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

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Liz Stannard Circle Roddons HA

Naomi Armstrong Cambridge City Council

Diana Minns CWRC

Caroline Adams JCP - DWP

Ana Sivelli JCP – DWP

Sarva Babla JHC, Sawston

Carrie Nedjib King Street HS

Liz Lowe Anglia Revenue Partnership

Anna Plitsch Anglia Revenue Partnership

Caroline Pollyn Anglia Revenue Partnership

Andrew Latchem Cambridge City Council

Keith Bowman Accent Housing

Sarah-Jayne Goakes Circle Roddons HA

Sue Beecroft Cambridge City Council

Jane Hargrave CCC – CLAS

Mary Whitehand CCC – CLAS

Martin Zaniewski Sanctuary Housing

Susannah Harris Future East

Rebecca Gardner Future East

Dawn Rogers CCC

Elaine Seager Circle Roddons HA

Neill Langley CPL Homes

Richard Curtis Cambridge CAB

**Apologies:**

Annie Wells LAD

Sam Bosson PECT

Nicky Soyza Care Network

Sally Johnson Rural Cambs CAB

Pauline Green King Street HS

Lorraine Payne Cambridge CAB

Moira Mackie DWP

Wendy Eyles Cambridge CAB

Anjela Jones CCC

Alison Smith Together for families

Amanda Marsh Cotman HA

Aleksandra Siepsiak Cambridge CAB

Helen Spriggs Rural Cambs CAB

Sarah Bellow Caseworker for Lucy Frazer, MP SE Cambs.

Carol Boston Business in the Community

Fiona Morrow Centre 33

Nigel Howlett CHS

Diane Lane CCC

Tazim Khimani Guinness South

Allyson Broadhurst CHARIS Grants

Tim Cracknell GET Group

John Evans New Meaning

Rachel Mackay BPHA/CPL Homes

Simonetta Macellari Cambridge City Council

Jeanette Mansfield Cambridge Water

Angie Noble Axiom HA

Nyree Scott CCC

Julie Marshall King Street HS

Lisa Faulkner CCC

Nikki DiGiovanni Community Repaint

Charlotte Cook Cambridge City Council

Paul Chatterton Luminus

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

Welcome and introductions.

Matters arising:

1. Sue Reynolds has circulated the flyer on the new type of Basic Bank Accounts.
2. Forum members were interested in seeing if we (or someone else) can apply to the British Gas Trust for a similar Energy project to PECT to cover the whole of Cambridgeshire? No news from Allyson Broadhurst at Charis so far.
3. Patrick Brown offered to run a 2 hour training session on ‘Illegal Money Lending’. .Unfortunately only 3 people contacted Sue Reynolds, so this is not enough to run a session. If anyone else is interested please contact Sue and she will put you on the waiting list.

**2. Cambridgeshire Local Assistance Scheme (CLAS) – what outcomes should the scheme deliver? Jane Hargrave, Cambridgeshire County Council**

***(Please see Jane’s CLAS presentation and Cambridgeshire County Council Adults Committee paper re: future of the scheme)***

Jane explained that since 2013 the local CLAS scheme replaced the defunct DWP Social Fund Community Care Grants and Crisis Loans. Charis Grants have the contract to deliver the scheme and this has been extended to 31/03/17. The budget for 16/17 is £316k. £75k for Charis to administer the scheme, £235k for direct delivery and £6k for research, procurement and training.

For 17/18 the budget has been reduced slightly to £300k. A new tendering process will be instigated for 17/18. The Adults Committee want to investigate a different ‘Information and Advice’ based approach, and the use of re-cycled goods rather than new ones. Consultation is taking place. Surveys have been emailed to all Authorised Agents, and they have been asked to get CLAS clients to complete Clint surveys. Jane is arranging meetings with district councils, Children’s Centres, Together for Families and Public Health. Also looking into what other LA’s are doing. PCAS in Peterborough (information and advice based at CAB with use of recycled goods through Carezone,), Hants (information and advice only) Glos (similar to CLAS, but using re-cycled goods). .

**The exercise (40 minutes)**

Divide into 5 small groups and look at 2 different case studies of families in crisis.

**Case Study 1.**

Ms LS is a single parent living in a small rural village in South Cambridgeshire. She has no transport, no savings and no cash. She has been referred to you by her Housing Association as she has rent arrears due to non-dependant deductions leading to her not being on full Housing Benefit.

Ms LS suffers from severe depression and anxiety and is really too ill to work. She has just started on Jobseekers Allowance, but as she has no cash she is unable to afford the bus fare to sign on in 2 days time.

Her oldest son (age 21) is autistic and is on the initial rate of Employment and Support Allowance (ESA), but nothing else. He had received help in the past to apply for ESA, but this support is no longer around. Her younger son (age 18) has a personality disorder and agoraphobia, has left school, but is not claiming any benefits at all. Her daughter (16) is very shy but goes to 6th Form College. Ms LS receives Child Benefit and Child Tax Credit for her.

They are on a pre–payment electricity meter and have no credit at all and no money to top it up. They will be sitting in the dark tonight. Their cooker and fridge/freezer are completely broken, and they have no money at all to replace them. They have virtually no food in the house. She has no input from any other services and feels helpless and doesn’t know what to do. This is a family in crisis.

**Case Study 2.**

Mrs J (35) is the victim of domestic violence. She lives in Cambridge Women’s Aid Refuge with her two children aged 2 and 3. She is on Income Support and is in receipt of Child Benefit and Child Tax Credit. She suffers with depression and anxiety. She has been there for 6 months and has now been offered a 2 bedroom social housing property in Cambridge. She has accepted this house and her tenancy start date is in 9 days.

As she fled her marital home (and cannot return) she only has clothing for herself and the children, a few toys and a kettle and microwave that she has bought while living in the Refuge. She is desperate to move into the new property but she has been told that unless she can move in and actually sleep in the property then Housing Benefit cannot be paid on the property. As a Refuge Support Worker how can you help to deal with this crisis?

**Questions for each small group for each case study:**

1. What issues does this household face?
2. What should be prioritised to resolve these issues in

a) the next 2 weeks?

b) the next 3 months?

c) the next 6 months?

1. What difference will this make?

**Questions for each individual Forum Member: (as a fact finding exercise)**

1) What help and support would you/your organisation provide for the families in crisis in the case studies?

2) What other help would you apply for and from where?

3) Referral: For the issues that you cannot deal with yourself which organisations would you refer them into?

**Feedback to whole group** (10 minutes) – the basic themes that were fed back.

**Case Study 1:**

Within 2 weeks: Urgent immediate need for food and utility credit. Urgent needs for white goods. Urgent need to sort out JSA issue & get to sign on or will be sanctioned.

Within 3 months: Need for help to sort out all the different benefits (ESA, PIP). DHP to help with on-going rent shortfall issue. Budgeting & debt advice. Travel costs for daughter to get to College.

Within 6 months: Support for mental health issues within whole family. Referrals for Floating Support.

**Case Study 2:**

Within 2 weeks: Urgent immediate need for basic household goods (beds, cooker, fridge freezer, washing machine) to enable family to move into new property & ensure Housing Benefit can be paid.

Within 3 months: Other household goods, carpets. Budgeting. Looking at other benefits related to mental health issues (ESA, PIP). Settle children in Nursery etc.

Within 6 months: Support for children and mother, mental health support, ‘Freedom’ course, other confidence building courses,

***ACTION: The full feedback will be collated by Jane & circulated.***

**BREAK (10 minutes)**

**3. Information Exchange**

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

Team of 4 advisors (2 part-time). Further finding by county (through CALF) for 16/17 to deliver six 6 week Financial Capability courses in Children’s Centres and Women’s Aid.

Delivering 2 three hour ‘Helping your clients with Universal Credit’ sessions for front line staff at Roddons HQ at Beacon House, March on 6th October 2016 funded by Big Lottery ‘Making Money Count’ Project. Plus 2 three hour ‘Money Essentials’ sessions on 22nd September. Some places available. Contact Liz Stannard.

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). Attending PIP Medicals with clients to ensure points put across correctly. Phoning all new Benefit Capped tenants to offer support to either access correct Disability Benefits to be exempted from the Cap or referring into CHS Training Matters Team to help them to get into work.

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.

**Caroline Adams, DWP**

Ana Sivelli is taking over form Caroline as Relationship Manager. Numbers of those on JSA have reduced. Job Clubs for those in weeks 0-4 of unemployment. Universal Credit is rolling out to single job seekers. Numbers on UC: Cambridge 154, Peterborough 563, Wisbech 131, Ely 58, Huntingdon 124.

Job Centre is still using volunteering as a useful tool to help to get people into work. Also Spice Time Credits. The Cambridgeshire Constabulary (Police) need volunteers for Speed Watch, car washing, CCTV viewing, Operational Insight to job shadow Police Officers, cyber crime restorative justice. This is because most Police officers must now be on the front line so they need backroom support. Please pass on this message to anyone who may be interested.

**Ana Sivelli, DWP**

Ana is helping Natalie to organise a ‘Reverse Jobs Fair’ on 14th September at Anglia Ruskin University. Heidi Allen, MP is also involved. She will circulate a flyer.

**Susannah Harris, Future East Forum for Older People**

Target audience is the over 50’s. Preventative work. Run **free** events in Eastern region. Invitation to ‘Fit for the future’ (finances, fitness and forward planning) on Thursday 17th October from 10.30am – 3pm at The Holiday Inn, Bridge Road, Histon, Cambridge, CB24 9PH. **FREE LUNCH**. To request a booking form go to <http://futureeast.org.uk/> or contact Susannah Harris on 07858 456946 or by email admin@futureeast.org.uk

Also run ‘Silver Circles’ (funded by Comic Relief). Series of discussions/conversations with small groups over 1-4 sessions. Can attend Coffee Mornings at Sheltered Schemes etc. Encouraging older people to make small changes, such as finding a better deal with Contents Insurance.

Train ‘Silver Circles Champions’ to enable them to hold conversations with older people.

**Richard Curtis, Cambridge CAB**

Generalist Advice work very busy. 120 a week at CAB drop ins. Have been doing Outreach at East Barnwell Surgery for 12 months. Now doing Nuffield Road Surgery. Starting at Meadows Community Centre fro 3rd August on every Wednesday 11am – 3pm. Also Mandela House Tues/Thurs 11am – 3pm. Considering Outreach at Trumpington and Arbury.

New funding from Big Lottery 5 year project for ‘Cambridge Crisis Network’. Aimed at those who live, work or study in Cambridge only, with possibility of helping some in South Cambs (basically the areas covered by Cambridge CAB, so this excludes areas covered by Rural Cambs CAB). Project includes dealing with immediate crisis then longer term help, advocacy, hand holding. Tel (01223) 222761for Richard & this project.

CAB have a vacancy for a f/t Outreach Adviser. Sue has already circulated this.

Have continued to be very involved with Energy Saving, with Energy Best Deal Extra 1:1 appointments (35 since April). Big savings for people (£480, £707 etc.) For those on Pre-Pay meters it is useful to phone the supplier to find out what they are paying /using, especially when doing a Common Financial Statement (CFS) to get the correct amounts, as people have no ideas what they are spending. .

Cambridge CAB has the (Cambridge City Council) contract to deliver Personal Budgeting Support (PBS) for Universal Credit in Cambridge. Very few referrals – all ‘no shows’. They have decided not to sit in the Jobcentre at Henry Giles House to see UC claimants, as they feel there are not enough UC claimants at present to justify this, but may reconsider later, as this has worked well in other areas where UC was introduced much earlier.

***Martin Z. said that he has some tenants on UC and he has been told to provide Personal Budgeting Support for them, but feels that this should be done by CAB as they are the ones being paid to do this.***

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

Housing Benefit new claims being dealt with within 13 days. Change of circs. within 4 days. Universal Credit - only single people. Less than 10 needed Council Tax Support, so this shows most do not have their own tenancies. Personal Budgeting Support (PBS) delivered by CAB.

Have received data on new (reduced) Benefit Cap data from DWP & have shared with HA’s. 19 Benefit Capped families at present. Will rise to 154 when new reduced cap comes in (Nov 16).

Bedroom Tax numbers have reduced as many have moved out to South Cambs. Concerns about Local Housing Allowance (LHA) restrictions on rents and ‘Pay To Stay’ (PTS) which will see higher earners having to pay higher rents in all Council Housing. Many Housing Associations have chosen NOT to go down the voluntary PTS route.

**Andrew Latchem, Cambridge City Council**

Pay to Stay is of concern to councils. Those on Housing Benefit are exempt. It will be difficult to get information from tenants, but if they do not respond they will automatically be considered to be on a higher income and get charged a higher rent. Talks with HMRC about data sharing to get accurate information.

South Housing Office closed and moved to Hills Road. Rent arrears at 1.5%. New rules mean rents must go down 1% a year for 4 years, so income stream is reduced. Problems with Universal Credit and proof of rent. UC asking for Tenancy Agreement, but will also need up to date rent statement or letter. Would be useful if DWP/UC could accept ‘Reverse Atlas Feed’ so that rent data could be sent electronically.

**Neill Langley, BPHA/CPL Homes**

New reduced Benefit Cap. They intend to visit all affected tenants to offer advice and help.

**Liz Lowe, Benefits Manager, Anglia Revenues Partnership, Fenland District Council and Caroline Pollyn and Anna Plitsch (DHP staff members).**

Wants to use Forum to network. Pleased to meet Liz Stannard and hear about Fenland UC meetings and Making Money Count. Has brought 2 of her Discretionary Housing Payment (DHP) staff with her. Keen to promote DHP’s to help in a crisis and at times of stress. They do promote DHP’s through DHP Surgeries and have DHP underspend in some areas of Fenland and East Cambs.

***Action: Future East agreed to promote DHP’s in their newsletter.***

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

Five year ‘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. ‘Test and Learn’ project and most help now 1:1 in client’s home, as this is what clients need and want. Olena still visiting all new Roddons tenants.

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.

Three hour training for front line staff on how to help your client with UC delivered by Sue Reynolds (CHS Group) on October 6th. If you are interested in future training (in Fenland) please email makingmoneycount@circle.org.uk and request to go on the waiting list.

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

Continue to support 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. Lorraine Payne from CAB attends once a week to do advice session. Concerned about overpayment of Child Tax Credit when women have children taken off them. Social Services not advising on this.

Concerned about not being able to get FREE pharmacy items such as formula milk (for babies) which used to be prescribed.

**Dawn Rogers, Education Welfare Benefits Service (CCC)**

Concerned about low uptake of ‘Funded Twos’ where 2 year olds can access 15 hours of free Nursery care if parent is on specific benefits.. Please promote it to your clients. Also concerned about low uptake of free school meals for those in Infant School who are getting the Universal free meals. If the parent actually applies to the school for the free meal (as they are on relevant benefits) then the school gets a PUPIL PREMIUM of £1,000 per child. This is a lot of money and schools are missing out. Please encourage parents to claim it.

**Keith Bowman, Accent Housing**

New ‘Health & Well Being Service’ for older tenants to check if they need help and support with managing money etc. Initial phone calls, then visits. Supporting Independent Living for new tenants using the STAR Assessment Tool to find out where tenants are now and what support they need. The ‘Young Peoples STAR is best. Will keep us informed and let us know all about it. They will review it in 12 months after trialling it in 2 schemes.

The ‘dark side’ of choice based letting is that they get 3 nominations for each property and will use the STAR assessment to see if the applicant is likely to be able to afford and sustain the tenancy. If not, they won’t be offered it.

Has recently seen Dave Winterton’s DWP ‘Digital Service’ presentation, which was good.

***Advice: Dave has been booked for the next Forum to deliver this presentation***.

**Carrie Nedjib, King Street Housing**

King Street is winding down it’s private leasing for temporary accommodation. King Street si also assessing the top 3 nominations for housing to see if they can afford the rent and sustain the tenancy.

**Sarah-Jayne Goakes, Welfare Benefits Officer, Circle Roddons**

Roddons/Circle re-structure is completed. She will now only do Income Maximisation and NOT debt. Debt work will be referred into CAB and CHS.

They are part of the regional structure and will be known as CIRCLE HOUSING.

**Elaine Seager, Income Manager, Circle Roddons**

Recently returned from a sabbatical. Attending Forum to keep up with what is happening.

**Martin Zaniewski, Sanctuary Housing**

The DWP expect Martin to support tenants on UC with PBS. Why should he when CAB are being paid to deliver this?

***Action: Agenda item for next meeting – Personal Budgeting Support***

**Sue Beecroft, Sub Regional Housing Board, CCC**

Topics and concerns to do with housing:

Brexit – how it affects housing development

Devolution- Cambridge & Peterborough appear to be together.

What about Norfolk & Suffolk? How does this affect housing?

Starter Homes – not affordable for majority of ‘Starters’.

**Positive things:**

1) Has developed a ‘***Guide to Housing for Cambridgeshire, Peterborough and West Suffolk’*** to give people an idea about Housing, plus links to Social Care, GP Surgeries etc. Also a list of the various Councils which have council housing and all the Housing Associations. Lots of links to useful things such as CABx etc.

ACTION: Sue will circulate the link. It is a work in progress.

2) A ‘***Supported Accommodation Guide’***.

A new tool to show prices of rents in all areas at street level and prices that properties have been sold for. This can be used to challenge the viability of building on sites around the area. As it will be factual and very up to date.

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

Local parish charity in Sawston, providing housing, grants, support, advice on 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. Gave out grants to individuals totalling £25,000.

**4.The new reduced Benefit Cap**

**Sue Reynolds, Sarah –J ayne Goakes and Naomi Armstrong**

**Sue:** Reduced Benefit Cap Starts November 2016. With the existing Cap income is now capped if it is above £26,000 a year (for families), but reduces to £20,000 a year in November. At present few families in this area are affected, but the new reduced cap is likely to affect all families with 3+ children, especially if rents are higher. Their Housing Benefit will be capped, but they must be left with 50p so that they can apply for a DHP.

In the future, when everyone is moved onto Universal Credit, the cap will involve the other parts, not just the rent element, so potentially families can lose a great deal more.

**Naomi Armstrong**: In Cambridge only 18 families are capped now, but they have had the figures through from the DWP and 150 families will be affected in November. This is more than expected. Of these, 80 are City Homes, 12 are privately rented. The rest are Housing Association.

Those in private rented have no dedicated support to help them, as social housing tenants do. This puts them in a more vulnerable position.

All affected by the reduced cap have received a letter from the DWP. Local Councils have lists and have shared these with HA’s. Many HA’s are contacting their tenants to offer help and support.

**Sue:** There are ways to be exempted from the cap. For those who are sick/disabled (or their partner or children) we will assess whether we can get them on to disability benefits/sickness benefits which will exempt them. These include ESA (Support Group), DLA, PIP and Carers Allowance etc. Or if they are fit and well we will refer them to our Training Matters Team for support to help them find suitable work, which will also exempt them from the cap. The DWP can also offer help with this. **See my information leaflet for details.**

**Sarah-Jayne Goakes**: In Fenland 9 families are currently capped. In November this increases to 54. Sarah- Jayne is initially contacting the top 12 ‘biggest losers’ to offer intensive help. 3 of these families had not been capped before. Most have 4-7 children. She has already managed to get 1 child on to DLA, so the family will now be exempt from the cap. Some families say they haven’t had a letter (or have received it, but ignored it). They all need face to face help.

**Advice:** Families in this situation can apply for a DHP, but Naomi says that there will be some conditionality, as the amounts each month lost by the cap is so high. £4,800 a week in Cambridge City. It is not sustainable.

Cambridge City gets £185,000 a year for DHP’s, but this has to cover Benefit Cap, Bedroom tax, LHA issues, Non –Dependants deductions etc. so it is not enough.

***ACTION: Sue will circulate her ‘Benefit Cap’ information sheet, and Sarah-Jayne’s excellent power point presentation on the Benefit Cap and other Housing issues that she presented at a recent DWP Benefit Forum in Cambridge***.

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

**Andrew Church, Community Investment Manager, CHS Group**

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.

We expect to hear the outcome very soon. 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.

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

**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.

**6. Future Agenda Items**

* Universal Credit- digitisation
* CLAS
* Accent Housing approach to new tenancies
* Financial Inclusion Project

**7. Any other business:** None

**8. Date of next meeting:** TBA – in October 2016.

**9. Networking lunch provided by Cambridge Housing Society.**