**Notes of Financial Capability Forum held on 15th September 2017 at CHS Group, Endurance House, Histon, Cambridge, CB24 9ZR**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Gerry Cano CHS

Liz Stannard Clarion HA

Emma Reney Clarion HA

Graham Dean Muir HA

Rachel Mackay BPHA

Sajida Ditta BPHA

Naomi Armstrong Cambridge City Council

Sue Beecroft Cambridge City Council

Suzi Gilbey Cambridge City Council

Sue Amner Cambridge City Council

Helen Brown Fenland District Council

Dan Pearce Fenland District Council

Abigail Ferrell Fenland District Council

Melissa Parsons Huntingdon District Council

Alison Smith Cambridgeshire County Council

Jane Hargrave Cambridgeshire County Council

Stuart Brown Cambridgeshire County Council

Dave Winterton DWP

Helen Spriggs Rural Cambs CAB

Lorraine Payne Cambridge CAB

John Morris Cambridge Money Advice Centre (MAC)

Diana Minns CWRC

Samantha Ross Anglian Water

Amanda Bruce South Staffs Water

Caroline Laws Money Advice Service

Susannah Harris DIY Communities CIC

Elliot Carmichael-Harris DIY Communities CIC

**Apologies:**

Lynne McAulay CHS

Alyssa Hearnden CHS

Nigel Howlett CHS

Sarah-Jayne Goakes Circle /Clarion

Elaine Seager Circle/ Clarion

Sarah Wittekind Circle /Clarion

Jo Coxford Circle/Clarion

Donna Clark Hyde Housing

Kathryn Beck BPHA

Angie Noble Axiom HA

Sue Cargill Luminus

Carrie Nedjib King Street HS

Pauline Green King Street HS

Keith Bowman Accent Housing

Joseph Clark Hyde Housing

Sarva Babla JHC, Sawston

Andrew Latchem Cambridge City Council

Jackie Hanson Cambridge City Council

Kristina Fountain Cambridge City Council

Peter Moston SCDC

Diane Lane CCC

Dawn Rogers CCC

Caroline Adams DWP - JCP

Clive Diver DWP

Sally Johnson Rural Cambs CAB

Richard Curtis Cambridge CAB

Wendy Eyles Cambridge CAB

Jeanette Mansfiled South Staffs Water

Fiona Morrow Centre 33

Sam Bosson PECT

Julie Potter Wintercomfort

Nikki Soyza Care Network

Allyson Broadhurst CHARIS

Joanna Stevenson Trussell Trust

Leisha O’Brien Lifecraft

**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 (fee free bank accounts)

**2. ‘Money and Mental Health – making money conversations more helpful’.**

**Presentation (power point attached)**

**Liz Stannard – Guidance Manager, Clarion Housing and Project Manager of ‘Making Money Count’**

Liz advised that an evaluation report has been published for the end of the Big Lottery funded projects ***‘Improving Financial Confidence programme evaluation. Final Report to big Lottery Fund. Summer 2017.’***

***Action: Sue will circulate the report (DONE)***

The Fenland ***‘Making Money Count’*** project is part of this project, and will run until March 2018. The project identified high levels of mental health issues, both diagnosed and undiagnosed. Liz has worked in mental health settings in the past and has a huge interest in this area. Liz started by saying that we ***all*** have mental health, and that we are all on a spectrum of mental health and that this is likely to change throughout our lives as situations change.

**Relate Counsellors and Debt Advisors**

Liz is a facilitating a joint workshop with Debt Advisors and Relate Counsellors to see what we can learn from this.

**Recovery College East:**

Liz has recently been involved with some co-production workshops at Recovery College East, with clients with enduring mental health issues. She shared some of the feedback from this work (see power point). One quote: “Sometimes the things that are too hard to talk about are the things that it ***is*** important to talk about”.

Liz talked about the various aspects of talking about money and that the participants at the Recovery College East workshop talked about what helps and what doesn’t help when people are discussing money with them and what contributes to recovery.

**WHAT HELPS:**

**TRUST** – don’t make me feel as if I am not doing enough

**RESPECT** – ask me what I am experiencing not ‘what’s wrong’

**MY PRIORITIES** – if I tell you something is a lifeline don’t ask me to do without **REINFORCE** – focus on what I am doing well and what is working

**DON’T COMPARE** – not useful to know what others are doing – they are not me

**DON’T ANTICIPATE** – don’t assume what I am feeling and thinking without asking

**DIRECT** – ask questions clearly – don’t go in a roundabout way

**SAFETY MARGINS** – help me develop ‘buffers’ and safeguards

**PACE** – don’t make me feel slow if I am not getting it – just try again

**WHAT CONTRIBUTES TO RECOVERY:**

* Close and trusting relationships
* A positive view of yourself and confidence in your strengths and abilities
* The ability to manage strong feelings and impulses
* Good problem-solving and communication skills
* Feeling in control
* Seeking help and resources
* Seeing yourself as resilient (rather than as a victim)
* Coping with stress in healthy ways and avoiding harmful coping strategies, such as substance abuse
* Helping others
* Finding positive meaning in your life despite difficult or traumatic event

**The Money and Mental Health Institute**

[**www.moneyandmeantalhealth.org**](http://www.moneyandmeantalhealth.org)

Martin Lewis started this organisation and website about 18 months ago.

The Institute produced a report ‘Money and Mental Health’ (2016) based on interviews with 5,500 people with mental health issues. The report showed that:

* Money and mental health are intricately linked.
* Mental health problems make it harder to manage your finances and living in financial stress can harm your mental health.
* Of nearly 5500 people with lived experience:
* 86% said their financial problems made their health worse
* 72% said their mental health made their money situation worse

**ONLY 6% OF THOSE IN IAPT *(Improving Access to Psychological Therapies)* WERE REFERRED TO SPECIALIST MONEY/DEBT HELP**

This last statistic is worrying, as money and debt advice may be very useful for those with mental health issues.

**Exercise:** Liz asked Forum members to speak with the people next to them about their experience of how mental health issues in their clients can affect how they deal with money issues.

**Feedback:**

* Depression affects motivation to take action
* Clients find it difficult to explain how they feel
* Bags of unopened letters, bills etc. can make people feel hopeless and give up
* Pathways to recovery are often de-railed, and it can take a long time
* Spending Diaries may not be appropriate for everyone, as they can encourage obsessive behaviour such as list making
* Clients may not be able to cope with more than one thing at a time and experience cognitive overload
* Don’t compare with others – not helpful
* Those working to prevent homelessness (and others) need time to build relationships and trust so that money issues can be discussed. This can be difficult, as this is often a crisis situation.
* Problems with homelessness prevention and finding suitable accommodation which is often above the LHA maximum so HB does not cover all the rent. This makes it difficult, as front line staff cannot just ‘solve’ the situation and taking on a tenancy can make money issues worse.
* ***Naomi Armstrong, City Council, advised that they can apply for DHP’s to cover the extra rent on an individual basis, and that there is a new project in the pipeline to help single homeless people, and she will give details when it starts. David Greening may be able to provide a presentation at a later date.***
* Universal Credit (Full Service) will eventually be rolled out to those on ‘Legacy Benefits’, which include those on Employment and Support Allowance (ESA) who may have severe mental health issues which affect how they cope with their money.
* Dave Winterton (DWP) advised that Work Coaches are now receiving some training in Mental Health and information on signposting claimants to relevant organisations for support.
* Questions were raised about the DWP sanctioning claimants with mental health issues for non-attendance at appointments etc.

**Money Advice Service – ‘Money Worries Tool’ on NHS website**

<http://www.nhs.uk/Tools/Pages/Money-worries.aspx>

Caroline Laws of MAS encouraged Forum members to look at the MAS ‘Money Worries Tool’ on the NHS website. This is a 12 question test to see how money worries are affecting aspects of your life. It is simple to use and at the end signposts to further help and support.

***The Forum thanked Liz for her presentation.***

***ACTION: Sue to circulate the presentation (DONE)***

**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 £62,000. About 61 cases this year, with an average DHP of £1,000 each. Half of DHP budget spent already. In comparison only £300 per person on those who have been ‘Bedroom Taxed’. Working with CAB and CHS to try to help people to get exemptions through getting into work or onto the correct disability benefits.

New project for homelessness prevention, to explore alternative accommodation and paying for removals. This will be launched in October and further details will soon be available.

**Susannah Harris and Elliott Carmichael-Harris**

**(previously of Future East & Silver Circles, now of DiY Communities, a CIC).**

Silver Circles (funded by Comic Relief) coming to an end. Sue & Elliott now known as ‘DiY Communities’ a CIC. Through Silver Circles (aimed at over 50’s) have encouraged people to claim benefits, switch energy supplier and signposted to CAB, Age UK, Barclays Digital Eagles. Hope to have new contracts with Future East. Future East AGM on 2nd October at The Meadows Community Centre in Cambridge for those supporting the over 50’s. Dave Winterton (DWP) giving talk on Benefits for the over 50’s. free lunch.

New contact details: Director Susannah@diycommunities.co.uk

Tel: 07858 456946

**Lorraine Payne, Cambridge CAB**

New Outreach venues at Willingham Medical Practice (Mondays) and Longstanton (Tuesdays) on alternate weeks. Idea is that these will move to Northstowe when it is built.

CLAS – Cambridge CAB is a CLAS Champion, providing universal access for Cambridge City and South Cambridgeshire for those who do not have access to own Champion within their organisation. Slow start, but building up. Bid to NACAB for Energy Switching Advice.

**Liz Stannard, Guidance Manager at Clarion Housng and MMC Project Manager**

Making Money Count/New Horizons Conference on Thursday 16th November at The Boathouse in Wisbech. Places limited to 100, with 70 already booked. Various different workshops to choose from, including Dave Walford on ‘Universal Credit’.

Go to Making Money Count website to find details. Sue has already circulated this invitation to Forum members.

**Helen Spriggs, Rural Cambs CAB**

Rural Cambs has lost some outreaches due to funding cuts. Nothing at Chatteris now. Reduced service in March. New funding bids, so hope to re-instate these outreaches. Adviceline still busy. Helen is the Rural Cambs CLAS Champion and is very busy indeed. They provide universal access to CLAS in Fenland, Hunts and East Cambs.

**Dave Winterton, DWP Partnership Manager**

Peterborough goes onto UC Full Digital Service on 15th November 2017. 47 Work Caoches now trained in Full Service. 4 more in training. Recruiting 8 more. Moving to Town Hall to share premises with Council in April 2018. Going onto Full Service by post code of jobcentre. The 6 area postcodes going onto full service in November include postcodes for Peterborough, Huntingdon, & Fenland. Example: Luminus have 700 properties in the November tranche. ***Action: Dave to send the postcode list covered by Peterborough postcodes to Sue (DONE) - attachment emailed later to Forum members***

**NEW:** a re-vamped Universal Credit Full Service video available on U-Tube.

***Action: Dave to send Sue the link (DONE) (see below)***

The link to the Universal Credit Full service videos on You Tube which is: Youtube.com/UniversalCreditInAction

Telephone number UC Full Service claimants need to ring to book their appointment with a Work Coach within 7 days of making their claim. The number is 0345 600 4272 and lines are open from 8:00am to 6:00pm.

**UC Landlord Portal: Still in testing stage.**

12-14 landlords on it so far. No other landlords can join as yet. Very useful to enable landlords to get information and to provide information. Forum members keen to know more.

If you want a talk on UC the DWP can provide one. Contact Dave.

Any issues you can’t sort out with UC please contact Dave. dave.winterton@dwp.gsi.gov.uk

**Jane Hargrave, Senior Transformation Officer, Cambridgeshire County Council**

Looking at libraries across the county. What do the citizens want? How should libraries work? A consultation event at Histon on 26th September at St Andrews Centre.

***For more information:***

[https://www.cambridgeshire.gov.uk/residents/libraries-leisure-&-culture/libraries/library-news/library-services-developing-our-approach-for-the-future/](https://www.cambridgeshire.gov.uk/residents/libraries-leisure-%26-culture/libraries/library-news/library-services-developing-our-approach-for-the-future/)

**Caroline Laws, Money Advice Service**

The ‘Money Manager’ tool is embedded on the MAS website to help people who have claimed Universal Credit and have to wait at least 6 weeks for a first payment.

<https://www.moneyadviceservice.org.uk/en/tools/money-manager>

**What is Money Manager?**

Money Manager is designed just for people on Universal Credit. You can use it whether you’re making a new claim or moving to Universal Credit from existing benefits.

It will help you make the most of your money:

When you’re waiting for your first Universal Credit payment

When you’re getting regular monthly payments.

**Universal Credit Legislation:** Different in Northern Ireland and Scotland to England/Wales. The Money Advice Service has had to ensure the correct information is shown for the different places. In Scotland (for example) rent can be paid to the landlord directly.

**Money Advice Service:** It is continuing (and not being closed down as previously stated). It will be a single service and the Pension Advisory Service and Pension Wise will become part of it. New legislation going through parliament to do this. A possible name change as regulated Financial Advisers were always unhappy with the name.

**MAS service to provide new Toolkit for DWP Work Coaches on the DWP intranet:**

to help them to sign post claimants to relevant help and support

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

Self referrals, and no waiting list. Doing a triage initially.

**Issues:** Pay Day Lenders under scrutiny again. Irresponsible lending to people who cannot afford the repayments. Sub prime lending. Example: serial loans. Can actually make claim against the loan provider to get the interest returned. Can also get interest on the interest you have paid at 8%.

Vanquis Credit card is taken up at high rate of interest by those who cannot get anything else.

**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.

Using DHP’s . Have cleared £1,000 of rent arrears for one tenant.

Problems with Universal Credit claims and using form UC 182 to verify housing costs.

Having problems as the housing element is not being paid as the form with details is not getting through. Not able to get dates of when the rent element will be paid to them. Problems as someproperties are 1.5 hours drive away and UC will not speak unless the tenant is present. Really need direct contact with UC and need access to Landlord Portal (see Dave Winterton’s comments about this).

**Emma Reney, Financial Inclusion Officer, Clarion Housing**

New in post. Will be involved in partnership working. Clarified that all Forum members know that Wherry and Circle are now part of Clarion.

**Alison Smith, Children’s Services, Cambridgeshire County Council**

Changes within the county services. ‘Early Help Hub’ for families. Re-structuring of Locality work, family work etc. The ‘Common Assessment Framework’ (CAF) is being replaced by the ‘Early Help Assessment’. The Early Help Assessment (EHA) is a simple, easy to use assessment, which captures all of a child/young person’s and family’s needs at the earliest opportunity.

The Innovation Fund has become the ‘Innovate and Cultivate Fund’ available through the Cambridgeshire Community Fund. The Innovate and Cultivate Fund has two funding streams:
• **Cultivate** - small grants of £2,000-£10,000 aimed at encouraging local networks where people help themselves and each other
• **Innovate** - larger grants of up to £50,000, for big projects with big ideas that demonstrate an innovative approach within one of the seven funding priorities for Cambridgeshire.

Free workshop to support the development of project ideas and grant applications -  27th September 2017 at St Ives Corn Exchange. <http://www.cambscf.org.uk/icf.html>

**Helen Brown, Trailblazer Project – Homeless Prevention Manager**

(Working across Cambridgeshire and Peterborough) based at Fenland District Council,

New service from July 2017 in homeless prevention. Driven by new Risk of Homelessness legislation coming in next year (April 2018). Need to reduce numbers in temporary accommodation and do preventative work to stop people becoming homeless before it actually happens. Identifying housing issues which may lead to risk of homelessness.

Six staff. Based on duty rota. Can take referrals from anyone, including Housing Options Team, private rented landlords etc. Started on 14th August and have had 90 referrals so far.

***Action: Sue to circulate referral form. (DONE)***

**Stuart Brown, Adult Early Help Manager, Cambridgeshire County Council, St Ives**

The Adult Early Help team provide advice and support to anyone over the age 18 who is seeking support or social care. A team made up of Social Workers, Occupational Therapists, Adult Support Coordinators and Welfare Benefit Advisors from a variety of backgrounds. We offer support to individuals and also to families and carers. Through telephone calls, or home visits where appropriate, a strength based approach is used to understand and appreciate an individual’s interests, aspirations, concerns and goals. Existing networks of family, friends and wider community support are explored. A plan is developed focusing on what the individual can do for themselves, the provision of information and advice, equipment (Occupational Therapy and Assistive Technology), short term reablement, voluntary

sector support etc. Where long term social care is required our conversation forms the start of the assessment process.

Referrals can be made by contacting: Phone: 0345 045 5202 Email: careinfo@cambridgeshire.gov.uk Professionals can speak to the team for advice or updates on existing referrals by contacting: Phone: 01480 373440 Email: Adult.EarlyHelp@cambridgeshire.gov.uk

***Action: Sue to circulate details of the service (DONE)***

**Amanda Bruce, South Staffs Water**

Various new projects, including a rainwater harvesting system in developments in NW Cambridge which should lead to reduced water bills.

***Watersafe***, a project looking at behavioural change in the way people use water.

Looking at vulnerabilities, price review, costs etc.

AmandaBruce@south-staffs-water.co.uk

**Sajida Ditta, BPHA**

Many new properties in Trumpington. New tenant issues, including mental health issues that have not been disclosed at pre-tenancy stage. Has made referrals to duty officer at the ‘Early Help Hub’ and found this very useful.

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

New Chief Executive. Hopeful for more funding from Probation Service to fund Dawn Project. Need to move premises, but have not found anywhere as yet. Any ideas?

Continue to support vulnerable women (offenders) on probation.

Privatisation of Probation Services means ‘low risk’ cases get little help, but they do need on-going support. Feels that due to reduced funding the holes in the system are getting bigger, and more vulnerable people are falling through.

**Rachel McKay – BPHA**

Rachel will soon be on maternity leave, so someone else will be attending the Forum.

Bedfordshire is now on UC Full Digital Service in 3 areas. Lots of pre-work to try to prevent problems. Give tenants a UC Pack with all the information they need for their claim.

**Action: Rachel to send copy to Sue to circulate.**

**Sue Beecroft , Cambridge City Council**

Sub Regional Housing Board (local Authorities & Ha’s) working with Combined Authorities to look at the £70 million for Greater Cambridgeshire to build new housing. Taking into account housing needs relating to disabilities, environmental issues etc. Drawing up recommendations on housing developments etc. New mayor had a 100 day commitment to produce a plan for new housing schemes. Came up with 10-12 schemes that fitted cthe bill. New strategy being developed.

**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.

Sue will be delivering the **‘Money Essentials’** 3 hour basic financial capability front line training course as part of the New Horizons Project on **12th October 2017** at Axiom in Peterborough. There are still 1 or 2 places available on this. Contact Sue if you are interested.

Another **‘Money Essentials’** course will be delivered on **23rd January 2018** at the CHS

Office. Sue will circulate the details to Forum members as they arise and booking will be through Lynne McAulay. Lynne.McAulay@chsgroup.org.uk

***Action: Sue to circulate the invitation to the ‘Money Essentials’ training in Cambridge on 23rd January 2018 at a slightly later date.***

**BREAK (10 minutes)**

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

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

**Background:**

CHS Group leads the new CLAS scheme for Cambridgeshire County Council in partnership with Cambridge CAB, Rural Cambs. CAB, CCORRN, Cambridge Re-Use, and Octavia , Hope Enterprises. 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 a budget of £120,000 for actual ‘stuff’ (goods & vouchers).

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). 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 are primarily 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.

**CLAS update - Total awards up to end of August 2017**

***Action: Sue to circulate Gerry’s update. (DONE).***

**Going well:**

* Making good and steady progress since we launched in April
* Most of the Champions are active
* **As at August** 32% of CLAS budget spend (£123,000) – we aim to get that nearer to 50% are by the end of Sept ,which will be our second quarter
* 234 awards as at end of August - (from 22 in April to a gradual increase of around 65 per month)
* Average value per award £170
* The majority of the awards have been for recycled goods – in keeping with the new model were the focus is on green goods to make better use of the limited funding

|  |  |  |
| --- | --- | --- |
| **Type**  | **No** | **Value** |
| Green Goods | 134 | £24,195 |
| White Goods | 31 |  £8,364 |
| Supermarket vouchers | 69 |  £7,325 |
| **Total**  | **234** | **£39,984** |

**Green goods – washing machines, fridge freezers, beds & cookers top 4 awards in order**



**CLAS client group**

* Our CLAS clients tend to be people with long-term illnesses or disabilities, people who have previously been homeless, women fleeing domestic violence, young people leaving care
* New Making Money Count website launched in May – Help in Crisis section designed as part of new CLAS model and the CLAS page that is linked to it are both in the top 10 most used pages on the website.
* We have also been hosting quarterly meetings with charities so can explore how we can work together, support each other and enable each other to reach as many people who are experiencing need as possible.
* We have been working with the Besom projects in Cambridge and in Histon & Impington, as they can install cookers and washing machines, as needed.
* Octavia (Fenland recycled furniture project) is buying in some brand new ‘scratched or dented’ white goods for CLAS, which means the ‘Green Voucher’ gets great value for money.

**Issues:**

* Geographical distribution of awards in the County is mostly on track – however Hunts awards are very low.
* We are reviewing budget allocations and performance at the end of Sept so we will address this and do the necessary to rectify.

<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

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

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

**Background:** CHS is the lead agency for this project. It runs until the end of September 2019. The **NEW HORIZONS** project is based around **‘Financial Inclusion’.** The funding is £1.2 million over 3 years.

**We welcome referrals.**

***Action: Sue to circulate the referral form and project details (DONE).***

**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

**Eligibility:**
- Not working at all. Must not be on a zero hour contracts. Must not be doing ESA Permitted Work
- 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 with Universal Credit

**The Money Coach:**

1) Referral and triage

2) Supported enrolment – accessing relevant ID (birth certificate, passport, driving licence, benefit letter, GP ‘Fit Note’, bank statement). The project can pay for a replacement birth certificate.
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’.

**The three elements of New Horizons:**

***Money:***

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. 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:***

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.

**Progress so far: Enrolment:** Slower than expected due to the issues with ensuring the correct ID documents. We are working with clients while we are sorting out getting suitable ID (such as birth certificates, DWP letters, GP Fit Notes etc.).

**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.**

At the Boathouse in Wisbech. 70 of the 100 places have already been booked, so hurry and book your place! Invitations already sent out on 5th September.

***Action: Sue will email another invitation (DONE)***

 

**6. Anglian Water – what is on offer?**

**Samantha Ross, Customer Insight & Audit Manager.**

***Action: Samantha to email her presentation to Sue for circulation***

Samantha introduced Anglian Water and the various help available to customers.

**Water Direct:**

For those on Income Support, income based JSA, ESA or Pension Credit the DWP can arrange for direct payments out of benefit to Anglian Water, to cover arrears and on-going payments. Call Anglian Water free on 0800 975 5574.

**LITE:**

A new social tariff for those with low disposable income. Those who are eligible will be offered a discount on their water bill from 20-80% depending on the outcome of the assessment. 80% of applicants are likely to get the 80% discount. This reduces a £400 water bill to £80.

Call 080097 555 74 to go through initial eligibility checks. If eligible you will be referred to the CAB for a full assessment. Alternatively, apply online at [www.anglianwater.co.uk/LITE](http://www.anglianwater.co.uk/LITE)

**WATERSURE: (must be on a water meter)**

A fixed tariff for those with a medical need to use more water than normal.

**Eligibility**:

**Must be on a means tested benefit:** Income support, Income-based job seeker's allowance, Income-related Employment and Support Allowance, Universal Credit, Housing benefit, Pension credit, Working tax credit, Child tax credit (other than just the family element)

**Have a medical condition that means you need to use more water:**

Desquamation (flaky skin disease), Weeping skin disease (eczema, psoriasis, varicose ulceration), Incontinence, Abdominal stoma, Ulcerative colitis, Renal failure requiring home dialysis (except where the health authority contributes to the cost of dialysis), Another medical condition which requires the use of significant additional water and can be supported with a doctors certificate

**AQUACARE PLUS (Must have a water meter)**

A fixed tariff for larger than average families who use a lot of water

**Eligibility:**

**Must be on a means tested benefit:** Income support, Income-based job seeker's allowance, Income-related Employment and Support Allowance, Universal Credit, Housing benefit, Pension credit, Working tax credit, Child tax credit (other than just the family element)

**ALSO:**

The person who receives the benefit or tax credit or another person residing in the household must also receive child benefit for three or more children under 19 living in the household.

**Anglian Water Assistance Fund**

The Anglian Water Assistance Fund (AWAF) has been set up to support customers in financial hardship. The fund is administered by Charis Grants Ltd on behalf of Anglian Water and the aims are:-

* To administer a grants programme, aimed at reducing water and sewerage debt for customers experiencing poverty and hardship throughout the region.
* To make awards that will help people recover from the burden of debt and become financially more stable.
* To make a positive long-term difference to an applicant’s financial situation

**To apply:** Download an application form on the website [www.anglianwater.co.uk/assistance](http://www.anglianwater.co.uk/assistance) or call 01733 421060.

**How it works:** You must set up and pay on-going water charges for 6-12 months and then the Fund will write off the remaining water arrears debt.

**WATERCARE: Priority Services Register.** Register to access extra help:

* water when the supply is interrupted
* special tariffs
* alternative ways of getting information
* reassurance against bogus callers.

**Eligibility:** Priority service is available to a wide range of customers, from nursing mothers with children under the age of one to kidney dialysis patients who have a dialysis machine at home; customers who have sight or hearing difficulties to those who are frail and elderly or classed as disabled.

**BITS AND BOBS**

**A FREE water saving home visit.** During the visit, a member of the Anglian Water team will provide water saving advice and fit water-saving products where possible.

**7. Future Agenda Items**

* Trailblazer Preventing Homelessness Project
* Lifecraft Debt and Mental Health Project
* 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 19th January 2018 (10am – 1pm) at CHS Office**

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