**Notes of Financial Capability Forum held on 21st October 2016 at CHS Group, Endurance House, Histon, Cambridge, CB24 9ZR**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Naomi Armstrong Cambridge City Council

Diana Minns CWRC

Caroline Adams JCP - DWP

Sarva Babla JHC, Sawston

Andrew Latchem Cambridge City Council

Sarah-Jayne Goakes Circle Roddons HA

Sue Beecroft Cambridge City Council

Nikki Soyza Care Network

Richard Curtis Cambridge CAB

Sam Bosson PECT

Simonetta Macellari Cambridge City Council

Lisa Faulkner CCC

Sue Cargill Luminus

Caroline Laws Money Advice Service

Dave Winterton DWP

Nikki Vasilaki Cambridge City Council

Mary Sweeny Centre 33

Jon Edney Cambridge City Food Bank

Jasmina Choukair Cambridge City Council

**Apologies:**

Liz Stannard Circle Roddons HA

Ana Sivelli JCP – DWP

Keith Bowman Accent Housing

Liz Lowe Anglia Revenue Partnership

Jane Hargrave CCC – CLAS

Martin Zaniewski Sanctuary Housing

Elaine Seager Circle Roddons HA

Sally Johnson Rural Cambs CAB

Pauline Green King Street HS

Lorraine Payne Cambridge CAB

Wendy Eyles Cambridge CAB

Anjela Jones CCC

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

Tim Cracknell GET Group

Rachel Mackay BPHA/CPL Homes

Jeanette Mansfield Cambridge Water

Angie Noble Axiom HA

Julie Marshall King Street HS

Paul Chatterton Luminus

Sarah Wittekind Circle

Jon Collen Hunts DC

Chris Stevens Oasis Centre

Joanna Stevenson Trussell Trust

Elaine Matthews CCC Trading Standards

Janice Blake King Street HS

Jo Coxford Circle

Carol Boston Business in the Community

Christopher Abrahams LAD

Peter Moston SCDC

Jackie Hanson Cambridge City Council

Kathryn Beck BPHA

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

Welcome and introductions.

**Matters arising:**

1. **CLAS**. The feedback from the CLAS exercise at the last Forum meeting has been included in the tender specification for the new CLAS scheme. Update from Andrew later.
2. **Future East.** To include information on DHP’s in their newsletter. No update on this.
3. **Dave Winterton.** To be invited to Forum to update on UC and the Digital Service. He will do this today.
4. **Sue Beecroft.** ‘***Guide to Housing for Cambridgeshire, Peterborough and West Suffolk’*** To circulate link. Done.
5. **Benefit Cap.** Sue’s information leaflet & Sarah-Jayne’s presentation to be circulated. Done.
6. **Nigel Howlett** is unable to deliver his update on Devolution today.

**2. An update on Universal Credit – progress so far (presentation, video, questions) Dave Winterton , Partnership Manager, DWP.**

Dave gave an update on the progress of the Live Service of Universal Credit (UC) in East Anglia. All new claims from single, unemployed people (who would have previously claimed Jobseeker’s Allowance) are now claims for UC, and are live in all Jobcentres. This was completed by April 2016.

Live Service will continue for single Jobseekers only until the Full Digital Service is rolled out. At present in the East Anglia region this is only available in Great Yarmouth and Lowestoft. The full Digital Service includes new claims from claimants who would previously have claimed any of the 6 benefits that are included in UC. These are Jobseekers Allowance (income based), Employment and Support Allowance (income based), Income Support, Child Tax Credit, Working Tax Credit and Housing Benefit. This includes single people, couples and families. The full digital service is not expected to start in Cambridgeshire for some time.

In Great Yarmouth and Lowestoft there have been teething problems, but this is part of the ‘Test and Learn’ approach. Great Yarmouth was chosen as it has many seasonal workers, and areas of high deprivation. The original timetable for implementation of full Digital Service has been amended.

The original plan was to roll out of the full digital service was 5 Jobcentres a month until January 2017 then 50 JC’s a month and be fully rolled out by April 2017. This has been changed to 5 JC’s a month form now, then a break in Dec/Jan and then 35 JC’s a month until July 2018. This is for new claims only. As Cambridgeshire was the final tranche of the Live Service implementation it is likely that it will also be towards the end of the full Digital Service roll out.

For existing claimants of the 6 benefits included in UC (referred to as the ‘legacy benefits’), they will not start to be migrated onto UC until July 2019. The estimated completion date is 2022, but this may be put back even further. Those on Working Tax Credit will be migrated last, as this is the most complex benefit.

Initial problems in full Digital Service areas have included a claimant (who would previously have claimed ESA)whose disability/illness means she could not leave her home (due to agoraphobia) and had no access to the internet. As the UC claim is ONLY on-line this is an issue and in Great Yarmouth this has been dealt with by DWP Visiting Officers doing a HV to complete the form using their internet enabled lap top computers. All Jobcentres have IT that can be made available to claimants and free Wi Fi so claimants can use their own devices in the JC. Local agreements have been made with CABx and libraries to offer IT and support and lists of libraries offering free IT are available. Dave emphasised that the DWP/JCs will endeavour to find solutions to the problems with access to IT and the need for (occasional) home visits.

***Action: Dave will send Sue his DWP booklet on free IT for circulation.***

Saving the UC application form. At present it cannot be saved, so if the claimant is not quick enough they will be timed out and lose everything. This may happen when the question asks for information that the claimant does not have easily to hand. There is no DWP document available with all the questions listed. With the full Digital Service each page is saved as you go along and you can come back to it later.

***Action: Sue explained that Laurie Temple (Housing Assistant at CHS) had made a ’dummy’ application for UC and saved each page as a screen shot. Sue will circulate this document as this has all the screening questions so this will help to prepare a claimant to gather the information they need before they actually start their claim.***

Dave said the application for UC takes (on average) 40 minutes.

**POWERPOINT PRESENTATION ON UNIVERSAL CREDIT FULL DIGITAL SERVICE.** *(Please see attached presentation.)*

The ***‘Corporate Appointee’*** has been an issue. This is where a claimant cannot deal with their own finances and does not have a friend or family member to be their normal Appointee for Benefits. In this case the local authority takes responsibility, but this is not suitable for UC, as proper person to deal with it is needed. The DWP is looking into this.

UC Digital Service is taking all new claims for the 6 benefits ***plus*** relevant changes of circumstances. This includes changes in family circumstances including having a 1st child. See list on power point.

The UC full Digital Service works on all platforms.

The support continues until the claimant is on zero UC payments (as wages have risen above the relevant level).

The frequency of contact expected with the Jobcentre depends on the claimant’s circumstances.

**Unemployed:** If they are unemployed then there will be frequent contact and signing on.

**Working:** If they are working full time this will be less and will mostly be by keeping in touch by email or text and by logging on to their journal on their UC portal pages to keep the JC updated with their situation and what they have been doing to get a better paid job or more hours. If working full time they don’t need to sign on, but will need to see their Work Coach at the JC.

**Sick:** The Work Capability Assessment (WCA) Medical has changed so that those who have chronic and serious deteriorating medical conditions will not be called in on a regular basis to have a medical. This will reduce stress for those who are sick and will also reduce costs.

**Creating a UC account:** The UC claimant creates a UC account online and the Work Coach uses this to keep in touch with them. The account is available 24/7 and the claimant can leave a message for the Work Coach to contact them. Data is secure. The claimant will be able to see their UC award letter online on their account. They will also be sent a paper version for the 1st payment.

**Questions from Forum members:**

**Council Tax Reduction:**  This is not included in UC and will need to be applied for in the normal way form the local authority.

Sarah-Jayne Goakes said that she had helped a client to apply for UC and there was a question UC screen to ask ‘Are you liable for CT?’ and then to prompt to contact the LA.

Naomi Armstrong said that the LA will need proof of UC to verify the CT reduction application. LA’s & DWP need to work together to ensure the process to claim CT reduction when claiming UC works properly.

**Providing ID and other documents for the UC claim:** The UC claimant will be given an appointment at the JC and will be told what documents to bring in.

**VIDEO ON CLAIMING UNIVERSAL CREDIT ONLINE (THE FULL DIGITAL SERVICE). Dave was not able to send this, but it is available on U Tube.**

Creating a UC account. Sign in, create an account. A ‘to do’ list is created. Each page is saved as you go along. Different topics such as ‘Nationality’, ‘Children’ etc. All topics must be completed. Then must tick CONFIRM. Can still amend information. They mist tick DECLARATION and SUBMIT. A verification service is carried out by a variety of external companies (such as Experian). There is no central storage of data, so this is more secure. They send a code to the claimant’s phone.

The claimant has a ‘Journal’. They can add notes (such as work searches). There is a Home Page where they can report changes, view their ‘To do’ list, review etc.

They are paid monthly. Child care covers up to 85% of costs (compared to 70% under WTC). Must report child care costs monthly. They must look for work and log this as proof. There is a ‘Partner code’ so that both people in a couple have their own log in and account but that the partner code can link these together, so that they can see each other’s account, but can maintain separate accounts. If the couple splits up this make things easier as each person has their own account. The accounts can be used to update CV’s, add comments etc.

**Questions:**

**Can they see their statement and find out how much they will be paid?** They can see their statement 3 days before getting paid their UC so this helps them to keep track.

**Who has access? The JC?**

No. The JC Work Coach does NOT have access to the claimant’s account and no access to the UC system, so no point in asking them. This is very different to the existing system where the Work Coach can check on progress of the JSA claim.

**How can they access support?**

They can access the City Council website to search for support. LA’s have contracts with CABx etc. to provide Personal Budgeting Support locally. Also Making Money Count website and Money Advice Service website.

**3. Information Exchange**

**John Morris, Centre Manager, Money Advice Centre (MAC)**

Caseload of 50 clients (debt). Deal with Step Change, CAB etc. Also have a Budget Coach who is under-used. He can help those who are worried about falling into debt. Have had some issues with contacting Cambridge Water (South Staff Water) and water debt issues and there has been a change of personnel there. .

Action: Sue to contact Jeannette at Cambridge Water to se if she can advise on the right person for them to contact.

**Caroline Adams - Jobcentre Plus and Partnership Manager at the DWP**

Have a contract with **Reed & Partnership** for 1:1 help and support for 12 months in Peterborough, Cambridge, Kings Lynn, Wisbech, Ely Hitchin, Bury St Edmunds, Huntingdon & Newmarket JC areas. Aimed at those who are inactive (on JSA, ESA etc.) who have more than 1 barrier to employment. Must be 6 months unemployed but not yet on Work Programme. Will invove a programme of support, courses etc.

**Building Better Opportunities (BOB) – ESF funded project**. Peterborough, Fenland, Kings Lynn, etc. JCP Work Coaches are aware of the different BOB projects as there are 4 different ones in the East of England.

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

Supporting social housing tenants with benefit issues. Very busy with lots of DLA to PIP ‘migrations’. Much stricter rules, points based system. More Mandatory Reconsiderations and Appeals. Time consuming. Plus other benefit changes such as new reduced Benefit Cap. Concentrating on those who have a higher cap (£50 + a week reduction in HB). Many have ignored the DWP Benefit Cap letters they received. Also new changes to Child Tax Credit coming in (April 2017) where 3rd child receives no CTC after this date.

**Lisa Faulkner- Child Poverty Lead, Cambridgeshire County Council**

New ‘Innovation Fund’ from 18th November 2016. Have to do more with less money. Community Groups and Charities can bid to deliver projects that will save the Council money. Administered through the Cambridge Community Foundation. Examples: Helping older people to live independently, families to stay together etc. See CCC website for details. Budget is £1milliion. No upper limit on what you can bid for. Open to the whole of Cambridgeshire.

**Sam Bosson - PECT**

Running ‘Healthy Homes’ project in Peterborough and Fenland. Energy Advice project. Promote through Cross Keys Homes. Have done 300 home visits. Saved £28,000 through tariff switching and had 17 fuel debt related pay outs (grants). 125 Home Improvements, 50 Home improvement grants (owner occupiers, mostly elderly for new boilers, doors etc.). Also loft insulation etc. If anyone is interested please contact Sam.

**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 15 months. Now doing Nuffield Road Surgery. Meadows Community Centre every Wednesday 11am – 3pm. Also Mandela House Tues/Thurs 11am – 3pm. Outreach at Trumpington (Thursdays 9.30am – 2.30pm) and Arbury. Busy with ESA & PIP tribunals. Richard involved in 7 or 8 cases.

Big Lottery 5 year project for ‘Cambridge Crisis Network’. Now 5 months in. 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. Target 50 people over the next 5 years, as work will be intensive and on-going. Tel (01223) 222761for Richard & this project.

Have continued to be very involved with Energy Saving. Energy Best Deal Extra 1:1 appointments (60 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. Big Energy Saving Week – there will be 1 Adviser available for 1:1 help with switching etc.

31st October 2016 CAB will have a drop in at Barclays Bank.

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

Continue to support vulnerable women (offenders) on probation. Very busy. Intensive work, with complicated situations. Much Social Services involvement. Difficult on p/t hours. DLA to PIP ‘migration’ difficult and often a reduction in the award or it stops completely.

Concerned at new intention to do all Appeals online so that no-one will actually have the chance to attend an Appeal and put their case forward and be seen by the Tribunal panel. Also to abolish the ‘Disability Member’ of the panel. Holes in the net getting bigger. Vulnerable people falling through. DWP online consultation still open on this. There was an article in The Guardian (Society pages) on 12/10/16 ***‘Will benefit appeals become less fair?’*** by Frances Ryan.

**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. No draft regulations yet. Have written to say it needs to be deferred until there is clarity.

Arbury Road office working well. Rent arrears at steady at 2%, with fewer evictions. Benefit Cap work to identify and support those affected. Bedroom Tax on-going with financial incentives to move to smaller property. Council Tax Reduction scheme is the most generous in the county.

City Council having a large re-structure as rents have to reduce by 1% a year for 4 years due to new government regulations for Councils & social housing so income stream reduced.

**Nikki Vasilaki – Cambridge City Homes**

Reduced Benefit Cap will affect 180. 14 have Benefit Cap exemption. Home visits to look at basic budgeting, referrals etc. Some people don’t understand that they are responsible for paying rent. They say ‘I don’t pay rent’ (meaning they are on full HB). Concerns over vulnerable tenants with poor budgeting skills.

**Mary Sweeney, Centre 33**

Local organisation supporting young people under 25 years of age.

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

Home visiting to prevent homelessness. Benefit Cap co-ordinator in the city overseeing the Benefit Cap work. New cap comes in on 7th November. Identifying the 180 people who are affected by the cap. Some should be exempt. Meeting with HA’s who have benefit capped tenants in Cambridge. Focus on those who need help. Try to get them exempted from the cap either through getting into the right disability benefit (DLA, PIP, ESA (Support Group) etc.) or getting into work & claiming Working Tax Credit. If they co-operate they may get a DHP to tide them over. If they do not co-operate then this is unlikely to be the case. If they take no action at all after receiving information to tell them what they need to do then they will be considered to be ‘***intentionally homeless’*** and the LA will NOT have a duty to re-house them.

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

**Devolution:** This is the link for more information on devolution.

<http://www.cambridgeshire.gov.uk/devolution> [Devolution](https://www.youtube.com/watch?v=xYJuYyVkJfk) is when certain power, responsibilities and funding are transferred down from Central Government to a local region.

To further this devolution proposal 3 existing officers from CCC and Peterborough Unitary Authority have been given (part time) responsibilities for devolution issues. These are Paul Medd, Kim Sawyer and Alex Collier.

The proposal to Government to form a Combined Authority for Cambridgeshire and Peterborough is being submitted to Government – the bid to Government includes:

* A new £20million annual fund for the next 30 years (£600million) to support economic growth, development of local infrastructure and jobs.
* £170 million for affordable housing, including £100 million for affordable, rent and shared ownership – particularly in response to housing issues in South Cambridgeshire and Cambridge City. There is a proposed specific £70 million fund to meet housing needs in Cambridge which Cambridge City Council have indicated would be spent on new Council housing.
* Supporting the delivery of the Wisbech Garden Town and the Wisbech-Cambridge rail connection.
* Providing new homes across Cambridgeshire and Peterborough including affordable homes in Greater Cambridge.
* Transport infrastructure improvements such as A14/A142 junction and upgrades to the A10 and the A47 as well as Ely North Junction. Also it would support development at Wyton and St Neots.
* Rail improvements, including a new station at Soham, (new rolling stock, improved King’s Lynn, Cambridge, London rail)
* Investment in a Peterborough University with degree-awarding powers.
* A local integrated job service working alongside the Department of Work and Pensions.
* Co-designing with Government a National Work and Health Programme focused on those with a health condition or disability, as well as the long-term employed.
* To integrating local health and social care resources to provide better outcomes for residents.
* Devolved skills and apprenticeship budget – to give more opportunities to our young people.
* Working with Government to secure a Peterborough Enterprise Zone – attracting investment from business leading to more and better quality jobs for residents.
* Working with Government on the continued regeneration of Peterborough City Centre.

**Sue Cargill, Income and Benefits Adviser, Luminus HA**

She was previously a Fraud Officer at Huntingdon DC. Very busy, as is the only one in this post. She is having problems with the DLA to PIP ‘migration’. Many referrals from Rent Officers for tenants with rent arrears and also income maximisation. Also supporting Legal Officers with court work and Neighbourhood Officers with supporting vulnerable tenants. Go-between between LA and HA. Concerned about UC.

**Nikki Soyez, Care Network**

Community Navigators project (3 & 1 years). Targeting older people and disabled over 18’s.

Closer working with the CCC Older People’s Tea. Joint visits, supporting social care with advice. Early Help Team: Case Reflection meetings. Fenland ‘Trail Blazing Meetings’. Attendance Allowance, terminal illness etc.

**Jasmine Choukair, City Council**

Promoting on-line HB benefits application and change of circumstances system. Improvement on old system. More user friendly. Much quicker to process than paper forms. HB paid more quickly. Trusted Partner’ system.

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

Housing Benefit new claims being dealt with within 12 days. Change of circs. within 3 days. 139 new claims for HB (in last 3 weeks), 1,689 change of circumstances (within last 3 weeks).

The new e-claim (new and change of circs). For claims made in September and October, paper forms took an average of 9.48 days, whilst e-forms took 6.46 days. A much quicker service.

**Fraud:** have taken to court & got back 8 properties. Have a new Fraud App. It can be downloaded (for free) from iTunes or Google Play. It can be used for benefit fraud, Council Tax discount and exemption fraud, tenancy fraud, procurement and insurance fraud.

<https://www.cambridge.gov.uk/news/2016/08/26/new-app-makes-reporting-fraud-even-easier>

**Jon Edney, Cambridge City Food Bank**

**Trends:** Slight increase with 5% increase in use in 2016.

Additional things: Provided food to Summer Holiday projects, lunches in Community Centres. Also providing Christmas Hampers for Children’s Centres etc.

**Fresh Food**: Provide bread, cheese and fruit (which is bought) at Food Banks now, but 1 shop is now providing it free.

**Food Waste:** This is a separate issue. The Food Bank provides food for people in crisis.

**Utility Vouchers**: Vouchers for utility pre-pay top ups. This is being expanded to more venues in Cambridge.

**Food and volunteers:** If the need increases then word goes out and more food is given and more volunteers come forward.

**Research into ‘Older People and Food Banks’:** Carried out by Chester University. Interviewed many older people, including CHS tenants. Awaiting report.

**Signposting information leaflet:** This is given out to Food Bank users who do not have any other means of support. It includes details of other organisations that can help.

ACTION: Jon will email this to Sue to circulate.

**Sarva Babla – Support Co-ordinator John Huntingdon’s Charity, 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. Recently moved to new offices at the John Huntingdon Centre, 189 High Street, Sawston, CB22 3HJ (next to Orchard House) to ensure that interview rooms are suitable for disabled access. The offices will be official opened by Heidi Allen, MP on 4th November For more information contact (01223) 492492 or email office@johnhuntingdon.org.uk or look at the website: [www.johnhuntingdon.org.uk](http://www.johnhuntingdon.org.uk)

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

Team of 4 advisors (2 part-time). Very 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. New PIP medical venue in Cambourne has been useful. We are having to put four times the amount of work/effort into PIP applications than we did with DLA. We think it is better to be proactive with PIP & put the effort up front so we get good results. We do very few PIP appeals.

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.

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.

Further funding by county (through CALF) for 16/17 to deliver six 6 week Financial Capability courses in Children’s Centres and Women’s Aid.

Delivered 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. If you are interested in future training (in Fenland) please email Liz Stannard at makingmoneycount@circle.org.uk

**BREAK**

**4. The Money Advice Service UC Budgeting Tool Presentation & discussion**

**Caroline Laws – Digital Editor, The Money Advice Service**

The Money Advice Service has been tasked with creating a Budgeting Tool for Universal Credit. DWP research into budgeting in 2011 showed 66% claim to budget, but only 20% do it on a monthly basis. 34% don’t budget at all. This tool is aimed at those who will not need 1:1 Personal Budgeting Support (PBS) but who can self serve with a relevant tool. UC claimants will need a transactional bank account, and will be responsible for paying their rent to their landlord. UC is paid monthly to replicate a wage being paid. For those who cannot cope they (or the landlord) can apply for an ‘Alternative Payment Arrangement’ (APA). The online budgeting tool will count as ‘light touch’ budgeting help.

The tool has been trialled and provided some useful feedback. What has NOT worked is frightening people and trying to get them to do an online Budgeting Course (by e-learning). User experience is very important.

**How does the customer come to the service/information?**

Circumstances – what do they need to know, how can they access it, where, how do they feel (stressed, anxious, depressed), are they in an emotional state, How often are they going to need to use it?

**Who did they talk to about all of this?**

Staff at the Jobcentres and 100 people who were claiming UC.

**Claimants BEFORE they claimed.**

Talked about the process, how it affects them, the 6 week delay before getting any money, how to manage the waiting.

**Claimants who were already in receipt of UC**

Making money last a month, making better estimates of spending.

**Where do they speak to them?**

In workshops, organising user groups etc.

**Who will be the users of the tool?**

For the Budgeting Tool they designed various ‘personas’ to cover a variety of different ages, and situations.

**How did they do it?**

They did a mock up prototype which looked like a mobile phone. It was tested in Jobcentres across England with staff and customers. It was also tested in a lab in Manchester by DWP researchers.

**Creating content:**

Created personas, talked to professionals working with UC claimants, used DWP experts to ensure factually correct content.

**Aim is:** to help UC claimants and to tailor content to user need.

Must be relevant to circumstances, reflects experience of being on UC, combines money advice with financial capability, debt prevention, early debt advice, dealing with rent arrears, dealing with money as a couple, and has a ‘My Tasks’ for what they need to do and provide pro-active advice to increase capability.

**List of content: Asking key questions.**

Single/couple, Housing, How you pay bills, Rent/mortgage, children under 20, carer, loans/debts, how you pay for energy, can you switch supplier to save money, are you working?

**Task List: For now or for the future.**

Calculator, expenditure, income, how much money is available daily or weekly or monthly. Pre pay meters, insurance premiums, UC claimants who still live with parents (so not responsible for housing costs), working/not working, how to deal with paying rent.

**Trial Site:**

12 Jobcentres in the UK. 18/07/16 – 13/09/16. Wider roll out in 2017. Feedback good.

Going forward: Need to track how people use it, what kind of device it has been used on, pages, times, activity tracked.

**Research:**

Qualitative research with interviews for those who used it and didn’t use it, how easy to navigate, useful, behavioural change, persistence – do they carry on using it? Non-users- why not? Work Coaches – the referral process to the site.

**Consultation:**

DWP like the tool. Want to embed it on the website.

However, the Money Advice Service is going to be scrapped from April 2018. MAS split and Pensions being dealt with by Pensionwise and the Pensions Advisory Service. 3rd parties to deliver Financial Advice 1:1 with commissioning on-going. Up in the air what will happen.

**Questions:**

Personal Budgeting Support (PBS). Does website refer to it? Yes. APA’s mentioned in Rent Arrears section.

UC claimants in Full Service areas. Is there a link to the MAS website from the UC account? No. This would be helpful.

Is it saveable? Yes. Can log in and save.

 **5. ‘Building Better Opportunities’ (BBO) 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. We have been successful. The funding is £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. Lynne McAulay has recently started work at CHS as Project Manager.

 ***“…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. 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. Update on Cambridgeshire Local Assistance Scheme (CLAS)- Andrew Church**

The tender specification has been released on 25/09/16 and closes on 31/10/16. It is for an Advice and Information model with recycled/refurbished/low cost goods. CHS is submitting a tender with various partners. If you are interested in supporting this tender please contact Andrew.

**7. Future Agenda Items**

* CLAS
* Accent Housing approach to new tenancies
* Financial Inclusion Project (BBO)

**8. Any other business:** None

**9. Date of next meeting:** TBA – in January 2017

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