

Stockton and District Advice and Information Service (SDAIS)

Luanshya Bakes
Supervisor- Debt team

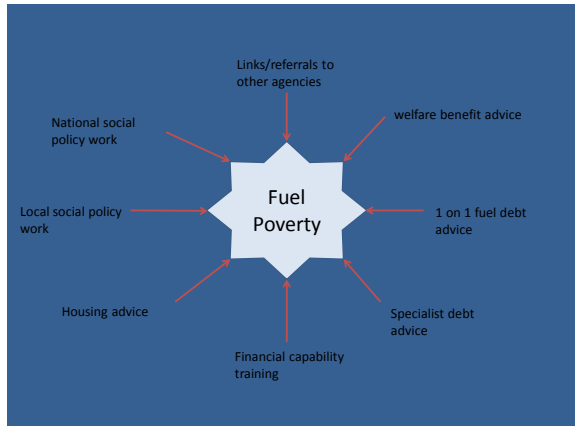
Angela Corner
Manager- Financial Inclusion Services

Stockton Advice Service

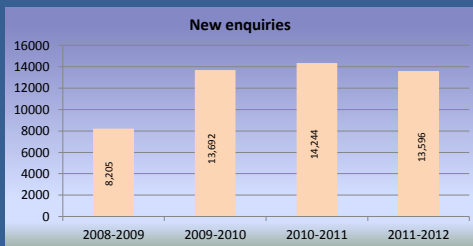
- Independent Citizens Advice Bureaux.
- CLS Specialist Level advice provision in;
 - debt,
 - welfare,
 - housing.
- Leading provider of debt advice in Stockton.

Stockton and District Advice and Information Services in respect of fuel poverty

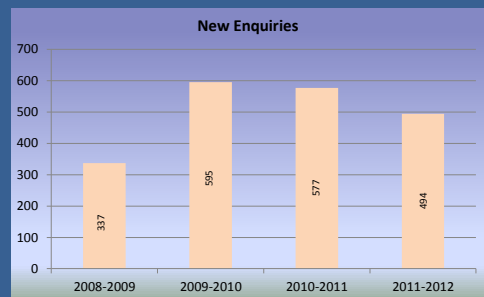
- One to one advice on social welfare problems.
- Training and information on financial capability.
- Social policy work at local and national level



Debt Advice



Fuel Debt



Reduction in Fuel Debt Enquiries

- Debt advice resources,
- Preventative work and training,
- Horizons money advice centre.

Debt Advice

- Holistic and comprehensive debt advice looking at;
 - All Debts,
 - benefit maximisation,
 - Other related issues (employment, education).
- Self-help information and support
- Specialist casework, advocacy and negotiation with creditors.
- Authorised debt relief order intermediary.

Preventative Work

- Horizons Money Advice Centre Services.
- Training and information- to individuals.
- Training and information- to front line workers.
- Big energy week
- Warm homes healthy people.

Horizons Money Advice Centre

- Debt advice by drop in and appointment,
- Drop in for money advice information,
- Computer access to compare suppliers,
- Grant applications,
- Assistance re employment.

Financial Capability Training

- Financial health check,
- Budgeting,
- Comparing energy costs and switching,
- Energy grants,
- Comparing credit,
- Debt,
- Shopping.

Financial Capability Training

- Young people,
- Lone parents,
- Prisoners and ex offenders,
- Tenants,
- Unemployed,
- Front-line staff.

Financial Capability Training

- 1-1 sessions- 3,296 clients,
- Group sessions- 1,717 attendees,
- Front-line staff- 2,718 attendees.

Big energy week- 20th January 2012

- Multi agency event (SBC, Tristar, Credit Union, 5 Lamps, Npower).
- Energy saving advice.
- Fuel supplier switching advice.
- Advice to individuals re cutting their fuel bills (including Alex Cunningham MP).

Warm Homes Healthy People; SDAIS benefit checks and general debt advice

- 80 people received a full benefit check,
- £129,749 benefits identified,
- £86,234 level of debt assisted with,
- 25 people advised on household debts,
- 5 people advised on community care issues,
- £400 community care grant.

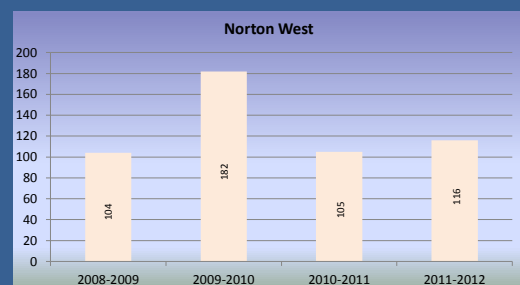
Social Policy Activity

- Local report on young people and fuel poverty,
- Extended survey on young people and debt,
- National social policy activity via NACAB, including;
 - activities of energy companies,
 - Defra social tariff consultation,
 - Decc green deal and Energy Company Obligation consultation

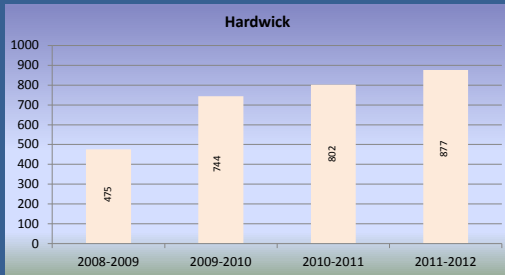
Data Collection and Analysis

- Fuel debts by ward, age, household type and ethnicity,
- Fuel debts and other welfare problems,
- Areas of increasing need.

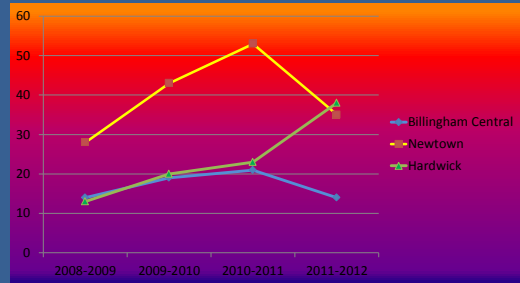
New Debt Enquiries



New Debt Enquiries



Fuel Debt Enquiries- by Ward



Hardwick March 2012- Fuel Debt Clients

