**Notes of Financial Capability Forum held on 15th April 2016 at CHS Group, Endurance House, Histon, Cambridge, CB24 9ZR**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Julia Nix DWP

Liz Stannard Circle Roddons HA

Naomi Armstrong Cambridge City Council

Lorraine Payne Cambridge CAB

Charlotte Cook Cambridge City Council

Diana Minns CWRC

Caroline Adams JCP

Peter Moston SCDC

Jackie Hanson Cambridge City Council

Rachel Mackay BPHA/CPL Homes

Simonetta Macellari Cambridge City Council

Heather Yeadon Wintercomfort

Jeanette Mansfield Cambridge Water

Angie Noble Axiom HA

Sarva Babla JHC, Sawston

Nicky Soyza Care Network

Sally Johnson Rural Cambs CAB

Pauline Green King Street HS

Carrie Nedjib King Street HS

Patrick Brown Illegal Money lending Unit

Farnaz Faroost Cambridge Food Bank

Annie Wells LAD

Sam Bosson PECT

Helen Crowther Cambridge CAB

**Apologies:**

Moira Mackie DWP

Chris Stevens The Oasis Centre

Wendy Eyles Cambridge CAB

Sarah Wittekind Circle

Anjela Jiones CCC

Alison Smith Together for families

Amanda Marsh Cotman HA

Aleksandra Siepsiak Cambridge CAB

Jon Collen Huntingdon DC

Liz Lowe Anglia Revenue Partnership

Louise Bachelor CCC

Helen Spriggs Rural Cambs CAB

Andrew Latchem CCC

Keith Bowman Accent Nene HA

Sarah Bellow Caseworker for Lucy Frazer, MP SE Cambs.

Mair Walker King Street HS

Sarah-Jayne Goakes Circle Roddons HA

Carol Boston Business in the Community

Sue Beecroft Cambridge City Council

Jonathan Edney Cambridge Food Bank

Jane Hargrave CCC – CLAS

Martin Zaniewski Sanctuary Housing

Steve Nation MAC Cambridge

Fiona Morrow Centre 33

Angela Jones CCC WBT

Lynne McAulay Care-Network

Nigel Howlett CHS

Denise Revens CCC

Mary Whitehand CCC

James Martin Wintercomfort

Diane Lane CCC

Tazim Khimani Guinness South

Paul Ewans Cambridge Re-Use

Allyson Broadhurst CHARIS Grants

Elaine Matthews CCC

Keith Presence Rainbow Saver Anglia CU

Tim Cracknell GET Group

Alison Smith Together for Families

Mary Whitehand CCCLAS

John Evans New Meaning

Nigel Fenner Red2Green

**1.Notes of previous meeting and matters arising (Andrew Church)**

Welcome and introductions.

All Matters arising are covered in the agenda.

**2. Universal Credit update – Julia Nix, DWP East Anglia**

Cambridgeshire is in the last tranche of roll out for Universal Credit (UC) in the country. 28 Jobcentrres in East Anglia are now live for UC for the most simple claims only (single Jobseekers who would have claimed JSA).

UC rolls together 6 legacy benefits (Income based JSA, Income based ESA, Income Support, Child Tax Credit, Working Tax Credit and Housing Benefit). The rules are different under UC. When the claimant achieves 16 hours work a week they do not sign off (as under JSA) but continue with their UC claim and UC tops up their wages (as Working Tax Credit did previously). As they earn more then the UC reduces. If they eventually achieve full time work on a higher level of pay the UC will taper and then stop. However, a good point is that the UC claim remains ‘open’ for 6 months after the payment of UC stops, so that if something changes (hours or wages drop, job finishes etc.) then the UC claim can be restarted without the need to re-claim and with no 7 day waiting period. This is very helpful and flexible, especially for those in agency work, seasonal work etc.

The Work Coaches based at the Jobcentre do not have access to the ‘Benefits’ system side of UC (the claim and the money) and will just be concentrating on the support they are providing to help claimants to get into a job or to help them find a better job, or one with more hours. To discus the money side of their UC claim the claimant will need to contact the UC Service Centre by phone.

Employers will find this new system helpful. For claimants with mental health issues, anxiety, depression etc. they can start by doing a few hours a week to prove themselves to employers and can then up their hours. For ex-offenders they will also have a chance to prove what they can do.

Great Yarmouth has been selected to go fully ‘Digital Service’ on 27/04/16. This is the fully digital platform. This is a ‘Test and Learn’ situation. Lowestoft will follow. This means that anyone who is a new claimant (including couples, families, newly sick etc.) will have to claim UC and not legacy benefits and it will all be done online. At present (in the rest of Cambridgeshire) only the initial application is done online and the follow ups etc. are all done by phone.

So far, in Peterborough there have been 546 UC claims and of these 172 are now ‘not in work’ (unemployed). (There is much seasonal and agency work in Peterborough, so this is a different type of group to Cambridge).

The migration to UC of all the people on ‘legacy benefits’ will probably not happen until 2018, as the full ‘Digital Platform’ will need to be fully operational for this. However, this migration may be sooner if the digital platform is going well and it is safe to move people across. Everyone should be moved to UC by 2021.

**Question from Liz Stannard, Making Money Count Project:** How is this all going to happen when many claimants do not have access to computers, reliable broadband, have no digital skills and there is little capacity in libraries where people are already fighting over computers? Who will help them make qa claim? How can they do 7 hours a day online job seeking and use Universal Jobsmatch? Concerns over being sanctioned for not being able to do enough jobseeking due to lack of computers etc. How are they preparing in Great Yarmouth?

**Julia Nix:** 86% of existing claimants for JSA/ESA/IS already claim online. Claimants can use computers and broadband in libraries, CAB, local authority offices, housing associations, Community House in Wisbech, Jobcentres etc. Ray Harding is putting computers in pubs and village halls in West Norfolk.

**Further query from Liz and others:** The resources are simply not there. Housing Associations and local Councils are subject to rents being cut by 1% a year for the next 4 years. Many have already made staff redundant and are closing local offices. There simply won’t be the physical spaces with computers available, nor the people to help them.

**Julia Nix:** Claimants will NOT be sanctioned if they cannot get access to computers for jobsearch. Support first and then sanctions only if they do not respond to what is asked of them.

**Rachel Mackay, BPHA:** Bedford has been live with UC for some time. Rent arrears amongst UC claimants is high. There have been delays in letters sent to BPHA to advise us that tenants are on UC. We have 74 APA’s (**Alternative Payment Arrangements**) in place so that rent can be paid directly by UC to BPHA. Can Work Coaches do more to ensure that they discuss paying rent with the claimant.

**Julia Nix**: After first payment of UC the Work Coach should have an in depth discussion of the situation and the Work Coach can suggest **Personal Budgeting Support** (PBS) and an **APA**, if suitable. CABx who have contracts with the LA’s to provide PBS can give talks to the Work Coaches to provide more information and support. When we are on the fully digital platform then the Work Coaches can apply for an APA and send it electronically.

**Liz Stannard:** Concerned that what it means to be ‘**financially capable’** is misunderstood. It involves a whole set of skills, including keeping track of finances, budgeting skills, managing debt, understanding suitable products, knowing how to work out interest rates on loans, etc. **‘Personal Budgeting’** is a **set of skills.** It cannot be learnt quickly or in a one off session. Concerned that if claimants are referred for PBS at CAB and do not turn up then they may get in trouble and be sanctioned. .

**Julia Nix:** Explains that if it is a ‘No Show’ then the CAB has to try to contact them 3 times. If they cannot speak with them then they contact the Work Coach to let them know and the WC will speak with the claimant at the next appointment.

**Andrew Church, CHS Group**: As a landlord CHS wants to be able to talk to the Work Coach (with the claimant’s permission). CHS had spoken with Ian Barker at the Jobcentre about putting a ‘flag’ on the DWP computer case file to show that permission had been obtained to speak with the Landlord or with the Support Worker. We want to be able to help our own tenants and customers and we want to help to make the UC claim a successful one by helping to support them. Other Forum members agreed with this sentiment and would like to be able to speak with the Work Coaches (with permission).

**Sue Reynolds, CHS Group:** There is a DWP consent form which we (Money Matters) already use to send off to the DWP when we are writing on a client’s behalf about benefits. No idea if this is actually logged on the DWP system.

**Liz Stannard:** When there is any change in circumstances it messes up the situation. Managing change is very difficult for most people, not just UC claimants or people on benefits. We need to ‘normalise’ the fact that we all know that it is difficult and that asking for help is OK and not make people feel it is ‘remedial’ and something uncomfortable and that they are failing. The Work Coaches need to be trained in a different style and approach so that they put across that having some help is ‘normal’ and that most people need it.

**Sue Reynolds, CHS Group:** We have learnt (at the East of England Regional Financial Capability Forum) from Susan (CAB Advisor) at Bedford CAB that Personal Budgeting Support (PBS) can be accessed further down the UC line (perhaps after 6 months on UC). This is when UC claimants will begin to talk about their difficulties, not in terms of PBS, but as a debt issue. The UC contract has been covering this cost in the first instance (under PBS). Susan has told us (and we know ourselves) that tenants say **“I don’t pay any rent”** (meaning they are on full HB) and don’t count rent arrears as debt. Susan spent the first few months of the PBS contract actually sitting in the Jobcentre a few metres away from the Work Coaches. This made it more immediate and broke down barriers.

**Rachel Mackay, BPHA:** Has been trying to encourage tenants to build up small credits on their rent accounts (£2.50 a week) to help them when they go onto UC**.**

**Lorraine Payne, Cambridge CAB:** CAB has the contract from Cambridge City Council to provide PBS in Cambridge. After 4 ‘No Shows’ at CAB for PBS they will trial Lorraine sitting in the Jobcentre at Henry Giles House.

**Naomi Armstrong, Cambridge City Council Benefits Manager:** The payment from the DWP to the LA for PBS is only £25.66 an hour, with an expected 2 hours per UC claimant. There is a quota for the year 16/17 of 40 UC claimants. Extrapolating forward there will not be enough money to last the full amount of time. What then?

**Julia Nix:** The DWP can escalate this and try to access more money for PBS if the need can be demonstrated.

**Andrew thanked Julia Nix.** Julia had to leave the Forum as she had another meeting.

It was agreed that Andrew would email Julia Nix summarising the concerns of the Forum around Universal Credit.

**3. Information Exchange**

**Sue Reynolds- Senior Money Matters Advisor, CHS Group**

Team of 4 advisors (2 part-time). Funded by county (through CALF) to deliver 6 week Financial Capability courses in Children’s Centres and Women’s Aid. Delivering Energy Best Deal sessions (12 completed, 2 to go). Delivered 4 three hour ‘Helping your clients with Universal Credit’ sessions for front line staff at Roddons HQ at Beacon House, March in Feb/March funded by Big Lottery ‘Making Money Count’ Project.

Busy with helping clients with all benefits, including moving from DLA to PIP. Concerns about trying to get home visits for PIP Medicals as venues are too far away and having to pay for GP letters to ask ATOS for a HV (from £15 - £66). Have already escalated this up through ‘Health’, but GP’s are too overstretched to provide free letters. ESA renewals continue, with similar issues around getting medical evidence for claims. CHS has contracts to deliver a Money Matters service to tenants of other HA’s, including Metropolitan, Wherry, King Street and (more recently) Hundred Houses, through home visits.

Very concerned about the new reduced ‘Benefit Cap’ of £20,000, as all families with 3 children will be affected unless exempted through being on the right disability benefits or being in work. Have been trying to identify families with 3 children who are now on Housing Benefit to see if they are exempted or if we can help them to either move onto the right benefits or help them to get into work. So far, of the 30 questionnaires returned, over 2/3rds were definitely exempt and of the remainder only about 3 were definitely NOT exempt, so we will work with them to provide suitable help. Once we have data from local councils we will continue to check and contact tenants who may be affected. This is potentially a huge problem for affected families, potentially resulting in increasing rent arrears and eviction.

**Lorraine Payne, Debt and Financial Capability Manager at Cambridge CAB**

Very busy. Statistics for 15/16 – have done 141 DRO’s or Bankruptcies with £1.52million written off through these means. Given out 215 Food Bank vouchers worth £6,450,and £2,640 in Fuel Vouchers. Have received £12,514 in grants for clients from Cambridge Central Aid Society charity. Have been very involved with Energy Saving, with £20,346 in savings through switching tariff or supplier. Lorraine is the ‘Energy Champion’ for our area.

Cambridge CAB has the (Cambridge City Council) contract to deliver Personal Budgeting Support (PBS) for Universal Credit in Cambridge. So far only 4 referrals – all ‘no shows’. New approach is for Lorraine to sit in the Jobcentre at Henry Giles House to see UC claimants immediately for PBS and then they can visit CAB for more detailed help and Debt Advice. Experience from elsewhere indicates that this is more likely to work, as it breaks down the barriers, and claimants like to see a friendly face. Logistics are still being worked out.

**Pauline Green, King Street Housing Society**

Increasing arrears with private leasers. Help with applications for CLAS and give out Food Bank vouchers. The merger with Suffolk Housing is now not happening. Reduction in number of Housing Officers from 2 to 1, but with a new Housing Assistant taken on.

**Angie Noble, Axiom Housing Association**

Rent arrears at 2.2%, which is the best/lowest rent arrears year so far. Angie has brought in an extra £196,000 to her tenants in benefits. Increasing number of referrals to the service. Angie so far knows of 4 Universal Credit claimants who are Axiom tenants. 2 are now in Supported Housing, so HB is paid directly to Axiom. 2 in general needs. Plus one in Supported Housing who claimed it incorrectly (when he should not have done – must have pressed the wrong button) and she had to help him to sort it out. Three out of the four have rent arrears. She has applied for APA’s (Alternative Payment Arrangements) to get the rent paid directly to Axiom. No letters received from the UC Service Centre to let Axiom know that their tenant has claimed UC. Has been letting Dave Winterton at the DWP know about all these issues.

**Sam Bosson – Peterborough Environment City Trust (PECT)**

PECT has had grant of £250,000 from British Gas Energy Trust (through Charis) to deliver a ‘Healthy Homes’ project to aid to those on low incomes in fuel poverty. Covers Peterborough and Fenland areas only. Aim to reach 360 households by December 2016. Covers home improvements, such as new boilers, insulation, grants to pay off fuel debts, help to pay for removal of pre-payment meters, energy advice, advice on Warm Home Discount etc.. Please contact Sam at [Sam.Bosson@pect.org.uk](mailto:Sam.Bosson@pect.org.uk) or call 01733 866440 if you have clients in Peterborough or Fenland who may benefit from this help.

**Action: Forum members are interested in seeing if we (or someone else) can apply to the British Gas Trust for a similar project to cover the whole of Cambridgeshire? *(Perhaps Allyson Broadhurst at Charis will be able to help?)***

**Simonetta Macellari, Homelessness Prevention Visiting Officer, Cambridge City Council**

Aim to prevent homelessness. Working with other agencies to get people re-housed. Advocating on clients behalf etc. Now starting to work closely with HA’s at ‘Notice to Quit’ stage and to meet with tenants facing eviction. Service extended to do this. Meeting with King Street. Please refer in if tenant is living in Cambridge City.

**Nikki Soyza, County Manager for Community Navigators, Care Network**

7,000 navigations last year. Follow up after 2 weeks to see how people are getting on. They may need help to make phone calls etc. The ‘Well Being Service’ is aimed at those with low- moderate levels of anxiety or depression and is a short intervention to help define goals etc. Also a 6 month pilot project with Fenland DC ‘Travel Champions’ to help find travel solutions for people who need to get to job interviews etc. as public transport can be difficult in the Fens. ‘Travel Choices’ training and a Handbook.

**Question**: **Is the DWP/Jobcentre aware of this project? It is very relevant to Jobseekers.**

**Farnaz Faroost – Cambridge City Food Bank**

Increasing numbers of people needing food bank help. The Trussell Trust has announced it’s annual survey. In 2015-16 Cambrideg Food Bank has helped 2,532 people (including 1,732 children). New pilot to provide fresh food such as bread, eggs, vegetables etc. The new distribution point at Waterbeach has had a slow start, but building up. Trying to put together information for local signposting to other help.

**Action: Forum members asked**: Please can we have a copy of this information? We may also be able to add to it. This was agreed.

**Sue Reynolds said:** She had attended a Trussell Trust Food Bank Cluster meeting and had encouraged Food Bank volunteers to become Authorised Agents for CLAS so that they can offer extra support.

**Rachel Mackay, BPHA/CPL Homes** (based in Bedford)

Manager of the Financial Inclusion Team. Advise by phone and then signpost/refer to local advice agencies in Cambridgeshire. Universal Credit has been live for a while. UC claimants mostly in rent arrears. Using APA’s to deal with it. They have been funded by Hunts DC to trial software produced by **‘Housing Partners’** [www.housingpartners.co.uk](http://www.housingpartners.co.uk) (which includes information from Experian) to look into fraud. It can produce different reports and can aid benefit targeting. Have been looking into 500 fraud cases, including tenants who have gone away, tenants sub letting etc. Have been reporting to Hunts DC Fraud Team. Have had issues with Shared Owners renting out room on **Airbnb,** contrary to their tenancy agreement. They will look into dealing with this. Having data match problems with joint tenants, so need to get that sorted. Housing Partners deliver ‘Homeswap’ for mutual exchanges and work solely with HA’s & LA’s.

**Forum members:** noted that Peterborough City Council has a Fraud Team co-located with the DWP in the Jobcentre. SCDC also has a fraud team based at the office in Cambourne.

**Sarva Babla – Support Co-ordinator John Huntingdon’s Charity (JHC), Sawston**

Very busy. Benefits, Housing and Debt issues (ESA, PIP, DHP, AA etc.) Also seeing clients from outside Sawston (surrounding villages & those who work in Sawston or have local connection). CAB delivers Debt Advice & General Benefit Advice from JHC premises. From Jan – Dec 15 saw 300 people. Gave out grants to individuals totalling £25,000.

Very concerned about ATOS Medicals for PIP being at remote venues (Haverhill, Thetford, Hitchi) as no venues at all in Cambridgeshire. Contacted Heidi Allen, MP for South Cambs. She has become involved. Recent email to say there will be a new venue opening in Cambourne in May. Looks as if Cambridge venue still hasn’t been found.

**Charlotte Cook, Financial Inclusion Officer, Cambridge City Council**

Rent arrears for 15/16 low at 2.3%. City Homes office at Cherry Hinton Road closing, with everyone moved to Arbury Road office (25 people). Credit Union going well with initial target of 125 new members already reached. Developed ‘Inclusion Hub’ at Mandela House (Debt Advice, CAB, Digital Inclusion etc.).

**Diana Minns, Cambridge Women’s Resource Centre (Dawn Project)**

Supporting vulnerable women (offenders) on probation. Very busy. Intensive work, with complicated situations. Difficult on p/t hours. Pick up at least 2 debt cases a month. DRO’s very useful. Worried about UC affecting these women. Problems getting bank accounts.

**Action: Sue Reynolds w**ill circulate flyer on new ‘Fee Free Basic Bank Accounts’.

**Jackie Hanson, Cambridge City Council**

Community Facilities operated by City Council are undergoing an audit. Collecting data, filling in surveys to check on what is happening at each venue, what benefit to which sectors of the community, meeting need in deprived areas, seeing centres as key to improving financial and social inclusion etc. e.g. The Meadows (which has CAB kiosk, IT suite etc.). Also looking into range of support such as holiday lunch clubs etc. ‘Anti Poverty Conference’ on 23rd May 2106 at The Meadows Community Centre, to include a Financial Capability and Financial Inclusion workshop (who is doing what in the city etc.).

**Annie Wells, LAD (Life Amid Debt), St Neots**

LAD is a registered charity providing support around Debt issues and emotional support. Annie was previously a Legal Officer in Social Housing. Charity needs funding to continue. Based in St Neots. Outreach in Ramsey. Involved in Kick Start Moped Hire and Phoenix Project.

**Naomi Armstrong, Benefits Manager, Cambridge City Council.**

So far have had 18 notifications that claimants are now claiming Universal Credit. Many duplicates. Most are Non-dependants so are not eligible for Housing costs. Only 2 out of 18 are eligible for Council Tax Support. Still waiting for UC calculations. City Council are writing to all Supported Accommodation landlords. Have tried to engage with private landlords via a Forum, but no-one turned up to meeting. Social Housing landlord Forums (Fora) are very well attended. Have overspent on DHP’s. Waiting for new Benefit Cap data from DWP & then will share with HA’s. 19 Benefit Capped families at present. Will rise to 150-200. DRO’s are useful to clients, but cost LA a lot of money. .

**Heather Yeadon, Wintercomfort**

Very busy, now opening on Sundays (7 days a week). 30 rough sleepers. Benefit issues, finding work etc.

**Liz Stannard, Manager of ‘Making Money Count’ Big Lottery Project in Fenland, Circle Roddons**

Does Fin Cap work? Phone survey with 250 new tenants visited on 1:1 basis for support (1-2 hours)as part of the Project over last 3 years. Results: Savings up form 10% to 30%, reduction in amount of credit used (such as overdrafts, borrowing from friends and family etc.), increase in taking out Home Contents Insurance. Shows that investment in Fin Cap does work.

Also reminder about the website: MMC website[www.makingmoneycount.org.uk](http://www.makingmoneycount.org.uk)

provides useful resources for everyone. Regularly updated with new section on UC. New (3 hour) training for front line staff on how to help your client with UC delivered by Sue Reynolds (CHS Group) in Feb/March. If you are interested in future training (in Fenland) please email [makingmoneycount@circle.org.uk](mailto:makingmoneycount@circle.org.uk) and request to go on the waiting list.

**Peter Moston, Resident Involvement , SCDC (previously working on Bedroom Tax)**

SCDC is a rural area, with no Jobcentre. Have only had a trickle of UC applicants. Installing computers (old ones from SCDC offices) in sheltered schemes for residents to use. Profiling tenants for ‘Pay to Stay’. Need to build up data.

**Caroline Adams, DWP**

Volunteering has been a very successful way of getting people moving forward by talking small steps. In Peterborough in the last 12 months for people on ESA (aged 18-24) there have been 222 volunteer activities, and in the 25+ age group 390 volunteer activities. Claiming on all types of benefits ahs dropped. In East Anglia (March 2016) there were 63,022 people on ESA and 15,712 on JSA.

**Sue Reynolds said:** For those on ESA the ‘Permitted Work’ route is also a good way of moving towards work. Caroline said there can be problems if claimants on ESA do too many hours or earn too much.

**Sally Johnson, Rural Cambs CAB**

Part of the ‘Making Money Count’ Big Lottery Project in Fenland. Now doing ‘Drop Ins’ in Wisbech and March. All clients so far have debts. Helping with grant applications (CLAS etc.) Also doing home visits. Refer into MMC Project and into core CAB, Fin Cap etc.

**Helen Crowther, Cambridge CAB (Research & Campaigns)**

3 new Outreach CABx in GP Surgeries (Barnwell, Abbey etc.). New funding through Big Lottery for ‘Help Through Crisis’. 5 year finding – 2 new jobs being advertised. Aim to refer people in crisis into support. Most people in crisis have more than 1 issue. Helen is speaking at a Conference (Sue has already circulated details).

**Elaine Matthews, Operations Manager, Supporting Businesses and Community Services, Cambridgeshire County Council** (*sent by email as not able to attend)*

Work with reported Cambridgeshire scam victims and with victims of rogue traders continues, in particular focusing on recognising a scam or rogue trader and therefore avoiding  repeat financial detriment, along with more general education and awareness campaigns.  The Supporting Businesses and Communities service has recently completed a  restructure and the service has been disbanded. As from 1 April the functions which remain are now within 2 teams – one being Trading Standards focusing on enforcement action only.   The second being the formation of a new team called **Community Resilience Development Team,** bringing  together a number of community facing services including Community Protection, with officers continuing to deliver  financial scams and rogue trading victim support and building community support for vulnerable neighbours.

**BREAK**

**4. Cambridge Water – new social tariff (Assure Tariff) – Jeanette Mansfield**

After extensive consultation with customers it has bee agreed that customers will pay an extra £1.50 a year to cross-subsidise those most in need who are in ‘water poverty’. Cambridge Water and South Staffs Water are the same company, but only the Cambridge logo in our area. From April 2016 the website will show the **‘Assure Tariff’** (social tariff) and customers can sign up to register an interest. Then there will be a proper application form online.

To be eligible for the **Assure Tariff** the customer must have a household income of less than £16,000. The reduction in bills will be on a sliding scale (reduction of 20%, 40%, 60% 80%). It will also cover people who would previously have been on the ‘Watersure’ tariff (3 children under 19 in f/t education and means tested benefits and those with severe medical needs using a lot of water). So, for example, a customer with a ‘Water bill’ of £136 on a maximum discount will only pay £25 a year. Will also have a reciprocal agreement with Anglia Water for the Sewerage part of the bill to get the same % reduction. A typical bill is made up of 2 elements 1) Water and 2) Sewerage and waste water. The split may be 2/5 Water and 3/5 Sewerage. So it is important that both elements are covered. (Have as look at your own Water bill to see how the Water/Sewerage parts are split.) To be able to apply for the tariff the customer needs to be willing to be financially assessed. This will be through filling in a Common Financial Statement’ (CFS) , as used by CAB.

The tariff will be awarded for 1 year. If there are arrears then action taken on the arrears will be frozen. They will be signposted to charitable trusts to pay off the arrears. Those on an unmeasured supply will not be forced to have a meter installed. The tariff can be renewed on an annual basis. If they are on Pension Credit they will not need a financial assessment. ‘Vulnerable customers’ are a transient population. The tariff can be set at a shorter (3 months) or longer (18 month) timescale, depending on the situation.

Cambridge Water need to spend the money put aside for this tariff. Other companies have struggled to identify people in the first year. There is £126,000 to spend in the first year. Need to find around 1,400 people. Please identify suitable clients and APPLY. Please contact Jeanette by email if you have any problems.

**5. Illegal Lending Team (Loan Shark) update - Patrick Brown**

[**http://www.birmingham.gov.uk/stoploansharks**](http://www.birmingham.gov.uk/stoploansharks)

A Loan Shark is someone who lends money without the correct permissions. These permissions are granted by the Financial Conduct Authority. Loan Sharks rarely, if ever, give any paperwork and if payments are missed they often use intimidation and violence to get money from their 'clients'. The Illegal Money Lending Team is here to help. If you have any information, however small, on loan shark activities Patrick’s team can help.

Have you been offered a cash loan?

Have you been threatened when you couldn't pay?

Has your bank card been taken from you as a security?

Does what you owe keep growing even though you are making payments?

If you can answer **yes** to any of the above then you may have been bitten by a loan shark. If you, or anyone you know, is experiencing any of the above or has any knowledge of loan shark activities then contact Patrick’s team **IN CONFIDENCE**

**Telephone: 0300 555 2222  
e-mail:**[**reportaloanshark@stoploansharks.gov.uk**](mailto:reportaloanshark@stoploansharks.gov.uk) **or by text to: loan(space)shark(space) + your message to 60003**

There are many victims of loan sharking. Only 1% of referrals to the Illegal Lending Team (based in Birmingham) come from Money Advisors. Everyone needs to think about it a lot more and attend training. Patrick can provide this training. People who attend training are FAR more likely to recognise Loan Sharking and report it.

90% of loan shark victims are too frightened to come forward and talk about it. They are scared of what the loan shark might do to them and their family. They also feel guilty (as they were the ones who wanted to borrow the money). They feel anxious and bullied. They cannot cope. They need help and support and to be able to off load it on to someone who can do something about it on their behalf – the Illegal Lending Team can do that for them.

Recently in Cambridgeshire Patrick has come across a tenant who has been the victim of a loan shark for 10 years and paid him over £200,000 in this time. The loan shark lives locally and keeps a close eye on him and can see what he is doing. The tenant is terrified. This tenant needs to provide evidence to the team so that they can prosecute the loan shark an then he will at last be free of this frightening situation. The tenant will not have to pay back the loan shark, as the loan was illegal in the first place. It is the loan shark that is doing something illegal, not the tenant.

Loan sharks do not give paperwork. All legal loan companies MUST give paperwork. Loan sharks NEVER tell you how much you owe. All legitimate companies give paperwork that outlines how much you have borrowed, the interest rate, the total to be paid back and how you are going to pay it back.

90% of loan shark victims found the loan shark through a ‘friend’. 80% of victims thought that the loan shark was their ‘friend’. Loan sharking can lead to victims being in rent arrears, shop lifting, anti social behaviour, stress, anxiety, depression, other mental health issues, separation, divorce, suicide etc.

In Cambridge City there have been 6 successful prosecutions. In Peterborough none, as there has not been enough evidence to catch tem.

Money taken from ‘Proceeds of crime’ can be used for financial education projects to try to educate people about loan sharks, fund events, support credit unions, advice work etc. Please contact Patrick for more information.

The impact of Universal Credit means that claimants will be without money for 6-7 weeks (if they don’t take out a UC Advance). They may resort to loan sharks, and/or loan sharks will start to target this group of people. There may be a spike in illegal lending. The DWP Work Coaches need to be warned/trained on this.

**What happens when a loan shark prosecution is taken forward?**

* 100% success rate in prosecution of loan sharks
* No-one (victims) has ever been harmed.
* 805 loan sharks plead guilty before they go to court.
* Victims feel empowered – they can win and move on with their lives!

**POSSIBLE ACTION:** **Are Forum members interested in attending some Illegal Money Lending Training? If so, please contact Sue Reynolds & we will put on a 2 hour training (run by Patrick) at CHS.**

**6. Cambridgeshire Local Assistance Scheme (CLAS) – an update briefing note**

**Sue Reynolds (on behalf of Jane Hargrave, CCC) - see note attached**

No end of year figures yet. From April 2015 – Feb 2016 £180,372 was spent on awards to applicants.

The CLAS **‘Sustainability Fund’** pot of money has invested in 2 projects.

1. £23,500 to Rural Cambs CAB’s ‘Right Advice, Right Time’ Project to deliver a holistic telephone advice service throughout the county and invest in volunteer training and development. .
2. £6,375 to CHS Group to investigate the possibility of furnished lets.

**2016/17.** Funding for 16/17 is £310,000. Charis contract extended for 1 year. Eligibility criteria unchanged. Maximum £350 per application. No contingency fund. No further investment fund.

**Action: Question from Forum members: Has all the money been spent from 15/16? If not, then where has that money gone? Sue/Andrew will ask Jane Hargrave for details.**

**7. ‘Building Better Opportunities’ LEP Financial Inclusion Project funding update**

**Liz Stannard Circle Roddons and Andrew Church, Community Investment Manager, CHS Group** (powerpoint presentation attached)

CHS has led a bid for this funding. There were four different projects, all related to getting people into work. CHS has put in for the **‘Financial Inclusion’** project bid. Funding has progressed to 2nd round, and this bid is the only one left in this category. Funding has been given to develop the bid further and if successful, delivery will start in October 2016.

If successful this would be funding of £1.2 million over 3 years. The LEP area is huge, covering Cambridgeshire, Peterborough, West Norfolk, Rutland and Suffolk. It works out at £400,000 a year.

**Liz talked through the powerpoint presentation.**

***“…tackling out of work poverty relating to financial exclusion*** *helping people move closer to or into employment.”*

**How we will do it:**

* **Work closely** with local people and organisations
* Bring together **unique combination** of skills – money / employment / digital
* Combine in a **highly personalised** approach
* Build on **latest learning** about what works
* **Improve resources** available to everyone through website and training

**Partners:**

**CAMBRIDGE:** CHS Group, Centre 33, Papworth Trust

**PETERBOROUGH:** Cross Keys Homes, Axiom Housing Association

**WISBECH:** Citizens Advice Rural Cambs, Circle Housing

**KINGS LYNN:** Freebridge Community Housing, Broadland Housing Association, Norfolk Citizens Advice

**SUPPORTED BY**

Forum members are invited to refer clients into the Project as soon as we know that funding has been secured. Andrew will also provide details of the other LEP Projects, as Forum members may wish to refer into these projects, as they have a different emphasis and may be of interest.

**8. Any other business:** None

**9. Date of next meeting:** TBA