarding the roll out of UC. • Consider information event and training to stakeholders on the roll out of UC.

Welfare reform and impact on Merton	Key considerations for the next 6-12 months
	<ul style="list-style-type: none"> • Understand the financial implications for the Council for those households living in temporary accommodation provided under the homeless legislation.
<p>Penalties for under-occupancy - changes to Housing Benefit require social sector housing to have size criteria applied, with any working age household deemed to be under occupying their home to have part of their Housing Benefit removed. As of 1 August 2014, 721 households are known to be affected by the under-occupation penalty.</p>	<ul style="list-style-type: none"> • Continue to work with registered providers to deliver opportunities for tenants wishing to downsize. • Continue to work with registered providers to prevent homelessness from social housing tenants. • Monitor Discretionary Housing Benefit payments to social housing tenants affected by under occupation rules. • Identify those cases exempt from under occupation rules.
<p>Localisation of the Social Fund - the Act abolished the social fund which comprised “last resort” benefits such as crisis loans and replaced it with a non-ring fenced grant which is paid directly to the council. Merton Council’s Welfare Assistance Scheme was launched in April 2013. To date the number of applications received continues to be below the anticipated numbers the DWP indicated would be received (this is the same across all London).</p>	<p>Following a review of Merton’s Local Welfare Assistance Scheme, it is proposed the following actions are taken forward:</p> <ul style="list-style-type: none"> • CMT to agree if the scheme will continue in 2015/16 as the Department of Work and Pensions have stopped the funding • Offer new essential electrical household items instead of re-conditioned (stocks of re-conditioned items are regularly low or out of stock. Ordering new will offer better quality stock which will last longer in the long term). • Increase maximum amount of award for essential household items to £1000 (this will allow for the increased cost of new essential electrical household items). • Offer full week rate regardless of next payment of benefit. • Offer multiple weeks to cover emergency where DWP confirm no benefit or hardship will be paid for that number of weeks, (subject to a maximum).

Welfare reform and impact on Merton	Key considerations for the next 6-12 months
	<ul style="list-style-type: none"> • Increase take up of the scheme, promote LWSS to internal staff. • Offer essential household items as a grant instead of a loan. • Make another donation to the Wimbledon Food Bank. • Move current resources for answering calls. All telephone calls to go directly to the LWSS decision making team to avoid duplication of work.
<p>Changes to Disability Living Allowance - From 8 April 2013 a new benefit, Personal Independence Payment (PIP) replaced Disability Living Allowance (DLA) for disabled people aged 16-64 in Merton.</p>	<ul style="list-style-type: none"> • Support new PIP claims through initial appointment to complete telephone application and follow up appointment to help complete more detailed secondary form. • Provide telephone support for PIP applicants to prepare for medical assessment (ATOS). • Put in place referral system with CAB for PIP appeals. • Strengthen working relationship with Social Services and NHS staff to support applicants through the process. • Monitor and track data on PIP decisions. • Fund a six month fixed term contract member of staff in CAB to support claimants through new and renewal applications.
<p>Changes to the Independent Living Fund - The government has taken the decision to close the Independent Living Fund (ILF) on 30 June 2015 and transfer responsibility for meeting the eligible care and support needs of current ILF users to local authorities in line with their statutory responsibilities. Currently 2.5% of Merton residents (40) claiming Disability Living Allowance also receive support through the ILF.</p>	<ul style="list-style-type: none"> • The council and partners will continue to stay abreast of developments regarding the ILF and will work closely with local groups to ensure any changes affecting disabled people in Merton are understood and solutions identified where appropriate.

- 2.4 Merton's Welfare Reform Action Plan 2013/14 at [Appendix 1](#) provides a fuller update on the actions partners are taking to support residents affected by welfare reform changes.
- 2.5 The Action Plan is delivered and monitored by Merton's Welfare Reform and Financial Resilience Group, a cross-council officer group chaired by the Director of Community and Housing. Over the last year the group has worked closely with the relevant council departments and partner organisations to meet a number of aims, including:
- Ensuring that Members and Senior Officers are made aware of the welfare reforms and their implications for residents, the Council and its partners;
 - Ensuring that all advice agencies are fully aware of the welfare reforms, the council's response and how partnership arrangements need to develop and change when necessary;
 - Monitoring the impact of the Benefits Cap and working closely with Benefits/Housing Needs staff and partners to ensure residents are provided with the support they need (with a particular focus on supporting our most vulnerable clients);
 - Monitoring the impact of the changeover from Disability Living Allowance to Personalised Independence Payment and ensuring clients are supported through the new process by the Welfare Benefits Team and service providers in the community and voluntary sector (e.g. CAB) where appropriate;
 - Monitoring the impact of changes to Housing Benefit and under-occupancy and working closely with registered providers who have developed their own plans in response to welfare reform;
 - Monitoring the impact of the Welfare Assistance Scheme, which replaced Crisis & Support Grants from April 2013, and ensuring the new scheme is well signposted to clients/referring organisations and is aligned with other crisis-intervention service providers such as The Vine Project and food banks;
 - Working closely with other multi-agency groups (e.g. Merton Child and Family Poverty Task Group, Health and Wellbeing Board) to ensure key stakeholders are sighted on the work of the group and where possible working together to deliver outcomes for shared client groups;
 - Working more closely with Job Centre Plus to help people into employment. Officers from Housing Benefits and Housing Needs continue to work with colleagues from Job Centre Plus to share approaches and deliver a joined up process aimed at assisting customers into work;

3. LEGAL AND STATUTORY IMPLICATIONS

3.1 The Welfare Reform Act sets out the legislative framework for these changes.

4. HUMAN RIGHTS, EQUALITIES AND COMMUNITY COHESION IMPLICATIONS

4.1 The reforms have potential implications in these areas and continued monitoring will take place

5. CRIME AND DISORDER IMPLICATIONS

5.1 None for the purposes of this report

6. RISK MANAGEMENT AND HEALTH AND SAFETY IMPLICATIONS

6.1 Merton's Welfare Reform Group will be working closely with Public Health colleagues over the next few months to conduct a Health Impact Assessment (HIA) to fully assess potential health impacts on Merton residents precipitated by the changes to welfare benefits.

7. APPENDICES – the following documents are to be published with this report and form part of the report

- **Appendix 1 – Merton's Welfare Reform Action Plan 2013/14 – Progress update (January – July 2014)**
- **Appendix 2 – Merton's Financial Resilience Action Plan 2014/15**

Merton Welfare Reform Action Plan 2013/14

Update January – July 2014

REFORM: Total benefit income cap
<p>The Act empowers the Government to put a cap on the total benefits to which an individual or couple is entitled. The cap was introduced in Merton from 15 July 2013 and is set at a working household’s average net earnings; this is currently expected to be £26k a year (a maximum of £500 per week) for lone parents and couples with or without children and around £18k per annum (a maximum of £350 per week) for single people without children or whose children for whom they have responsibility do not live with them. The cap will apply to the combined income from out of work benefits, Housing Benefit (HB), Child Benefit (CB) and Child Tax Credit (CTC) and other benefits such as carers allowance and maternity allowance.</p>
<p><u>Revenues & Benefits</u></p> <ul style="list-style-type: none"> On the 27th of June 2014 Merton had 186 capped households. The benefit cap came into effect on the 15th July 2013. New Households continue to be affected by the cap although these remain relatively low. <p><u>Housing</u></p> <ul style="list-style-type: none"> All of the households capped at July 2013 have been contacted at their address with an offer of support. We have made 34 home visits in the period. We continue to work closely with the Department for Work and Pensions (DWP) and between 01 January and 30th of June 147 interviews were undertaken with DWP representatives at the civic centre. 46 cases have been closed due to an exemption from the cap through finding work since January 2014. 10 households have become exempt due to a claim for Disability Living Allowance/Personalised Independence Payment/Employment and Support Allowance. Housing staff are visiting households with an emphasis on debt advice, homelessness prevention, helping tenants to maximise their income and looking into their personal finances. The main cause of homelessness is now the end of Assured Shorthold letting. This may be because private sector Landlords no longer wish to let their homes to benefit recipients. Some private landlords and lettings agents are withdrawing from letting to benefit recipients. Nationally the termination of Assured Short hold Tenancies continues to be the leading cause of homelessness.

Action taken to mitigate reform	Performance measure	Lead agency/officer	Progress update (January-July 2014)
Welfare Reform group to facilitate joint working across council departments registered providers and other affected organisations.	Actions and progress monitored through WRG meetings.	Simon Williams (LBM)	The Welfare Reform Group has met regularly. Updates have gone to CMT and a progress update went to LSG on 1 September 2014. Started to share update reports with thematic subgroups. Director of Commonsense Development Trust invited to sit on Merton WRG.

Merton Welfare Reform Action Plan – Progress Update (January-July 2014)

Action taken to mitigate reform	Performance measure	Lead agency/officer	Progress update (January-July 2014)
Engage with voluntary and community sector partners to ensure consistent approach to advice and help is available for Merton Residents		David Keppler (LBM)	Merton and Lambeth CAB sits on the Welfare Reform Group and members of the group frequently provide updates to voluntary and community sector lead contacts.
Subject to DWP provisions, share data with CSF/ASCH colleagues to ensure a more pro-active case management approach to managing impact of cap on critical groups.		David Keppler (LBM)	Information continues to be shared with colleagues.
Hold information/awareness raising event(s) for tenants affected by cap, and advice advice/support agencies working with those affected.		David Keppler, Steve Langley (LBM)	Training and information sessions have been held on the welfare reform changes with Merton staff, individual departments, voluntary sector and advice workers, residents and faith groups.
Housing Options Officers to provide targeted support to affected residents.	No. of home visits	Steve Langley, David Keppler (LBM)	Two officers within housing are dedicated to visiting affected households in the private rented sector. 231 home visits have been undertaken (34 in this period) and officers continue to provide detailed case work support to those households affected by the cap, including the development of agreed support plans between the officer and the household.
Continue to use homelessness protection grant to minimise episodes of homelessness.	No. of residents presenting as homeless	Steve Langley (LBM)	Whilst the council continues to maintain its position of having the lowest number of households in temporary accommodation in London, the fact that homelessness episodes from private sector tenants living in Assured Shorthold Tenancies is increasing has led to an increased demand for temporary accommodation and housing services.
Signpost clients affected to Job Centre Plus.	No. of client s signposted to Jobcentre plus.	David Keppler, Steve Langley (LBM)	Housing officers meet with the DWP twice weekly and a DWP officer regularly attends the civic centre to meet households seeking employment opportunities. Seeking employment will be a key action in households support plans. 46 households have been exempted from the cap due to being in work.

REFORM: Introduction of Universal Credit

Universal Credit will be a single payment covering state benefits and housing costs. It is meant to encourage work and make the benefits system easier to understand and access. It is likely that UC will now be rolled out in Merton in early 2015.

Revenues & Benefits

- The ambitions for the national roll out of Universal Credit have been toned down and we can expect Universal Credit to be rolled out in Merton in some format from in early 2015.
- At this stage it is still not clear how the roll out of Universal Credit will implemented – it may be phased implementation throughout the year dependant on household make-up, the outcome and learning from the ongoing pilots will dictate this.
- The Council will be required to deliver a support framework to those claimants who cannot access Universal Credit on-line. This new service will look to support claimants to access Universal Credit and maintain and manage their ongoing claim. The service is likely to be a multi agency approach to include CAB, Job Centre Plus and the Council and will also look to support and help residents into work.
- Initial discussions with the CAB, Job Centre Plus and neighbouring boroughs have commenced to design this new service.
- The service will be required to be in place by the time Universal Credit is rolled out for Merton Residents.
- The majority of existing housing benefits claims are expected to be transferred over to Universal Credit by 2017.
- The Council will retain a small number of housing benefit claims.

Housing

- On 1st April 2014 benefits were upgraded. This rise was capped at 1%, however the local housing allowance was allowed to increase above this.
- Landlords are likely to be concerned about the impact of universal credit particularly as the London pilots have seen deductions from Local Housing Allowance payments to cap a households overall benefits package. The knock on consequences is that Landlords, particularly those who specialise in letting to tenants in receipt of housing benefit, could face difficulties, if a tenant struggles to manage their monthly incomes. Some Landlords may decide to cease letting their properties to households in receipt of housing benefit. Across London the termination of Assured Shorthold Tenancies are now the leading cause of homelessness, as opposed to eviction by family and friends.

CSE

- Feedback from practitioners working in the community indicate that there has been an increase in the number of general requests for support regarding debt advice, information about benefit changes, support as people move from Income Support to Job seekers Allowance as well as concerns about the benefit cap. Practitioners are supporting families to move into employment as a solution to minimising the impact of welfare changes. Support for/enquires about universal credit do not appear to be as significant as the support for/enquiries about changes to the benefit cap and under occupancy

Merton Welfare Reform Action Plan – Progress Update (January-July 2014)

Action taken to mitigate reform	Performance measure	Lead agency/officer	Progress update (January – July 2014)
Map Voluntary Sector and identify those agencies best placed to help/signpost families.	Actions and progress monitored through WRG meetings.	Merton Welfare Reform Group	Draft list drawn up as part of the Policy Network Financial Resilience (FR) project. Financial Resilience Action Plan includes actions to promote roll out of new CU services within the borough.
Work with Credit Unions to promote services more widely to residents.			
Case work with families to improve employment opportunities.	No. of home visits	Enhanced Housing Options Officer	Housing Officers continue to meet with the DWP twice weekly and a DWP officer regularly attends the civic centre to meet households seeking employment opportunities. Seeking employment is a key action in households support plans. 46 households have been exempted from the cap due to being in work.

REFORM: Changes to Housing Benefit – under-occupancy
Since April 2013 claimants who live in the social rented sector have had their housing benefit reduced by 14% if they have an empty bedroom and 25% if they have two or more empty bedrooms.
<p><u>Revenues & Benefits</u></p> <ul style="list-style-type: none"> As of 1 August 2014, the total number of capped households in the borough stood at 721. Approximately 55% of households affected by the under occupancy penalty are tenants with Circle Housing Merton Priory. <p><u>Housing</u></p> <ul style="list-style-type: none"> There have been no homeless applications made to the Council as a direct result of the under occupation rules . Housing applications from housing association tenants wishing to downsize have reduced with 12 applications being received from Jan 2014 until June 2014. This is a reduction from April to December 2013 when 29 applications were received.

Action taken to mitigate reform	Performance measure	Lead agency/officer	Progress update (January – July 2014)
Meet with Registered Providers to monitor and propose solutions to issues arising from under-occupancy.	Actions and progress monitored through WRG meetings.	Steve Langley	LBM officers continue to work closely with registered providers across the borough to monitor the impact of the new under-occupancy rules. Figures from Merton Priory Homes, Merton’s largest RP, demonstrates that the majority of residents affected by the under-occupancy rules are partially or fully making up the shortfall in their benefit payments.
Share data with departments/partner agencies to ensure a more pro-active case management approach to managing impact of cap on critical group.		David Keppler, Steve Langley	Data continues to be shared with departments and partners to facilitate a more pro-active approach.
Identify foster carers in social housing potentially affected by changes.		Allison Jones	Following policy changes issued in late 2013 by DWP, foster carers, families with disabled children and service personnel are now exempt from under-occupancy rules.
Identify carers potentially affected by changes.		Rahat Ahmed-Mann	

REFORM: Localisation of the Social Fund (Community Care Grants and Crisis Loans)
Under new arrangements, Crisis Loans and Community Care Grants ceased in April 2013 and the Council now administers support through a new Welfare Support Scheme.
<p>Revenues & Benefits</p> <ul style="list-style-type: none"> • During the period April – October 2014, £35,754 was awarded to 227 applicants to the Social Fund. 67 Applicants were refused due to not meeting the criteria of the fund. Compared to the same period in 2013, the amount of grant awarded has increased by £23,169. • The Local Welfare Support scheme was implemented in April 2013 and the vast majority of emergency payments are made via text messaging allowing the claimant to receive money from their local Post Office. • Referrals to the Food Bank have been made to some claimants that have not met the qualifying criteria. A one off payment of £10,000 has been made to the Wimbledon Food Bank to enable the group to support residents seeking help.

Action taken to mitigate reform	Performance measure	Lead agency/officer	Progress update (January – July 2014)
Map crisis intervention providers.	Local WAS PI	Merton Welfare Reform Group	Draft list drawn up as part of the Policy Network Financial Resilience (FR) project.
Work closely with the Vine Project and similar providers.	Local WAS PI	David Keppler	The Vine Project continues to provide all reconditioned and new appliances and all household goods to applicants.

APPENDIX 2: DRAFT Merton Financial Resilience Action Plan

OBJECTIVE 1: Improving data and information sharing

Objective	Stakeholders	ACTION	Next steps
(1) Ensure all Merton service providers are sighted on financial resilience need in the borough	All service providers	(1.1) Merton Welfare Reform Group to undertake further analysis of financial exclusion and capability need in Merton.	<ul style="list-style-type: none"> WR Group to invite Experian rep to next meeting to discuss project scope.
(2) Partners to have access to regularly updated information on main Merton organisations/groups providing financial advice and support to residents	All service providers who refer clients to financial advice/support providers	(2.1) Develop quarterly 'Signposting E-Bulletin' to provide organisations that regularly refer clients to financial advice/support providers with regularly updated contact and service details for those providers.	<ul style="list-style-type: none"> Carers Support Merton to lead on developing bulletin with support from WR Group.
(3) Develop and maintain a list of organisations and CVOs providing/signposting to financial advice and support services in Merton	All service providers	(3.1) Continue to develop list of organisations contained in draft needs and service mapping.	<ul style="list-style-type: none"> WR Group to review list at next meeting and make amendments as appropriate. WR Group to review existing financial advice/support web pages and amend where appropriate.

OBJECTIVE 2: Improving access to affordable credit

Objective	Stakeholders	ACTION	Next steps
(1) Support the launch and development of the Croydon, Sutton & Merton Credit Union to provide Merton residents with an affordable credit alternative to microfinance providers and long-term credit card borrowing	Merton Council, CSMCU	(1.1) Encourage CU representation on Merton Welfare Reform & Financial Inclusion Working Group to ensure better joint working between council and CU.	<ul style="list-style-type: none"> Invite Chair of CSMCU to next Merton WRG meeting in July 2014.
	Merton Partnership, CSMCU	(1.2) Ensure council and partner organisations are sighted on CU work programme, products and services and that these are effectively promoted through MP org communication channels where possible.	<ul style="list-style-type: none"> CSMCU to provide quarterly updates on work programme and services to Merton WRG for wider circulation to MP orgs and other partners. First update July 2014.
	Merton Partnership, Merton & Lambeth Citizens Advice Bureau	(1.3) Identify opportunities for CU expansion/outreach to areas with high levels of debt dependency.	<ul style="list-style-type: none"> MP orgs to identify outreach opportunities for CSMCU. Merton WRG to undertake further comprehensive debt mapping exercise with M&LCAB to enable CU to effectively target its outreach services.
	Merton Council (Future Merton), Merton Chamber of	(1.4) Work with CU and Merton Chamber of Commerce to consider the development of an enterprise loan scheme to provide finance to small	<ul style="list-style-type: none"> Merton COC and CSMCU to discuss in more detail with particular reference to

Objective	Stakeholders	ACTION	Next steps
	Commerce, CSMCU	businesses who would not normally be able to raise funds for expansion.	best practice examples in Leeds and Glasgow.
		(1.5) Consider the longer-term development of a Community Development Finance Institution or Community Banking Partnership to provide residents and SMEs with affordable loan products and financial advice under one roof.	<ul style="list-style-type: none"> ▪ CSMCU already considering option to develop a CDF. To include further detail in first update to WRG/MPEB for partner discussion.

OBJECTIVE 3: Improving access to debt and money advice

Objective	Stakeholders	ACTION	Next steps
(1) Merton's main advice and information organisations working together to provide a unified, more effective service to residents requiring financial advice and guidance	MLCAB, MVSC, Carers Support Merton, Age UK, Merton Council (Revenues & Benefits), South West London Law Centre	<p>(1.1) Support the current Merton Advice Forum bid to the Big Lottery Advice Services Transition Fund. If successful, the bid will see:</p> <ul style="list-style-type: none"> • A YMCA outreach adviser working with young people; • A SWLLC outreach adviser working in health settings; • A MLCAB outreach adviser working in health settings; • A Merton Advice brand being created and referral arrangements put in place; • Training etc being made available to advisers 	<ul style="list-style-type: none"> ▪ Request further update on bid from Merton Advice Forum with a view to opening up discussion to a wider group of stakeholders including health, education, community and voluntary sector partners.

Objective	Stakeholders	ACTION	Next steps
		<p>and the general public;</p> <ul style="list-style-type: none"> The Merton Advice Forum continuing. 	
(2) Front-line staff in Council customer service roles and in Children's Centres able to provide timely financial advice and signposting to residents	Merton Council (Customer Services, Children's Centres), Merton & Lambeth CAB	(2.1) Develop a project to provide basic financial management and debt counselling training to staff working in the Council's customer service points and other front line staff.	<ul style="list-style-type: none"> Develop draft training programme. Identify sources of funding to support roll out.
	Merton Council, Toynbee Hall	(2.2) Develop an accessible toolkit that can be used by frontline staff to enable them to confidently raise money matter issues with their clients, detect early warning signs and refer or signpost clients to appropriate financial literacy and capability support services.	<ul style="list-style-type: none"> With reference to best practice examples in Barnet and Tower Hamlets, develop toolkit with support of Toynbee Hall
	Merton Council (Revenues & Benefits, Future Merton), M&LCAB, MVSC	(2.3) Maintain an online resource bank of financial inclusion and money management tools and information on local support services on the Council's website.	<ul style="list-style-type: none"> Develop draft database of service providers with M&LCAB and MVSC.
(3) Develop volunteer capacity to deliver advice/guidance in community settings	Merton & Lambeth CAB, Merton Council (Library Service)	(3.1) Develop training programme for 6-10 community based Advice Guides (similar to Library volunteers).	<ul style="list-style-type: none"> M&LCAB to share evaluation of similar scheme in Lambeth (One Lambeth Advice) and to work with WRG to develop

Objective	Stakeholders	ACTION	Next steps
			business case for training programme.

OBJECTIVE 4: Promoting Financial literacy

Objective	Stakeholders	ACTION	Next steps
(1) Ensure all pupils at KS3-4 have access to financial literacy resources	Merton Schools, MAS, PFEG	(1.1) Work with the Personal Finance Education Group and the Money Advice Service to develop appropriate resources for Merton schools.	<ul style="list-style-type: none"> Merton WRG to develop commissioning brief with Merton Schools for FL resources and identify potential sources of funding for roll out.
(2) Promote financial advice and support services to parents in deprived areas of the borough	Commonside Trust, Merton Council, CAB, CIL, SWLLC	(2.1) Commonside Trust to deliver 'Money Matters' advice fayres in school setting across the borough.	<ul style="list-style-type: none"> Commonside Trust to develop project scope and bring to September/October WR Group meeting.
(3) Ensure all Merton staff have access to high quality personal financial literacy training and resources	MAS, Merton Council	(3.1) Working with the Money Advice Service to deliver financial capability training for all council staff.	<ul style="list-style-type: none"> Merton WRG/Learning & Development Team to develop training programme with MAS.