

East Devon Action on Poverty Fund

Data Protection

Any personal information which you provide will be held and used by East Devon District Council for the purpose of your grant application. Your information will be held temporarily by SNAP Surveys Ltd who provide the software used for the application. Your information may also be shared within East Devon District Council for the purposes of carrying out our lawful functions. Otherwise your personal information will not be disclosed to anybody outside East Devon District Council without your permission, unless there is a lawful reason to do so, for example disclosure is necessary for crime prevention or detection purposes. Your information will be held securely and will not be retained for any longer than is necessary. There are a number of rights available to you in relation to our use of your personal information, depending on the reason for processing.

Further detail about our use of your personal information can be found in the relevant Privacy Notices which can be accessed online: <http://eastdevon.gov.uk/privacy>

SNAP Surveys Ltd Privacy Policy: <https://www.snapsurveys.com/survey-software/privacy-policy-uk>

Confirmations

1. Please select the box below to confirm that you've read and understood the online guidance, terms and conditions for our East Devon Action on Poverty scheme and agree to abide by all the requirements, terms and conditions of the grant. You won't be able to fill in the application form without confirming this.



2. Please select the box below to indicate that you have understood that East Devon District Council is subject to Freedom of Information legislation. Unless your information is classed as confidential or protected under data protection legislation and policies it will be made public. This will be in the form of the agenda and minutes of the decision making meeting and to fit in with any other Freedom of Information requests. If any information you have given is exempt from disclosure under the Freedom of Information Act, it may be redacted before the remainder is published.

Find out more here: <http://eastdevon.gov.uk/access-to-information/freedom-of-information/>



A. Checklist

3. If you answer 'No' to any of the following questions you are not eligible for this funding:

	Yes	No	Does not apply
Do less than 25% of the beneficiaries of your project live outside East Devon?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a properly constituted not for private profit organisation?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If your project is working with vulnerable people do you have a Safeguarding Policy and appropriately trained staff/volunteers?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a constitution and a minimum of two wholly unrelated trustees / directors and your own separate bank account, with a minimum of two wholly unrelated signatories?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you applying for a maximum of 50% of the total costs of your project?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have at least 70% of your match funding (funding from other sources) in place?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Does your project meet one or more of the aims of our Poverty Strategy and Action Plan: <https://eastdevon.gov.uk/council-and-democracy/council-business/poverty-reduction-strategy/about-the-poverty-reduction-strategy/>

Are you applying to us for funding of between £500 and £5,000?

Do you have one written quotation if the total cost of your project is under £5,000, three written quotes (if possible) if it is between £5,000 and £100,000, or five written quotes (if possible) if it is over £100,000?

Would any grant money awarded be able to be spent and claimed within 12 months of receiving a grant offer letter in around December 2022?

4. If you answer 'Yes' to any of the following questions you are not eligible for this funding:

	Yes	No	Does not apply
Is your project for ongoing costs?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Has your project previously had any funding from East Devon District Council? For example from Crowdfund East Devon, our Coronavirus Community Food Fund, or our Small Community Grants.

B. About your organisation

5. The name of your organisation:

Exeter Community Energy

6. Is your not for private profit organisation:

- A parish council
- A properly constituted voluntary or community group
- A Charity registered with the Charities Commission
- A Community Interest Company registered with Companies House
- Other properly constituted and not for private profit organisation, please describe below:
Community Benefit Society, registered with Companies House and the The Mutuels Public Register

7. Your position within the organisation:

Community Engagement Officer

8. Postal address of your organisation:

[Redacted]

9. Email address of your organisation:

healthyhomes@ecoe.org.uk

10. Web address of your organisations website (if you have one):

<https://www.ecoe.org.uk/healthy-homes-wellbeing/>

C. About you

11. Your name:

[Redacted]

12. Your email address, if different to the email address of your organisation above:

[Redacted]

13. Describe the project, item or activity for which the funding will be used:

This should be a minimum of 100 words.

Please send any pictures, quotes, photos and videos by email to jbuckley@eastdevon.gov.uk or by post to Jamie Buckley, Community Engagement and Funding, East Devon District Council, Blackdown House, Border Road, Heathpark Industrial Estate, Honiton, EX14 1EJ.

To pilot an 'Energy, debt and money advice' service to fuel poor households struggling with the cost of living crisis. Residents referred to ECOE will be offered free, unconditional, fully confidential advice with practical financial support to build future resilience. In-depth energy, debt and money advice for 100 households with complex and multiple needs struggling with fuel costs, hard to heat homes, debt and money worries. ECOE will be registered with the FCA and the national charity 'Community Money Advice (CMA)' as an Accredited Money Advice Hub. The costs will pay the salary costs for an accredited Debt and Finance Advisor.

14. Why do you want to carry out this project and what difference will it make? How do you know this is needed? Who and how have you consulted?

This must be a minimum of 100 words, if it is not, your application will be returned to you.

We see the urgency in providing an inhouse debt and money advice service as the impact of poverty, debt and cold homes are intricately linked. We support 500 residents a month with 5% requiring debt advice. Demand for our services has increased by 300% this year and we expect this number to rise along with demand for debt advice. Spoken to community forums and [REDACTED] (DDC Benefits Manager) to ensure our new pilot compliments the council's services. Households save £1,000 with a home Energy assessment. The debt advice will add considerable savings, maximise income, help residents become debt free and transform lives in lifting the heavy burden of financial worries and improve health outcomes. Indepth support for 100 households (benefitting 250 people) plus 200 + referred for indepth energy assessment.

15. How will your project, item or activity help meet the aims of our Poverty Strategy?

Write in all of the specific actions / aims from the wording of the Strategy and / or Action Plan that are relevant to your project / activity, and tell us how your project / activity helps meet those aims. If your answer does not contain this information, your application will be returned to you.

Poverty Strategy: <https://eastdevon.gov.uk/council-and-democracy/council-business/poverty-reduction-strategy/about-the-poverty-reduction-strategy/>

Objectives: Objective 1 - Helping people on low incomes to maximise their income and minimise their costs, building financial resilience, and reducing indebtedness To pilot an additional service to our existing support to fuel poor households, to include a 'debt and money advice service' that will help residents minimise costs, maximise income and remain debt free. People struggling with fuel poverty often have multiple financial issues. We will offer a package of support to fuel poor residents struggling with the cost-of-living crisis: - Through our accredited debt and money advice service, we will take a wholistic approach and help residents manage their finances and stay warm; this will include: - Assessing household financial situation, creating a financial plan to help residents become debt free and manage their finances in the future. - As an accredited money advice hub, we can act on the resident's behalf to liaise with creditors to create an affordable plan of monthly payments and provide budgeting and money management skills. - We will help residents apply for benefits and refer them to the council and other relevant organisations for specific support to secure additional income they could be entitled to. - Advice and support to residents at home, which will help people digitally excluded and

16. If your application was successful, when do you think you would:

Please bear in mind that decisions will not be made until the end of November 2022

Start work on the project / 1st January
item / activity: 2022

Spend the East Devon
Action on Poverty grant:
This must be within 12 31st December
months of finding out you 2022
have been successful in
your application.

E. The costs of your project

17. Every project needs to include a written quotation from at least one contractor / supplier / provider. If the total cost of the project / activity is under £5,000 you must provide one written quotation. If the total cost of the project is over £5,000 but less than £100,000 you must get a minimum of three written quotations, or detail why this is not possible e.g. only one supplier that can do the project. If your project costs are over £100,000 you must provide five written quotations, or detail why this isn't possible. Have you done this and will include it as part of your application?

Please note that this is for the total cost of your project, and not based on the amount you are applying for from us. If you are purchasing items, the quotations could be copies of websites where you can purchase the items, detailing quality and cost.

- Yes - please detail as part of question 19 and send written quote(s) by email to jbuckley@eastdevon.gov.uk or by post to Jamie Buckley, Community Engagement and Funding, East Devon District Council, Blackdown House, Border Road, Heathpark Industrial Estate, Honiton, EX14 1EJ.
- No - you need to do this before submitting your application

18. Can your organisation claim VAT back on what you spend on this project / activity?

- Yes - submit project costs not including VAT below (nett)
- No - submit project costs including VAT below (gross)

19. Please tell us about the costs and funding for your project:

Total cost of project / item £10,000
/ activity:

Please tell us how you've arrived at this cost: Accredited debt and money advisor salary costs: (5 hours per case) @ £20.ph 5 hrs @ £20 = £100 costed for each household. 100 households supported with indepth debt and money advice and support £100 per household x 100 households = £10,000

Amount of money you are applying for from our Action on Poverty Fund: This must be between £500 and £5,000, and a maximum of 50% of your total project / activity costs. 5,000

20. Match funding

50% of the funding for your project must come from elsewhere, and you should have at least 70% of your match funding confirmed before applying to us. Tell us about:

£3,500 - ECOE Reserves

any contribution from your organisation, and how it has been raised:

confirmed funding from other grants providers: Please tell us the amounts, name of the grant and name of the funding provider.

any grants you have applied for from other grants providers but have not yet had decisions on:
Please tell us the amounts, name of the grant and name of the funding provider.

what money you have left to raise (shortfall), if any, and how you intend to raise it:

I confirm that:

- I am authorised to sign on behalf of the above named organisation and that any funding will not benefit any individual or private business and will only be used for the purposes specified;
- This East Devon Action on Poverty grant will be used for the purpose outlined in the application form, by the deadline specified and any unspent / uncommitted monies will be returned to East Devon District Council promptly.
- That I / we will provide East Devon District Council with a statement of how the funding has benefited the organisation / local community, photographs / videos and copies of invoices / receipts for the expenditure of the grant amount. Please see the guidance for details of what we require.
- That I / we acknowledge and understand that approval of any grant relating to this application does not commit the council to ongoing funding.
- I / we agree to all other terms, conditions and requirements of the funding.

Name: 

Date: 29th September 2022

Thanks for your application. Please click on the 'submit' button below to send it to us.

Exeter Community Energy application

Full answer to question 15

15. How will your project, item or activity help meet the aims of our Poverty Strategy?

Objectives: Objective 1 - Helping people on low incomes to maximise their income and minimise their costs, building financial resilience, and reducing indebtedness To pilot an additional service to our existing support to fuel poor households, to include a 'debt and money advice service' that will help residents minimise costs, maximise income and remain debt free. People struggling with fuel poverty often have multiple financial issues. We will offer a package of support to fuel poor residents struggling with the cost-of-living crisis: - Through our accredited debt and money advice service, we will take a wholistic approach and help residents manage their finances and stay warm; this will include: - Assessing household financial situation, creating a financial plan to help residents become debt free and manage their finances in the future. - As an accredited money advice hub, we can act on the resident's behalf to liaise with creditors to create an affordable plan of monthly payments and provide budgeting and money management skills. - We will help residents apply for benefits and refer them to the council and other relevant organisations for specific support to secure additional income they could be entitled to. - Advice and support to residents at home, which will help people digitally excluded and enable them to manage their finances, access services and benefits they are entitled to and thereby increase their income. - Completion of the CMA database to record client debt and money advice resulting in saving/increase in income. Objective 5 - Improving health outcomes for people on low incomes The impact of Poverty and cold/damp homes exacerbate existing health conditions and increase heart attacks, slips, trips and falls and premature deaths; also resulting in poorer outcomes for children's health and education. We will expand our network of referrals to increase referrals for ECOE's energy, debt and money support services to improve health and wellbeing through making homes warmer and removing the burden of debt. We will identify residents for the 'Priority Services Register' for people with complex health needs/ disabled and/or frail who are vulnerable to power outages. It is essential that we expand the service to vulnerable households and the wider population in East Devon to provide in-depth help during the cost-of-living crisis. The Debt and Money Advice Service will refer households to our fuel support services (freephone number, drop-in clinics, home visits via LEAP partnership, 1-2-1 appointment) to increase the number of residents to access free impartial energy advice (e.g. help with heating controls and smart meters, changing energy supplier/ tariffs and applying for discounts/ installing free energy saving measures through (LEAP funding). Supporting residents to apply for discounts and grants to better insulate their homes through 'Sustainable Warmth' and 'ECO 4' schemes and access to ECOE's fuel/white goods vouchers. Provide in-depth support to vulnerable households at home (Casework with 100 households with complex needs such as disability, frailty, low income and other contributory factors, who require dedicated help to enable them to manage their household bills, energy efficiency savings and referral to relevant agencies. Our home visit energy assessment on average saves households £1,000 with a home visit. Residents eligible for grants have benefited for up to £14k in insulation grants. Completion of Client Interaction Form to record data on advice, support, savings and insulation grants secured.

Exeter Community Energy application

Queries and answers

- 1. Q13 and Q14. If your pilot scheme works, what will you do to make sure you can keep delivering it once this funding comes to an end?**

All of our future funding bids will include provision for debt support along side our energy advice work to ensure we can continue to provide this service. If funding is unsuccessful we will turn to our membership (community shareholders) and raise more funds from share issues or loans, which are then repaid from our solar generation projects.

- 2. Q13 and Q14. Please could you just explain how this pilot project is different to what you already do?**

We have never offered licensed debt advice before. We have only been able to help residents set up repayment plans for low levels of energy debt/arrears. We have in the past referred clients with larger debts, and non energy debt, on to other agencies such as CA, CAP, Step change, Income Max. Clients don't like being passed around, and it would be more helpful for the clients for us to offer a one stop shop – we already offer energy, water, home hazard and other advice, plus benefits checks. By adding debt advice to our range of services we are able to provide a more rounded service with quicker results. We will be licensed with the FCA to help with all kinds of debt and money advice as an extension to our free energy advice service.

Our home energy advisors, whilst very skilled in all aspects of energy advice, they are not money advice experts. By adding debt to our service we'll not only create new jobs, but we'll also upskill our existing team, as we'll be ensuring that all of the team take further training on money and debt. This will benefit all the residents that we assist under our energy advice work.

- 3. Q13 and 14. Are you in contact with Citizens Advice East Devon? Is this duplicating the work that they are doing, or are you working together in any ways?**

Yes we do already work with CAED. We refer clients to them and they refer clients to us. As above some clients don't like to be passed around and when we refer them to another agency they often don't engage, so the opportunity to help them with their debt is lost. When we make our annual aftercare calls, we are shocked to find that often residents have not moved on with the debt issues since we last spoke to them.

We will also be able to offer home visits to help people with debt, just like we do for our energy help, and we feel this will be beneficial to our clients who are already challenged and don't respond well to telephone support for these types of complex situations.

We are also concerned that debt levels will rise next year, and we have heard that some debt agencies in Devon already have an 8 week waiting list. We don't feel that adding an extra debt service for the area can do anything other than make a positive difference.

We won't duplicate anything, we'll check with residents to see if they are already receiving help before we do anything, liaising as needed with other local services to work out how best to proceed for clients on an individual basis.

We'll still be referring residents to CAED and other agencies where appropriate, as for example we won't be able to help with DROs or bankruptcy for at least the first year of our debt licence.

4. Q13 and Q14. How will people in need be referred to you? So who exactly would benefit from this pilot scheme?

Residents will be referred through our usual channels – either to our 0800 line, by email or via our website referral form. We work with 100's of referral partners across the area and they will be told about our new services in the New Year. Residents can also come to one of our many drop ins, and outreach events, where they can meet a debt advisor or be referred to one for a more in-depth discussion. Our friendly team has a lot of experience engaging with residents in an outreach setting, and we already have a programme of frontline worker training to be delivered in Q1/Q2 next year, when our referral partners will have refresher or new training on how to identify fuel poverty, learn about our full service proposition, and how to refer to us.

The beneficiaries of the pilot will be:

Anyone referred to us by a partner, who identifies as having money or debt issues.

Anyone we meet on our outreach events who identifies as having money or debt issues.

Anyone who makes direct contact with us via any of our channels, and who identifies as having money or debt issues.

- On top of the debt advice, they will also receive our full energy assessment service which may lead to further monetary savings

As it's a pilot scheme we won't be promoting this on social media etc. We don't want to be inundated while we get started. We are receiving 60 new enquiries/referrals per month in EDDC area at the moment. We believe at least 10% need debt help and this will no doubt grow as we come out of winter next year.

We also have an outbound telephone programme of aftercare calls. This is for residents we have helped in the past – we make around 200 of these each year for EDDC residents – ie 200 people we helped the previous year get a further offer of help the following year. This may lead to new debt cases for us to help with.