**Notes of Financial Capability Forum held on 11th May 2017 at CHS Group, Endurance House, Histon, Cambridge, CB24 9ZR**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Gerry Cano CHS

Lynne McAulay CHS

Liz Stannard Circle HA

Sarah-Jayne Goakes Circle HA

Angie Noble Axiom HA

Graham Dean Muir HA

Kathryn Beck BPHA

Rachel Mackay BPHA

Pauline Green King Street HS

Naomi Armstrong Cambridge City Council

Sue Beecroft Cambridge City Council

Jackie Hanson Cambridge City Council

Suzi Gilbey Cambridge City Council

Dave Winterton DWP

Dave Walford DWP

Clive Diver DWP

Lorraine Payne Cambridge CAB

John Morris Cambridge Money Advice Centre

Sarva Babla JHC, Sawston

Jon Edney Cambridge City Food Bank

Diana Minns CWRC

Nikki Soyza Care Network

Susannah Harris Future East

Elliot Carmichael-Harris Silver Circles

Amanda Bruce South Staffs Water

**Apologies:**

Sue Cargill Luminus

Richard Curtis Cambridge CAB

Julie Potter Wintercomfort

Christopher Horner Muir HA

Nikki Vasilaki Cambridge City Council

Amanda Ryan BPHA

Katie Hartshorn Muir HA

Dawn Rogers CCC

Elaine Seager Circle

Keith Bowman Accent Housing

Nikki Digiovanni CCORRN

Carole Langton Centre 33

Helen Spriggs Rural Cambs CAB

Andrew Latchem Cambridge City Council

Caroline Adams DWP - JCP

Dawn Rogers CCC

Alison Smith Together for Families

Allyson Broadhurst CHARIS

Sam Bosson PECT

Simonetta Macellari Cambridge City Council

Jane Hargrave CCC – CLAS

Sally Johnson Rural Cambs CAB

Wendy Eyles Cambridge CAB

Fiona Morrow Centre 33

Nigel Howlett CHS

Sarah Wittekind Circle

Jo Coxford Circle

Diane Lane CCC

Paul Chatterton Luminus

Carl Watkins DWP

Amanda Parnell Cotman HA

Elaine Matthews CCC

Tim Cracknell GET Group

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.

**2. Universal Credit Full (Digital) Service - Update and lessons learned**

**Dave Walford, DWP Partnership Manager based in Ipswich**

***Please see attached very detailed write up by Dave Walford.***

***This includes several links and attachments to other UC documents***

Dave gave a talk on what has been happening in the Universal Credit Full Service areas in the Eastern region in Lowestoft and in Great Yarmouth. He outlined the lessons learned and what can be done by other agencies to support their clients who are UC claimants.

He stressed the importance of the DWP liaising and working with local authorities, housing associations and private landlords prior to the roll out of the UC Full Service. The DWP are keen to provide information and support to stakeholders and landlords.

**Action**: All Forum Members were keen to get involved at an early stage in preparations for the introduction of UC Full Service. Dave Walford and Dave Winterton agreed to keep Forum members updated on what is happening and any opportunities to join a ‘Landlord Group’ or ‘UC Support Forum’ in our area, or attend any relevant events or training provided by the DWP.

**Invitation:** Forum members are invited to visit a UC Full Service site (such as Lowestoft or Great Yarmouth) to see one in action. Contact Dave Walford or Dave Winterton if interested.

DAVID.WALFORD@DWP.GSI.GOV.UK

dave.winterton@dwp.gsi.gov.uk

**Universal Credit – what is it?**

It is a new benefit that is made up of 6 ‘old benefits’. These are Job Seeker’s Allowance (income based), Employment and Support Allowance (income related), Income Support, Housing Benefit, Child Tax Credit and Working Tax Credit.

**Issues:**

**One Jobcentre can be dealing with 3 different types of benefits at the same time:**

* Old legacy benefits (see above)
* ‘UC Live Service’ (initial application on-line, then the rest ***not*** done on-line)
* ‘UC Full Digital Service’ (everything done on-line)

**Lesson**: Each Jobcentre needs to have enough staff to deal with a variety of situations and they need to be better trained to be able to give accurate advice based on the claimant’s current situation.

**Who is affected By UC Full Service and when?**

This is all based on postcode. This can be confusing, as some towns have split postcodes (e.g. Beccles) so some are on Full Service and some on Live Service.

**Triggers to claim UC in Full Service areas:**

A completely new claim. Or if it is a change of circumstances that that causes a new claim then it will be a trigger for UC Full Service.

**Lessons**: Prepare all organisations with postcode information and with what triggers Full Service.

**Mapping support provision locally:**

The DWP need to know what support is available locally (from other organisations)for UC claimants. Some of this information will be available on the new Making Money Count website. Forum members are encouraged to provide the details of their service to Lynne McAulay. The Financial Capability Forum is also a way of reaching out to other organisations who may deliver support. Nikki Soyza of Care Network has a list of many support organisations.

**UC – 4 main issues:**

* Vulnerable claimants who need extra help – what help is available?
* Communication – getting the message across! Do claimants understand how it works and what they need to do?
* Digital Inclusion – can claimants manage their claim on-line? What help is available?
* Rent arrears – how to prevent this, put things in place to help claimants, help them to get ahead with their rent before they even claim UC?

**Work coaches at the Jobcentres were not well enough trained to deal with it:**

**Lesson:** They are receiving a lot more training on UC Full Service and are being trained for 3 months at the Jobcentres where UC Full Service is already in place. The training is now broader (to include more on the UC Housing Element and Council Tax) and deeper (to ensure they can ask the right questions and have the knowledge to give the correct advice). The training materials have been improved.

**Explicit Consent:** This is an issue for landlords and for those supporting UC claimants. Dave advised that ‘3 way telephone conversations ‘ (Claimant, UC Service Centre and Support Worker/Landlord) are possible if booked in advance.

**Use of UC Journal for all communication:** This is a big cultural change and claimants may need support.

**Temporary Homeless accommodation:** Consultation on taking this type of housing out of UC, as it is causing huge problems. In Croydon they have 50% rent arrears (£1.2million) in temporary accommodation – this is not sustainable.

*Naomi Armstrong noted that most people in temporary accommodation move out before the end of the UC Assessment period and often the UC claim is not followed through. The UC rules do not tie in with the Homelessness legislation. Needs looking into*

**Rent Arrears:** This is a big issue as rent arrears for UC claimants are increasing. UC has contributed to this. Proper statistics are not available as all ‘rent arrears’ figures will include any arrears present before the tenant claimed UC.

**Alternative Payment Arrangements (APA’s)**: This has not worked as well as it needs to and some have been refused as rent arrears are not high enough. JCP Work Coaches are now being trained to explore UC claimant’s situation and identify vulnerabilities and previous rent arrears to identify those who may need an APA right at the start of the claim.

**Housing Element – are the landlord details and rent recorded correctly?**

In a DWP test of 100 UC cases it showed that 88 had mismatched social landlord details (claimant and landlord had provided different information). Tenants often gave the wrong landlord address (or wrong name). This is very worrying, and shows that landlords need to prepare tenants for UC and provide them with absolutely correct tenancy, rent and landlord details to try to ensure a ‘clean UC claim’. The DWP is improving the system and building in a ‘Verification Button’ (for the landlord) to help with this.

**Verification of ID:**

To help the UC claim process it would help if all tenants go online to verify their ID before they even need to claim UC. This will mean that this step is done in advance, so speeds things up. We can all do (and encourage tenants to do it) this by going on to the gov.uk website to request a state pension forecast and use our ID to go through the verification process. This is a very secure process and this can then be used for UC without having to go through it again.

**Action:** Forum members are encouraged to have a go themselves, as it is easier to explain something to someone else if you have done it yourself! Then help clients to do it.

**Questions & information:**

**Diana Minns:** What if claimant has no photographic ID?

**Sue Reynolds :** For bank accounts there are Level 1 and Level 2 types of ID. Needs to be sent off to bank head office as branch cannot deal with it. Also ‘Fee Free Basic Bank Accounts. **Action:** Sue will circulate list..

**Dave Walford:** For UC claim can go into Jobcentre & will have a’ biometric test’ – asked random questions to prove ID.

**Jon Edney:** How to calculate what UC award should be? You can use the Turn2Us website for UC calculations. <https://www.turn2us.org.uk/>

**Naomi Armstrong**: A UC landlord portal (for LA’s & social landlords) is being trialled in Wales to help with managed payments, APA’s, payment schedules.

Concerned about the waiting cycle, the Assessment period and possibility of up to 11 week delays. How do LA’s count rent arrears with all of this? If things go to plan (with all correct information) UC will be paid after 6/7 weeks and rent will overdue. When to start eviction proceedings? Communication is an issue as needs to be sure that there will be a payment.

**Universal Credit Support Forum: Will it happen here? What is already available?**

**Naomi:** Cambridge City has a ‘Welfare Liaison Group’, which CAB attends.

**Liz Stannard**: Fenland has a ‘Universal Credit Support Group’ with 33 members.

**Anglia Revenue Partnership**: has quarterly partnership meetings with East Cambs, Fenland etc. (7 districts).

**Dave Winterton;** DWP has quarterly ‘Benefit Forum’ meetings (Cambridge & Peterborough JCP). Email Dave if you want to be put on list.

**Angie Noble:** It is 18 months since last had liaison meeting on Peterborough with DWP about UC, but Peterborough goes onto Full Digital Service on 15th November 2017. Need more communication and support with this. Need a specific Peterborough Forum for UC.

**Naomi:** Personal Budgeting Support (PBS) funding is being reduced by 30% at a time when UC applications are increasing.

**3. Information Exchange**

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

Discretionary Housing Payments (DHP) are dominating as there are high numbers of newly Benefit Capped tenants due to lowering of Cap. Last year paid out £1,000 in DHP for benefit capped tenants but this year paid out £40,000. Huge increase. Lots of work with this. Working with CAB and CHS to try to help people to get exemptions through getting into work or onto the correct disability benefits.

HB – new claim talking 13 days to clear, and 3 days for change of circs.

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

They are doing many Debt Relief Orders (DRO’s). These cost £90 and are a ‘mini bankruptcy’. There is an issue with how social landlords deal with this. The rent arrears MUST be included in the DRO. Councils do not evict, private landlords DO evict. Each social landlord has it’s own policy. This will impact on the client’s decision whether or not to go for a DRO.

**Elliot Carmichael-Harris (Silver Circles)**

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

Facebook pages and website <https://futureeast.org.uk>

Meeting (and AGM) on 2nd October 2017 at the Meadows Centre in Cambridge. Free lunch. Contact Susannah or Elliott at admin@futureeast.org.uk

**Graham Dean, Muir Housing**

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. Have turned old Muir offices into ¾ flats for homeless people who can’t get on the bidding list.

Universal Credit claims – having problems as the housing element is not being paid as the form with details is not getting through.

**Clive Diver, DWP Disability Consultant, Jobcentre Cambridge**

New role (Clive and 1 other). Works with Work Coaches, as they will see anyone now, not just those on JSA. Jobcentre clients have many issues (physical health, mental health, feeling suicidal) and the Work Coach job can be very stressful dealing with all of this. Also helps them to help people to get moved from WRAG to SG.

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

Supporting social housing tenants with benefit issues. Very busy with lots of DLA to PIP ‘migrations’, and ESA. Also appeals and changes to benefits. Big rise in Food bank use.

Universal Credit form for Rent Verification fro Circle tenants in Cambridgeshire is often going to several different addresses as the UC Service Centre has various Circle email addresses (as it is a national organisation).

Also mentioned Child Tax Credit two child cap, ESA (WRAG) reduction for new claimants (only receive same as if on JSA).

PIP – second independent review says although DWP can contact GP’s etc. the onus is on the claimant to provide back up medical information and support letters - but many GP Surgeries will insist on charging for this (although some will do a ‘Patient Summary’ free of charge. Only a GP letter will get a HOME VISIT PIP Medical.

**Naomi Armstrong:** Naomi is feeding all of this into the CCC Health Board to try to influence GP’s to provide this information free of charge.

***Note later from Sue Reynolds:*** *CHS CEO Nigel Howlett took up this cause over a year ago. The feedback was that as each GP Surgery is a separate entity they can make their own charging policy rules, which they do. Anecdotally, GP’s say that they are so overworked that they do not have time to provide anything that is outside of the work they have to do contractually.*

**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. 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. New offices at the John Huntingdon Centre, 189 High Street, Sawston, CB22 3HJ (next to Orchard House). 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)

Big rise in JHC Food Bank use. The DLA to PIP migration is causing problems as is very time consuming, especially when having to do Mandatory Reconsiderations and Appeals.

**Jon Edney, Cambridge City Food Bank**

20% increase in Food Bank use in last 12 months compared to previous year. Why? Categories of need top 3 are still Low income, Benefit delays and Benefit changes. Increase in number of people. Changing Food Bank system to e-referral. Want to be able to do more than just signposting at Food Bank. Need to be more active. Want to have a well informed person at each Food Bank location to do signposting, advocacy, advice etc. Has implications. Also want to provide a computer at each location and someone to help the clients. Time frame is 6-9 months.

**Angie Noble, Welfare Benefits Officer, Axiom Housing Association**

Axiom HA looking to join the Longhurst Group. For the last 6 months Axiom has been trying to get tenants 1 month ahead with their rent to help them to cope with UC coming in. Tenants have set up DD’s for £2.50 a week to do this.

DLA stopping and being invited to apply for PIP is a big issue. Many have been refused, especially if they have filled in the form themselves & not taken any advice. Appeals etc.

Many UC issues and has spoken with (& emailed) Dave Winterton. Problems with claimants being in and out of work, losing documents etc. Trying to get APA’s. Rent arrears (through way UC paid in arrears) causing stress and mental health issues for vulnerable tenants. Potentially putting them at risk.

**Jackie Hanson – Cambridge City Council**

Awards grants to voluntary sector (£900,000 budget). Targeting social and economic deprivation. Tackling financial inclusion, digital inclusion and mental health issues. Developing signposting to refer people into other services, joined up approach. LA cuts to budget means review of all Community facilities. Developed an Advice Hub (with CAB, Credit Union & Pension Wise) at Mandela House, which is very busy. The Customer Service Centre also busy. Developing a centre at The Meadows and possibly at Clay Farm.

**Suzi Gilpin, Financial Inclusion Officer at Cambridge City Council**

New in post. Will be working with Credit Union, Young people and financial education, city tenants, and on welfare reform.

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

Continue to support vulnerable women (offenders) on probation. Very busy.

No-one on UC yet but concerned about women who don’t have proper bank account .

***Sue Reynolds:*** *Advised on the new ‘Fee-Free Bank Accounts and the secondary list of ID that can be used.* **Action:** Sue to circulate lists.

**Diana**: Also wants to raise awareness of various commercial companies who are writing to people saying they can get them a tax rebate, but their charge is 25% of the rebate. This is not necessary as you can claim a tax rebate yourself.

**Liz Stannard, Manager of Making Money Count Project in Fenland (Circle HA)**

Now into 5th and final year of project. Stops in April 2018. Looking into sustainability. Doing a new piece on ‘Money and Mental Health’. Many support workers and advisors are dealing with very vulnerable clients with serious mental health issues with suicidal intent and self harming behaviours. Workers need psychological supervision to off load this, or they may become very stressed and anxious themselves. Research looking into resilience etc. Has co-produced a piece of research with the Recovery College on MH research and managing money. We know that Mental Health issues and money (especially debt) are very closely linked. Martin Lewis’s Money and Mental Health Institute has resources on his website.

 **Action:** *Sue asked Liz to provide a presentation on this at the next Forum meeting.*

**Lorraine Payne, Cambridge CAB**

Very busy. Benefits, Tribunals/Appeals for PIP and ESA. Four DRO Intermediaries booked up 4 weeks in advance. 12 Outreach venues, drop ins, GP surgeries etc. Nuffield Rd Surgery is only for patients. Next outreach is Northstowe at Longstanton Community Centre. Open to all in local area. Also- Meadows Community Centre every Wednesday 11am – 3pm. Also Mandela House Tues/Thurs 11am – 3pm. Outreach at Trumpington (Thursdays 9.30am – 2.30pm). Lorraine very positive about UC & wants to train staff to help with UC, verification, bank accounts etc.

**Rachel McKay – BPHA**

Bedfordshire goes live with UC Full Digital Service in 2 weeks. With UC so far rent arrears have increased, but not as bad as expected. Attend the Cambridge City Council Benefit Cap Group, which is very helpful. Drop in at CAB in Trumpington which cover their tenants.

With Debt Relief Orders (DRO’s) the BPHA (fairly new) rule is that they will seek to evict for rent arrears, as they are finding that some tenants appear to be deliberately (as a tactic) not paying rent, running up large arrears and then going for a DRO to get it all wiped off.

**Sue Beecroft , Cambridge City Council**

Homeless Trailblazer project – Has been successful in bid to DCLG for funding for Trail Blazer as part of the Devolution/New Mayor funding. Have got £750,000 to prevent homelessness in Cambridgeshire & Peterborough. Many cases are preventable. Working with LA’s., Unitary Authorities, Housing Associations, DWP, Police, New Horizons & other BBO projects etc.

Creating a ‘Memorandum’ for 10 Chief executives to sign to agree to prevent homelessness. Having a workshop to launch the Memorandum.

 Also to get front line staff to sign up to ‘Awareness Training and an easy to use ‘health checker’. Also training on ‘difficult conversations’ to help staff to get help for clients. Can also use the making Money Count web resources. Funding debt advice. Looking into HA level of evictions.

**Three specific teams created for a two year period:**

Navigators – to get referrals

To offer support to private landlords

Letting Agency Service – to sue private landlords to house people

**Amanda Bruce, South Staffs Water**

New (simpler) application fro ASSURE social tariff. If not eligible it will also serve as an application for the Watersure tariff and the water charity.

People receiving DHP’s are auto-referred for the ASSURE tariff – they don’t need to make an application.

Drop Ins to help with form filling or HV’s if necessary. Ask Colin at South Staffs for HV.

New trustees are needed for the South Staffs Water charity. Email Amanda for details.

AmandaBruce@south-staffs-water.co.uk

**Nikki Soyza, Care Network**

They have a waiting list of people who want help. Staff at Care Network have an Employee Assistance Scheme and have supervisions to support them as they often deal with distressing cases. They are looking at resilience training to support staff. They use mobile phones for lone working, but there are signal ‘dead spots’ with no coverage. Ruth McCallum is retiring and there will be a lunch to say farewell – please speak with Nikki if you knew Ruth & would like to attend.

**Dave Winterton, DWP Partnership Manager**

6 months before Peterborough goes onto UC Full Digital Service. Getting ready. Moving to Town Hall to share premises with Council in April 2018.

UC- must verify ID online. Must bring ID with you each time you attend the JC. If you want a talk on UC the DWP can provide one. Contact Dave. UC Full Service is now on version 65, so have made lots of changes and improvements. Any issues you can’t sort out with Uc please contact Dave. dave.winterton@dwp.gsi.gov.uk

**Sue Reynolds, Community Investment Manager & Senior Money Matters Advisor at CHS Group**

Sue is now managing both the Money Matters and Training Matters teams.

The Money Matters Team has 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. Very labour intensive. Our approach is that it is better to be proactive with PIP & put the effort in 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 and Wherry/Circle. We also do work for King Street when needed. We triage all referrals by phone and then arrange a home visit if needed.

We have phoned 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. Our Housing Manager tells us that only about 6 families are still capped.

We are just completing our county-funded (CALF) Financial Capability courses, with one to go at the Women’s Aid Outreach.

Carol Hopkinson, CHs Money Matters Advisor has delivered 10 **Energy Best Deal** sessions this year.

Sue delivered ‘Money Essentials’ a 3 hour basic financial capability front line training course to 29 people as part for the Making Money Count Project on 4th May in Fenland.

**Sue will be delivering the same course for front line workers and volunteers on**

**18th July in the CHS office as part of the New Horizons (BBO) project.** This training will be repeated in Peterborough, Kings Lynn and Cambridge at later dates. Sue will circulate the details to Forum members as they arise and booking will be through Lynne McAulay. Lynne.McAulay@chsgroup.org.uk

**BREAK (10 minutes)**

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

**Gerry Cano – CLAS Project Manager at CHS Group**

CHS Group leads the new CLAS scheme for Cambridgeshire County Council in partnership with Cambridge CAB, Rural Cambs. CAB, CCORRN, Cambridge Re-Use, and Hope Enterprises. The new scheme started in new scheme started on 1st 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. There is only a budget of £120,000 for actual ‘stuff’ (goods & vouchers). A significant reduction on the previous year’ budget.

**The new scheme:**

1. Based around the 20 ‘CLAS Champions’. These are people within organisations who are very experienced in delivering advice and information on benefits, money issues, budgeting, debt etc. They have been 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. Each budget has been based on number of CLAS applications in 2016 and the geographical areas covered and areas of deprivation.
2. The CLAS Champions will only deal with their own clients – for example a Champion may be based within a specific housing association, or may deliver floating support.
3. The two CABx are also CLAS champions. This provides universal access to those across the county. If you have not got a Champion within your own organisation you will need to access CLAS through the CAB.
4. 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.
5. 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.
6. New goods will be very limited. Cookers will be new, but washing machine and fridge freezers will be re-furbished, except in exceptional circumstances.
7. 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.
8. As resources are very limited Champions are expected to look around for other sources of goods – such as Besom projects, charities etc.
9. The Making Money Count website now has an updated list of all the local Food Banks, Charities, Besom Projects etc.

**The story so far:**

In April the scheme made 22 awards. 7 were re-cycled goods, 5 were new white goods and 10 were for supermarket vouchers (food and clothing). This level of supermarket vouchers is not what we expected, so this is being investigated.

CHS had it’s second meeting of the ‘Local Charities Network’. We want to work together to make scarce resources go further. For example: the local charity in Cottenham has agreed to reimburse Cambridge Central Aid Society if they make an award to a Cottenham resident, as they do not receive enough applications.

We have also developed good relations (and had an separate meeting) with the Histon & Impington Besom charity which can provide second hand white goods and furniture within a reasonable radius of their church. There is a similar Besom in Cambridge City. Both also get involved in gardening and re-decoration when needed. The Sawston Besom provides just gardening and re-decoration at present (as it has no storage facilities).

Example: H & I Besom has provided and delivered a double bed and microwave. It has also installed a washing machine as Cambridge Re-Use are unable to provide this service.

Sue has updated the charities list on the Making Money Count website to include charities in Cambridgeshire, Peterborough and West Norfolk. Other updated information includes the Food Banks and the Besom projects.

***Thanks to Angie Noble for local information about Peterborough.***

We need more charities to be involved. If you know of any local charities who may like to attend please contact Andrew Church. Andrew.Church@chsgroup.org.uk

**Note:** Nikki Soyza of Care Network says she has lots of information – this needs to be added to the MMC website.

**Action:** Please can Nikki contact Lynne McAulay to se how this can be achieved. Lynne.McAulay@chsgroup.org.uk

Information about the new CLAS scheme is available on the Cambridgeshire County Council website, but actual CLAS Champions are not listed, as this was not possible.

<https://www.cambridgeshire.gov.uk/residents/children-and-families/parenting-and-family-support/cambridgeshire-local-assistance-scheme/>

**For more information:** please contact Gerry Cano Gerry.Cano@chsgroup.org.uk

**Query:** Where do Cambridge City council residents go to access CLAS?

**Answer:** To Cambridge CAB as no-one from Cambridge City applied to be a CLAS Champion.

**5) The official launch of the new Making Money Count website**

[**http://makingmoneycount.org.uk/**](http://makingmoneycount.org.uk/)

**Liz Stannard, Project Manager, MMC**

Liz demonstrated the website. It has changed colour from brown to blue, so has a new look.

It previously only covered Fenland, but has been expanded to cover the whole area of the New Horizons (Building Better Opportunities) Project, which is Cambridgeshire, Peterborough and West Norfolk.

The website is aimed at front line workers and low income individuals and families. It does NOT try to replace other ‘Money’ websites such as the Money Advice website, or CAB, or Money Saving Expert. It aims to cover at least 80% of the key issues that low income individuals and families are grappling with.

The content has been broadened to include more about money, work and being online. The content will be kept up to date. There are more links. It has an updated charities list (from Sue) and Food Bank information. Also details of links to CABx and details of outreaches and drop ins. The new ‘Fee Free basic Bank Accounts’ are also listed. There are links to the New Horizons website.

The website has ‘Google translate’ to help with local community languages.

Lynne McAulay has collected information on local services provided by organisations, but this is a work in progress with only 60 on so far. If you are not on yet please complete the form Lynne has sent out and email it back to her. Each service needs a separate sheet (for example the various CHS Money Matters and Training Matters services will be recorded separately).

Please have a look. <http://makingmoneycount.org.uk/>

**6). New Horizons - ‘Building Better Opportunities’ (BBO) LEP Financial Inclusion Project update**

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

**Background:** CHS is the lead agency for this project.

There are 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

The project started with a soft launch on 8th October 2016. Client work began in January 2017. It is running until the end of 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.

**The Making Money Count website:**

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

**Update after 6 months:**

**Enrolled:** 20 clients. This is slower than expected, due to issues with ensuring the correct ID documents. We are working with clients while we are sorting out getting suitable ID (such as birth certificates etc.).

**The MOW Tool:** It has been interesting how people self-score on this chart. Some score themselves very low on all categories (no confidence and no capability in a variety of areas) and then manage to get a job fairly early on. Some score themselves quite high initially, but realise that they do have issues and score themselves lower the next time around.

**Evaluation:** The University of Cambridge is undertaking independent evaluation of the project.

**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 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

**The New Horizons/Making Money Count Conference – Thursday 16th November.**

Keep the date for your diary. Thursday 16th November in Wisbech. There are 100 places available so places will be restricted to 2 per organisation. Lynne will send out an invitation to forum members nearer the time.

 

**7. Future Agenda Items**

* Money and Mental Health
* CLAS update
* Financial Inclusion Project (BBO) update
* UC and UC Personal Budgeting Support (PBS) update
* Any other suggestions

**9. Any other business:** None

**10. Date of next meeting:** **Friday 15th September 2017 (10am – 1pm) at CHS Office**

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