

Holistic Advice – Early Intervention and Homelessness Prevention

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Customer Journey

Effective advice interventions are in place at all stages on the route to repossession:

- Ensuring the customer knows there is help at hand.
- Encouraging the customer to ask for help.
- Preventing the customer from losing their home.
- Supporting the customer into more appropriate accommodation.



Help at Hand

- Corporate Information strategy – “Everyone needs a helping hand”.
- Manchester Advice self-help and tailor made support – e.g. debt resource packs.
- Supporting those affected by redundancy – e.g. Community Redundancy Events.



Asking for Help

Manchester Advice:

- 68 advice workers, providing outreach in over 40 localities.
- city centre advice centre - 13,587 personal callers in 2008/09.
- 19,260 phone enquiries.
- £9.27m debt managed, £17.9m raised in benefits, 691 homelessness preventions.



Asking for Help

1. Strategic work with other advice providers and front-line staff:
 - Improving access to advice
 - Increasing advice capacity
2. Sale and Rent Back awareness raising campaign – “read the small print”.



Preventing the loss of homes

- Partnership work in the Civil Justice Centre – defending possession action at court.
- Mortgage rescue scheme – part of the 21 option challenge.
- Supporting other initiatives - e.g. Grove Village Pilot.



More appropriate accommodation

Final stage of the customer journey:

- All other interventions exhausted.
- Aim is to engage the customer before this stage.
- Identify where the customer has taken a shortcut to this stage.

Options here include:

- Temporary accommodation
- Private sector



Any Questions?

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