**Notes of Financial Capability Forum held on 10th February 2017 at CHS Group, Endurance House, Histon, Cambridge, CB24 9ZR**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Gerry Cano CHS

Lynne McAulay CHS

Keith Bowman Accent Housing

Naomi Armstrong Cambridge City Council

Andrew Latchem Cambridge City Council

Nikki Vasilaki Cambridge City Council

Peter Moston SCDC

Katie Hartshorn Muir HA

Graham Dean Muir HA

Sue Cargill Luminus

Sarah-Jayne Goakes Circle HA

Dave Winterton DWP

Caroline Adams DWP - JCP

Richard Curtis Cambridge CAB

Helen Spriggs Rural Cambs CAB

John Morris Cambridge Money Advice Centre

Sarva Babla JHC, Sawston

Diana Minns CWRC

Carole Langton Centre 33

Nikki Soyza Care Network

Nikki Digiovanni CCORRN

Susannah Harris Future East

Elliot Carmichael-Harris Silver Circles

**Apologies:**

Carole Mc Kenney Sanctuary HA

Dawn Rogers CCC

Alison Smith Together for Families

Sue Beecroft Cambridge City Council

Carrie Nedjib Kijng Street

Allyson Broadhurst CHARIS

Jon Edney Cambridge City Food Bank

Sam Bosson PECT

Simonetta Macellari Cambridge City Council

Liz Stannard Circle Roddons HA

Ana Sivelli JCP – DWP

Jane Hargrave CCC – CLAS

Martin Zaniewski Sanctuary Housing

Sally Johnson Rural Cambs CAB

Pauline Green King Street HS

Lorraine Payne Cambridge CAB

Wendy Eyles Cambridge CAB

Anjela Jones CCC

Sarah Bellow Caseworker for Lucy Frazer, MP SE Cambs.

Taseef Younas Hyde Housing

Fiona Morrow Centre 33

Nigel Howlett CHS

Jeanette Mansfield Cambridge Water

Angie Noble Axiom HA

Sarah Wittekind Circle

Jon Collen Hunts DC

Chris Stevens Oasis Centre

Jo Coxford Circle

Kathryn Beck BPHA

James Martin Wintercomfort

Diane Lane CCC

Will Mc Farland BPHA

Kevin Ambrose

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

**Welcome and introductions.**

**Matters arising:**

1. All items suggested for inclusion in this meeting are on the agenda.
2. All information has been circulated after the last meeting.
3. **Future East.** To include information on DHP’s in their newsletter. No update on this. Sue to discuss with Susannah Harris.

**2. Accent’s approach to new tenancies**

**Presentation by Keith Bowman of Accent Group**

(please see power point presentation for more details)

**The challenges:**

1,517 tenancies ended in 2015/16. Tenancy turnover – costs an average of £4,500. The business case for supporting new and existing tenants to sustain their tenancy is very strong. Many challenges including welfare reform, LHA, Bedroom tax, Benefit Cap, Universal Credit, heating home, getting food, getting connected, decorating, getting white goods and furniture, making a house a home, vulnerabilities, mental health issues etc. Not easy.

**Tenancy Sustainability Service:**

2.6 officers per region to deliver this service. Keith does have a budget of £12k allocation locally for grants/awards.

**Who do they target?**

Pre and early tenancy assessment, Starter Tenant Process, Targeted referrals – young and those new to social housing, General referrals – any resident any time, Referrals made by Housing Officers, At risks tenancies identified, All NOSP cases referred, All tenancy termination notices referred

**What does the service provide?**

Budgeting, Emergency support, Pre tenancy assessment, Tenancy management, Benefits – checks and claims, Making sure rent is paid, Making a house a home, Young guys need handholding, Young women know how to make a home.

**How many tenants are supported?**

 Target :to support a minimum of 100 customers throughout the year (actually help three times this number), 95% of referrals engaged, 95% supported tenancies sustained for 12 months, 95% of supported tenants avoided eviction, Turnover Q3 is 188 (7.3%) *(308 in 2015-16),* Terminations under 12 months is 10% *(11% in 2015-16),* Evictions YTD is 11 *(15 in 2015-16),* Average Void Days 11 *(10.5 in 2015/16.*

**Pre-tenancy assessment**

Housing Officer and Tenancy Support Officer jointly interview and then complete a risk assessment at the pre tenancy stage, Outcomes Star completed (see presentation for details), Applicants have been declined – affordability and/or sustainability (2 people in this region, and 7-8 nationally, Pre tenancy training being considered, already providing this in hostel setting, and e-learning module being developed with Peterborough City Council. Can they make it a requirement?

**Starter Tenancies:** *(A time limited tenancy at the start so that the tenant can prove that they can sustain the tenancy. This will be converted into an Assured Tenancy at the end of a 12 month period if everything is OK).*

Sign up, Welcome visit (7-10 days later), 3 Month – TS Service, 6 Month, 9 Month – ready to promote the tenancy? 12 Month. May need to extend the Starter Tenancy for 3-6 months if there are problems. Provide support to help tenancy work.

**Targeted Referrals:**

All NOSPs, All under 35’s,, All UC claimants, All tenancy terminations, All new social housing tenants, Tenancies that Housing Officers identify as at risk.

**Partnerships:**

Making Money Count, Credit Unions, Local Assistance Schemes – CHARIS, Charities – CAP, Vicar’s Relief Fund, PWA, Building Better Opportunities, Foodbank, Carezone, Accent’s own budget – vouchers, goods (only £6.5K spent so far this year.)

**Q3 Information**

321 referrals to TS Service, 278 (87%) of residents engaged, £6.5k spent, Increased rent income, Eviction savings (each eviction costs about £8,000).

**Outcomes:**

5 evictions prevented, Re-housings, ASB support, Freeing up Housing Officers time, Safeguarding and referrals. **£100,000 new income for residents in 2016/17 so far. Very cost effective service.**

**Questions and discussion:**

* Profile of properties. Many flats in Peterborough. Letting to bigger % of single young people. In villages there are more traditional houses (2/3 bed) for families.
* Local Housing Allowance changes will have an impact in future (various amounts depending on rent levels). Keeping tenants informed.
* Does non-engagement with the Service count as a breach of tenancy? No. Cannot take a hard line approach, but good engagement will count in tenant’s favour.
* BBO projects (and other voluntary agencies) can help to engage with tenants.
* Jobcentre can help with job search etc.

**3. Information Exchange**

**Susannah Harris (Future East) and Elliot Carmichael-Harris (Silver Circles)**

Silver Circles delivering to groups of people aged over 50. Sharing skills, discussing money, benefit issues, social media, online.

Facebook pages and website [https://**futureeast**.**org**.**uk**](https://futureeast.org.uk)

Future East meeting in Bedford at the end of March. Also meeting in October at the Meadows Centre in Cambridge. Contact Susannah at admin@futureeast.org.uk

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

MAC is very busy. Increased referrals from Family Workers, Children’s Centres etc. Overwhelmed. Applying to the ‘Stay Well Scheme’ (run by the Cambridgeshire Community Foundation) for help with energy costs.

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

Council Tax Reduction Scheme will stay the same in 2017-18. Reduced Benefit Cap (started November 2017). City previously spent £1,200 of DHP budget on it. Since November has spent £21,000 on DHP’s for Benefit Cap. 13 days to process new HB claim (22 days nationally). 4 days to process change of circumstances (9 days nationally).

Please use portal to give change of circumstances and for new claims. Much quicker.

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

JC is having a virtual Jobs Fair on Twitter. Next Wednesday 10-11am. Tweeting latest jobs. Trying to get employers to also tweet jobs. Trialled in Birmingham – very successful.

Encourage JSA claimants to use twitter. @CambsJCP

Coming Soon! [@CambsJCP](https://twitter.com/CambsJCP) will be hosting ourfirst Virtual Jobs Fair [#CambsJobsHour](https://twitter.com/hashtag/CambsJobsHour?src=hash) Watch this space for more information <https://twitter.com/CambsJCP>

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

Supporting social housing tenants with benefit issues. Very busy with lots of DLA to PIP ‘migrations’. Also ESA. Time consuming. Only 15 tenants on UC. Have to put APA’s in place due to rent arrears. Benefit Advance whilst waiting for UC to be paid – as they have no money. This then affects UC going forward & they can’t afford to pay full rent.

**Peter Moston – SCDC, Tenancy Involvement**

SCDC are going to do a home visit to every SCDC tenancy in 2017 (5,700 properties). Have already done a pilot of 100 properties. Many issues, including Mental Health, social issues, alcoholism etc. Additional post for tenancy sustainment and debt management.

**Richard Curtis, Cambridge CAB**

Generalist Advice work and drop ins very busy. 120 a week at CAB drop ins. Many PIP appointments and ESA appeals (2 a day). Attend Tribunals with clients. New Outreach at Arbury GP Surgery. Other outreach 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).

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. Target 50 people a year over the next 5 years, as work will be intensive and on-going. Tel (01223) 222761for Richard & this project. Have engaged with 35 so far this financial year.

Energy and Energy Best Deal. Delivering to groups and doing Energy Extra 1:1’s. Saving people money. Up to £600 if have never switched. 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. If doing debt and financial statement (especially for DRO or DHP) it is vital to get accurate figures. Only takes 5 minutes.

**Katie Hartshorn – Muir HA (new post) and Graham Dean – Muir HA**

Based at Pathfinder House in Huntingdon. 2 Income Services Officers, 2 Tenancy Support Officers. Also have sheltered and Supported Housing. 1,100 properties in local area, with about 500 in Cambridgeshire. Have Starter Tenancies.

**Carole Langton, New Horizons Money Coach at Centre 33**

Local organisation supporting young people under 25 years of age. Hubs in Ely, Huntingdon, Wisbech, Cambridge and St Neots. Taking referrals for new project.

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

In 2016 the 2 support workers saw 304 clients. The DLA to PIP migration is causing problems as is very time consuming, especially when having to do Mandatory Reconsiderations and Appeals.

Local parish charity in Sawston, providing housing, grants, support, advice on Benefits, Housing and Debt issues. 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 new offices were officially 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)

**Andrew Latchem, Cambridge City Council**

Rent arrears down to 1.5 – 2%. 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. Return to specialist rent team. Reduction in resources. Issues with UC and reduced Benefit Cap.

**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. Trying to go to ESA/PIP medicals as clients need to be accompanied. Really need someone to do this on a regular basis to support clients. They need advocates at the medicals.

**Nikki Vasilaki – Cambridge City Homes**

Reduced Benefit Cap issues. Working with 30-40 families. Most engage. Refer to CAB. Some missed appointments. Have 2 surgeries (north 7 south Cambridge). Budgeting so that they can reduce their outgoings. Some non-engagers. Use Action Plans. Need help to sort out debts. May need to move to cheaper accommodation (from market rent to affordable or social rent).

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

Very busy, as she is the only one in this post. She is having problems with the DLA to PIP ‘migration’ and appeals. Home visits fro PIP medicals difficult to get. Accompany at PIP Medicals. Many referrals from Social Services, FIP workers. Also from Rent Officers for tenants with rent arrears and also income maximisation. Also involved in DHP’s and in UC (not many).

**Nikki Soyza, Care Network**

Community Navigators project. Targeting older people and the disabled over 18’s. 9,500 individual navigations. Sarah Heather is new in post. Andrew Gardener (trustee) died recently.

**Nikki DiGiovanni – CCORRN**

New initiative – REFORM. Redundant work wear being de-branded and re-branded using volunteers & sold on. JCP referrals. 12 different roles. Many volunteering opportunities (office work, laundry, PR, re-manufacturing, paint, etc.).

New bid for Food Share Project. New model. Food share is different from Food Banks. Uses the waste and left over food from supermarkets. Instead of binning the food every evening it is given to projects who then share it with the community. They have collections 3 times a week. Clients can then turn up at a donation point to take food. They can make a small cash donation if they wish, but no-one can see what they are giving. There will be a regional Food Share Centre. It a mixture of fresh food, tinned food, chilled food etc.

Can have a system whereby for £5 they can get a box of food worth £40. No stigma. No means test. People tend to use it for as long as they need to and then when things are better they stop using it.

Also new Community Café is providing work experience and hot meal for volunteers.

Also involved in MMC ‘Love your home’ events in Fenland. Still doing well with paint sales and decorating packs.

CCORRN has helped 40 people to get into work and 66 are now ready to work.

**PROBLEM:** Often volunteers get into paid work, but after a certain length of time they are ‘Let Go’ and told not to re-apply until 8 weeks has passed. Why? Discussion. Possibly relates to employer wanting to avoid the responsibilities of the worker becoming a permanent member of staff and having workers rights (maternity leave etc.). ***Nikki was advised to contact ACAS for advice.***

**Helen Spriggs – Rural Cambs CAB**

MMC Project now has 12 months left to run. BBO will take over. Busy with referrals from JC’s, HA’s, FIP workers. Crisis intervention, budgeting, building financial confidence etc. Rural Cambs. CAB has 170 v

The Telephone Contact Centre in Huntingdon is busy. Helen is bringing in additional income to MMC clients – over £120,000 a year. Using Newby Trust to pay TV licences for young people on basic benefits (£57.90 a week) who cannot afford a licence and then get fined £1,000.

**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. Attending PIP Medicals with clients to ensure points put across correctly. 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.

We will be delivering **Energy Best Deal** sessions from January – May 2017 in Cambridgeshire. There will be some open sessions at CHS run by Carol Hopkinson, Money Matters Advisor. Carol was previously an Energy Efficiency Advisor at British Gas and is passionate about Energy matters. I will send Forum members invitations to the sessions.

We are still delivering some front line training in Fenland. If you are interested in future training (in Fenland) please email Liz Stannard at makingmoneycount@circle.org.uk

**BREAK (10 minutes)**

**4). Update on Cambridgeshire Local Assistance Scheme (CLAS)**

**Andrew Church and Gerry Cano (CHS Group).**

Cambridgeshire County Council tendered in October 2016. CHS put in a bid as the lead agency in partnership with Cambridge CAB, Rural Cambs. CAB, CCORRN, Cambridge Re-Use, and Hope Enterprises. The bid was successful. The new scheme starts in April 2017. The model is different to the previous scheme. It is based on advice and information delivery and the award of primarily refurbished and re-used goods.

**The new model:**

1. Based around 25 ‘CLAS Champions’. These will be people within organisations who are very experienced in delivering advice and information on benefits, money issues, budgeting, debt etc. They will be given a ‘budget’ to be spent on vouchers for re-furbished goods etc. (No actual money will change hands). This will mean that CLAS Champions will have to be very careful to eke out their CLAS budget to ensure it lasts for the whole year, as there can be no ‘top ups’. The amount of money available is much reduced on the previous CLAS budget for goods.
2. The model has an emphasis on advice and information delivery. A ‘***Household Assessment’*** form will be filled in by the CLAS Champion on a web based (Charity log) resource. This will be used for reporting to the county and for audit purposes. The CLAS Champion will also be expected to apply to charities and other organisations to support the client.
3. Goods will primarily be re-furbished and re-used. White goods will have a 3 month warranty. Cookers will be new (due to concerns about safety issues with installation). For re-furbished goods and paint we will be using Cambridge Re-Use, CCORRN, and Hope Enterprises.
4. New goods will be very limited. Cookers will be new, but washing machine and fridge freezers will be re-furbished, except in exceptional circumstances.
5. Clothes and food. The CLAS Champion is expected to promote and provide vouchers for Food Banks in the first instance. Food Share schemes may also be an alternative resource. Vouchers for supermarkets will only be given after other resources have been explored.

**CLAS Champions:**

CCC wants to ensure that the whole of Cambridgeshire is covered by the scheme. Previously the number of CLAS applications reflected (in part) the keenness of the Authorised Agents to apply for help for their clients, and some areas missed out as the Agents in these areas did not make many applications. This means that the CLAS Champions coverage must equitable and ensure coverage of all areas of poverty and low income.

There can only be 25 Champions across the county, and the budget for actual ‘stuff’ is much reduced on the previous scheme as the county’s emphasis is on ‘Advice and Information’.

There will be a formal selection process. Part of the selection will be based on track record as an Authorised Agent under the previous CLAS scheme. If you are an existing ‘Authorised Agent ‘for CLAS, you will need to say how many CLAS applications you made between 01/01/16 and 31/12/16. We will be asking the county/CHARIS to verify these figures.

The details and application form to become a CLAS Champion will be circulated by Sue as soon as possible.

**5) Universal Credit - another update**

**Dave Winterton , Partnership Manager, DWP** (briefing and discussion)

Dave referred everyone back to the previous update at the last meeting and the presentations given then for background.

The Universal Credit **‘Full Service’** roll out has been published in November 2016.

1. Peterborough Job Centre – November 2017
2. Ely and Wisbech Job Centres – May 2018
3. Cambridge and Huntingdon Job Centres – June 2018

This will be for all NEW claimants of the 6 relevant benefits. These are: Jobseekers Allowance (income based), Employment and Support Allowance (income related), Income Support, Housing Benefit, Child Tax Credit and Working Tax Credit.

**What is a new claim?**

**Examples:**

1. Moving house within the same local authority is NOT a new claim. However, moving to a different local authority IS a new claim and they will have to claim UC. .
2. Having another child is counted as a NEW claim as Child Tax Credit will no longer exist for new claimants. They will have to claim UC.

**A Problem: (noted by Naomi Armstrong)**

The ‘Work Allowance’ under UC is less generous than under Working Tax Credit.

**New publications: (all on Gov.Uk website)**

Dave promoted various new DWP publications such as ‘UC and YOU’ a 12 page document giving details of responsibilities, sanctions, etc. and a document on UC and different payment cycles (zero hours, weekly paid etc.).

**Full service:**

This is different to ***‘Live Service’*** in the way the DWP can give out information, what it can tell people etc. ‘Implicit Consent’ is changing. With UC FULL SERVICE it is all done electronically. Claimants will have to keep a ‘Journal’ and will sue this to keep in contact with their Work Coach. They can use this to disclose various things. The landlord will need to have permission from the claimant to disclose information. There can be 3 way conversations with the claimant, work coach and landlord.

**Full Service - those with more than 2 children:**

Full Service will be delayed for those with 3 or more children and they will continue to claim legacy benefits until Autumn 2018 to give the DWP time to sort things out, as these are more complex cases.

**Derby UC Centre:**

Dave visited it recently (as part of the ‘Test & Learn’). Only 33% of the claimant’s information was already on the system and the remainder had to be inputted manually. A Derby colleague explained that it was taking at least 30 minutes to complete one UC claim fully.

**Migration of legacy benefits to UC**

By September 2018 all new claims will be processed through full service. Then there will be a ‘fire Break’ until 2019 to give time for everything to bed in properly. The migration of legacy benefits will begin in 2019 and is due to be completed by 2022. The DWP will also need to transfer all ‘Live Service’ claims over to ‘Full Service’ and this will take time.

**Presentations:**

If anyone wants a UC presentation for their team meeting or organisation please get in touch. dave.winterton@dwp.gsi.gov.uk

**Alternative Payment Arrangements (APA’s) and Discretionary Housing Payments (DHP’s).**

Rule change: Previously if a claimant was on an APA (so that the rent element of UC was paid directly to the landlord) if they wanted to apply for a DHP then the APA had to stop first then start again. The new rules says that the claimant can now apply fro a DHP whilst the APA continues.

**Notification sent to landlord (by email) to say that tenant is now on UC. Will this continue? (**Question from Naomi Armstrong). Yes.

Tenants need to tell their landlord they are on UC. Tenants need to hold on to their letter from their landlord which gives details of their new rent each year. The tenant must tell the DWP about any changes to their rent amount. It is their responsibility.

**Live Service and rent changes notification:**

In Live Service the DWP will accept the list of rent changes form the landlord. This will not happen in Full Service.

**Council Tax Reduction:**

Naomi Armstrong was concerned about CT Reduction. The DWP do not provide details of those on UC who have changed address.

**Any issues:** Please contact Dave Winterton: dave.winterton@dwp.gsi.gov.uk

1. **Welfare Reform Update (brief update) - Sarah-Jayne Goakes and Sue Reynolds**

**From April 2017:**

1. **Child Tax Credit.** If you have a THIRD baby after this date you will NOT receive any Child Tax Credit for this child. You will still receive Child Benefit. This is a loss of c. £53 a week.
2. **Employment and Support Allowance (ESA).** From this date new claimants of ESA who are assessed after 13 weeks and placed in the ‘***Work Related Activity Group’*** will no longer get the additional £29.05 a week and will remain on the basic amount (£73.10 a week), which is the same amount as Jobseekers Allowance.
3. **Bereavement Benefits will be changing. Actual date not confirmed, but will be after April 2017.** The three current bereavement benefits are being replaced by a single benefit ‘***the bereavement support payment’.*** The one off lump sum will increase to £2,500 (£5,000 if you have a dependant child or children), but the weekly payment will be replaced by a monthly allowance of £150 (or £400 if you have dependant child or children). This is lower than most current payments. However, they will be tax free and should be disregarded in the income and capital assessments of means tested benefits (including UC). This is an improvement on the current system, where payments count as income.

**Continuing Welfare Reforms:**

1. The reduced Benefit Cap (introduced in November 2016) is affecting more families, especially lone parents with 3 + children on Income Support. Their Housing Benefit is being reduced. This is causing problems and tenants are being encouraged to apply for Discretionary Housing Payments (DHP’s) and to take advice on returning to work or to look into applying for disability benefits to be exempted form the Cap.

**7). New Horizons - ‘Building Better Opportunities’ (BBO) LEP Financial Inclusion Project update** (please see power point presentation)

**Lynne McAulay, New Horizons Project Manager, CHS Group**

CHS is the lead agency for this project. There were four different projects, all related to getting people into work. The **NEW HORIZONS** project is based around **‘Financial Inclusion’.** 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. “***…tackling out of work poverty relating to financial exclusion*** *helping people move closer to or into employment.”*

**Partners (4 hubs across the area)**

**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

Project started with a soft launch on 8th October 2016. From January 2017 client work has begun, with 10 clients so far across the patch.

New Horizons is running until end September 2019. Aiming to work with those furthest from the job market. Up to 20 hours of one to one coaching on money, getting on-line and moving closer to the job market. Person centred, working either in clients own home or venue convenient to them. Expanding the Making Money Count website.

**Eligibility:**
- Not working, including on zero hour contracts
- Able to work and live in the UK
- If near retirement age or retired, must be realistically looking towards future employment
- Must be NEET if under 18
- Furthest away from the job market
- Financial issues main barrier to employability

**Targeting people who are:**

* are struggling to make ends meet
* have accessed crisis support e.g. food banks
* have significant priority debt
* live in households in which no-one works
* will be affected by benefit changes or are likely to struggle when Universal Credit is introduced

**Initial referral and triage**

**-** A New Horizons Coach will speak with all referred clients to discuss if New Horizons is the most appropriate project for them.
- They may meet with the client to discuss this further and complete a Money Online Work self evaluation tool (MOW)
- If the client is not suitable or does not want to work on New Horizons, they will be signposted to more appropriate provision

**The Money Coach:**

**New Horizons money coaches, working out of one of 8 organisations work to the same model:**1) Referral and triage – warm signposting out of project
2) Supported enrolment – accessing relevant ID
3) Self evaluation at beginning and throughout project
4) 20 hours of one to one coaching on money, on-line and work
5) Support into training or job search

The Money Coach will work with the client, to build a 1:1 relationship of trust, ensuring that discussion about money issues become a normal conversation and to eradicate the usual stigma of admitting to ‘Money Worries’.

**Money:**

***Learning from Making Money Count***

The project will concentrate on the client becoming more financially capable, accessing suitable financial products (such as bank accounts), dealing with finances, including: budgeting, making savings, changing utility provider, maximising income. Further support on debt solutions available through Rural CABs as part of the project

**Getting on line:**

Help to get on line and make savings from being on line. ***Learning from the CHS laptop and tablet loan schemes.*** Loan of a Chromebook or similar for up to six months. Free (limited) internet access for up to three months (MiFi. Support to save to buy own equipment at end of loan period.

**Work:**

***Learning from work coaches in partnership***

Including: CVs, job search, volunteering

There are also three other BBO projects concerned with employability, as well as the ESF funded REED in Partnership DWP project.

**Website:**

The new website is an extension of the existing ***‘Making Money Count’*** website and is being expanded to include information for the larger area. There will be a user friendly searchable directory (based on postcode) and members have been invited to complete a form so that details of their services can be included. The website will have an expanded section on ‘Work’.

**Referrals:** Forum members are invited to refer clients into the Project. Referral forms will be circulated electronically after this meeting. Forms returned to CHS at HYPERLINK "mailto:newhorizons@chsgroup.org.uk" newhorizons@chsgroup.org.uk

Or refer directly to one of the partner organisations. Speak to the Project Manager for contact details of the closest partner for your client. Or email Lynne. She can 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. Please email Lynne.McAulay@chsgroup.org.uk 07590 861337

 

**8.. Future Agenda Items**

* CLAS
* Financial Inclusion Project (BBO)
* Any other suggestions

**9. Any other business:** None

**10. Date of next meeting:** TBA – 3 month’s time

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