

North Ayrshire Children and Families Financial Inclusion Pathway

Every Contact Counts



June 2022

WORKING TOGETHER IN PARTNERSHIP

North Ayrshire Council

NHS Ayrshire & Arran

TSI North Ayrshire

Scottish Care

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Overview

Why is it important?

- Financial inclusion is an important aspect of the health visiting pathway
- 27.4% of children in North Ayrshire are living in poverty (2019/20). You can make a difference.
- Living in poverty has a negative impact on health and wellbeing. Ill health can trigger a range of worries about money, effect on wages, benefits, paying the rent and food and fuel bills.
- Eight out of ten people living in income poverty live in fuel poverty.
- Fuel poverty is linked to asthma, chest and breathing problems and mental health problems. In children and young people, it can lead to slowed physical growth and impaired cognitive development.
- In Scotland 67% of children living in poverty have at least one parent in work
- The Scottish Government has identified priority groups who are more likely to experience poverty.

Lone Parents 36% of children in relative poverty	Disabled 30% of children in relative poverty	3+ Children 30% of children in relative poverty	Minority Ethnic 37% of children in relative poverty	Youngest Child Aged <1 32% of children in relative poverty	Mothers Aged <25 44% of children in relative poverty
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- The COVID-19 pandemic has exacerbated concerns around money and fuel poverty. The recent increase in energy bills and the cost-of-living crisis will make this even worse.
- By asking a simple question and seeking assistance from services, practitioners can do a lot to prevent ill health and improve quality of life.

When to raise concerns about income and fuel poverty

- Discussion about income maximisation and ability to heat the home should be considered a routine part of health visiting practice.
- The earlier the question is asked, the quicker help and support can be provided. Recurrent and frequent health problems, stress and anxiety or a cold home could offer important opportunities for the issues to be discussed.
- Families may have already raised concerns with staff about money worries.
- Raising the issue, and any subsequent action taken, should be recorded on Carepartner (for NHS staff).

How to raise the issue: suggestions

- Would you like information on services that can help you with money worries you might be having?
- Are you finding the house difficult to heat or difficult to keep warm?
- Will you need any help with money issues/concerns, such as paying electricity/gas bills, benefit claims and affording good food?

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- Do you have any worries about money for heating and food?
- There are good services in North Ayrshire that offer free and confidential help with money and home heating, would you be interested in me putting you in touch with them?

How to respond

People's individual situations can be complicated and involve the new welfare benefits, debt, rent arrears, prepayment meters and other issues. Staff do not need to know all the details or try and fix problems for people because there is a range of expert help and support available across North Ayrshire.

What is available in North Ayrshire?

Welfare Rights / Benefits & Debt advice	<ul style="list-style-type: none">• Money Smart
Debt advice	<ul style="list-style-type: none">• Christians Against Poverty*
Employability	<ul style="list-style-type: none">• We Work For Families• SALUS
Energy costs	<ul style="list-style-type: none">• Home Energy Scotland• CHA Lemon Aid

All services can be accessed via a Request for Assistance form sent to the Named Person Service. An initial telephone discussion is not required.

*No RFA required

Welfare Rights/ Benefits Advice

<u>Name of Service</u>	Money Smart
Contact Name:	Money Smart
Service Address:	Health and Social Care Partnership, Cunninghame House, Irvine, KA12 8EE
Telephone (Direct Line):	01294 310000 (Option 1)
Requests to: (email address)	MoneySMART@north-ayrshire.gov.uk

PURPOSE OF SERVICE

North Ayrshire Health and Social Care Partnership's 'Money Smart' service provides free, confidential and impartial welfare advice for:

- All North Ayrshire Council housing tenants
- Non-NAC tenants, including homeowners, housing association tenants, those living in private lets, and anyone without a fixed address, who:
 - Are engaged with and referred by NAHSCP, NHS A&A or NAC services, or third sector agencies such as foodbanks, Citrus or Women's Aid
 - Have dependent children or are pregnant
 - Have a disability
 - Are carers
 - Are from a minority ethnic background

Debt and money advice is also available for all North Ayrshire Council tenants via the service, as well as non-Council tenants who meet the above eligibility criteria and who are receiving welfare rights advice from Money Smart.

The service's team of specialist advisers can support residents with completing benefits checks and identifying entitlements, helping them make a claim for a wide range of benefits, disputing benefits decisions and sanctions, and providing appeal representation at tribunals where necessary.

Additionally, they can provide advice and support with debts, including rent and Council Tax arrears; negotiating affordable repayment plans, help with insolvency options such as bankruptcy, budgeting and banking advice, help with discretionary housing payments, and help to access crisis support and other grants.

In addition, North Ayrshire Council tenants can receive advice on housing options, under-occupation charges and digital support.

Money Smart can also refer clients on to other services for wider needs as required, and can offer services by phone, video call, in person and - in some circumstances - in the client's own home.

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Employability

<u>Name of Service:</u>	We Work for Families
Contact Name:	Sally Turner, Patricia O'Brien and Tracey McGinley
Service Address:	82-84 Glasgow Street, Ardrossan KA22 8EH
Telephone (Direct Line):	01294 608952
Requests to: (email address)	namedpersonservice@north-ayrshire.gov.uk

PURPOSE OF SERVICE

To offer tailored support to meet individual needs of parents and carers who may find it difficult, for a range of reasons, to have the confidence to take the next step to realising their potential in training, education or employment.

Individuals can be supported in terms of their confidence, motivation, aspirations and employability skills development.

We Work for Families also can offer support and guidance in relation to money management; debt issues; benefits advice; housing support; literacy and numeracy support.

How to access support?

RFA to the Named Person Service.

<u>Name of Service:</u>	SALUS
Contact Name:	Tracy Kearman
Service Address:	SALUS Occupational Health and Safety, 14 Beckford Street, Hamilton ML3 0TA
Telephone (Direct Line):	0808 196 3919
Requests to: (email address)	namedpersonservice@north-ayrshire.gov.uk

PURPOSE OF SERVICE

SALUS offers supports to adults who are finding it difficult to gain or sustain employment due to physical or mental health difficulties. SALUS can offer with anxiety, depression, stress, physical restrictions such as osteoarthritis, sciatica, substance use issues, low self-esteem, or sleep issues.

Sessions are provided by a qualified NHS practitioner and can be 1:1 or group based depending on the individual's needs. (NB Group based sessions are only available to the employability sector and not to those in employment.)

How to access support?

Individuals should be encouraged to contact SALUS directly on 0808 196 3919 or via secure online portal <https://ayrshire.salus.co.uk>

Where this is not possible, a RFA can be submitted to the Named Person Service with a very brief outline of the individual needs. There is no need to speak to SALUS in advance of a RFA being submitted.

Debt Advice/ Counselling

<u>Name of Service:</u>	Christians Against Poverty
Contact Name:	National agency providing local outreach
Service Address:	
Telephone (Direct Line):	0800 328 0006
Requests to: (email address)	Christians Against Poverty Debt Counselling Charity (capuk.org)

Christians Against Poverty (CAP) offers free debt counselling support nationwide. Within North Ayrshire they run a CAP Debt Centre in partnership with Fullarton Parish Church.

The Centre is supported by debt coaches and appointments can be made through the free phone number above.

How to access support?

Direct contact through the freephone number 0800 328 0006

Energy Costs/ Fuel poverty

<u>Name of Service</u>	Home Energy Scotland
Contact Name:	Outreach Officer
Service Address:	Energy Agency, Watson Peat Building, Auchincruive, Ayr, KA6 5HW
Telephone (Direct Line):	01292 525507 0808 808 2282
Requests to: (email address)	namedpersonservice@north-ayrshire.gov.uk

PURPOSE OF SERVICE

Home Energy Scotland offers free and impartial advice on energy saving, keeping warm at home, renewable energy, greener travel, water waste and more.

We offer advice to bill-payers, homeowners, tenants and private landlords on:

Warm Homes Discount - check whether you're eligible for a yearly discount on your bills.

Home Energy Scotland Loan – interest-free Scottish Government loans, with a cashback grant incentive, for energy efficiency measures such as a new boiler, renewable technology etc.

Warmer Homes Scotland - grant funding from Scottish Government may be available to help improve the energy efficiency of a property. Eligibility criteria apply, so contact our advisors to find out more.

Renewable Heat Incentive - this incentive offers payments to households using renewable energy to heat their homes.

Area Based Schemes - these are local authority initiatives to improve energy efficiency in homes by installing measures such as external solid wall insulation.

How to access support?

Individuals can call free of charge to 0808 808 2282 where they will be able to speak to an adviser.

RFA can be submitted to the NPS. There is no need to include detail of the reason for referral and no prior phone call is necessary.

<u>Name of Service</u>	CHA Lemon Aid
Contact Name:	Liz Walker- Senior Advisor North Ayrshire Team
Service Address:	82/84 Glasgow Street Ardrossan KA22 8EH
Telephone (Direct Line):	0800 221 8089
Requests to: (email address)	For Fuel Vouchers vouchers@chaltd.org For support referrals lemonaidref@chaltd.org

Purpose of service

Lemon Aid provide a home visit energy advice service for people across North Ayrshire, including those with pre-payment meters. The service also includes support with utilities debt, and support to access white goods schemes, other grants and discounts on energy bills.

How to access support?

Individuals can contact the freephone number on 0800 221 8089.

Where this is not possible, a RFA can be submitted to the Named Person Service.

Other sources of support

Community Support

If you need help with accessing food or your wellbeing, please contact **01294 310000**. Emergency out of hours provision will be in place. [Community Support Hub leaflet](#)

Are you worried about money?

You can find out about local support in our [money advice leaflet](#).

Locality Community Books*

- [Arran Community Book](#)
- [Garnock Valley Community Book](#)
- [Irvine Community Book](#)
- [Kilwinning Community Book](#)
- [North Coast Community Book](#)
- [Three Towns Community Book](#)

**Links/documents on this page are maintained by North Ayrshire's Community Planning Partnership (CPP)*

TACT/ Third Sector Interface (TSI)

There is a range of third sector supports available to support families experiencing poverty. TACT/ TSI can direct practitioners to what is available within local communities, but some examples are listed below:

- CHAP – Ayrshire charity offering housing, welfare and/ or debt advice [Click here to access the website](#)
- Citizens Advice Renfrewshire – currently provides an outreach to North Ayrshire for debt advice; telephone or in-person support at the TACT office in Saltcoats.
- 1st Alliance Credit Union - provides affordable finance for people living on benefits, on low incomes or with poor access to credit, including finance to purchase goods from the Affordable Furniture Project. Loans can be granted to help with any situation from purchase of white goods, changes to benefits or general living expenses. This loan can be a great way for people to access the benefits of credit union membership, build savings and a positive credit history [Click here to access the website](#)

For information on what other third sector supports are available within your area, contact The Ayrshire Community Trust (TACT) on 01294 443044 or info@tact.scot

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