**Notes of Financial Capability Forum held on 19th January 2018 at CHS Group, Endurance House, Histon, Cambridge, CB24 9ZR**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Gerry Cano CHS

Lynne McAulay CHS

Sarah-Jayne Goakes Clarion

Elaine Seager Clarion

Keith Bowman Accent Housing

Emma Cheer Muir HA

Naomi Armstrong Cambridge City Council

Sue Beecroft Cambridge City Council

Suzi Gilbey Cambridge City Council

Sue Amner Cambridge City Council

Simonetta Macellari Cambridge City Council

Bridget Keady Cambridge City Council

Dan Pearce Fenland District Council

Sandra Widomska Fenland District Council

Cheryl Ging Cambridgeshire County Council

Dave Winterton DWP

Caroline Laws Money Advice Service

Amanda Bruce South Staffs Water

Richard Curtis Cambridge CAB

Rebecca Hamlyn North Herts CAB

Judith Mortimer North Herts CAB

Diana Minns Cambridge Women’s Resource Centre (CWRC)

Sarva Babla JHC, Sawston

Jonathan Edney Cambridge Food Bank

Lynette Hurren Care Network

**Apologies:**

Nigel Howlett CHS

Carol Hopkinson CHS

Alyssa Hearnden CHS

Sally Land CHS

Liz Stannard Clarion

Emma Reney Clarion

Scott McKinven Clarion

Amanda Parnell Cotman

[Rachel Mackay](mailto:Rachel.Mackay@bpha.org.uk) BPHA

Sarah Watkins-Groves BPHA

Gerry Quigley BPHA

[Dawn Eckersley](mailto:Dawn.Eckersley@bpha.org.uk) BPHA

Angie Noble Axiom HA

Carrie Nedjib King Street HS

Pauline Green King Street HS

[Tazim Khimani](mailto:Tazim.Khimani@guinness.org.uk) Guinness

Liz Lowe Anglia Revenue Partnership

Sam Bosson Cambridge City Council

Peter Moston SCDC

Susan Tuffnell SCDC

Helen Brown Fenland District Council

Melissa Parsons Huntingdon District Council

Alison E. Smith Cambridgeshire County Council

Jane Hargrave Cambridgeshire County Council

Stuart Brown Cambridgeshire County Council

Denise Revens Cambridgeshire County Council

Nyree Scott Cambridgeshire County Council

Diane Lane Cambridgeshire County Council

Dawn Rogers Cambridgeshire County Council

Chris Fields DWP

Paul Szyszko DWP

Clive Diver DWP

Lorraine Payne Cambridge CAB

Helen Spriggs Rural Cambs CAB

Sally Johnson Rural Cambs CAB

John Morris Cambridge Money Advice Centre (MAC)

Jeanette Mansfield South Staffs Water

Samantha Ross Anglian Water

Lucy Clark Centre 33

Fiona Morrow Centre 33

Nikki DiGiovanni CCORN

Tim Cracknell GET Group

Sarah Bellow Care Network

Julie Potter Wintercomfort

John Evans New Meaning

Allyson Broadhurst CHARIS

Susannah Harris DIY Communities CIC

Elliot Carmichael-Harris DIY Communities CIC

Jackie Hanson Cambridge City Council

**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 actions have been dealt with.
3. Parking – please continue to park at the Baptist Church as parking limited at Endurance House.
4. Room size – the Forum meeting is outgrowing the CHS Conference Room. We will be exploring alternatives for a larger room which is free of charge and has good parking. ***Action: Andrew to look into this.***

**2. The Homelessness Trailblazer Project – presentation**

**Dan Pearce, Fenland District Council (with help from Sandra Widomska)**

***Action: The presentation will be circulated.***

***Action: The Trailblazer Referral Form will be circulated.***

New service from July 2017 in homeless prevention. Driven by new Risk of Homelessness legislation coming in on 1st 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 275 referrals so far. Of these, 118 have been eligible under the legislation for help. 28 were already homeless. A high percentage of referrals were in Fenland, as more promotion has taken place here.

The timeframe for when councils have a legal obligation to assist those who present as at risk of homelessness is increasing from the present 28 days to 56 days. The new two year ‘Trailblazer’ project aims to assist those in this situation and help to deal with the problem before the client is actually made homeless and at crisis point. The Trailblazer Team are taking referrals for anyone who may be at risk of homelessness. This covers Cambridgeshire and Peterborough. Each Officer covers a different geographical area. The Team refer into the Adult Early Help Hub, Housing Options Teams etc. Case Studies were presented. The Project has a small budget to assist with issues (such as hoarding) which can be used in a flexible way.

Helen Brown has been delivering training to organisations on the new Homelessness legislation and how the project works. This has included many Housing Associations. If your organisation would benefit from a presentation please contact Helen. [HBrown@fenland.gov.uk](mailto:HBrown@fenland.gov.uk)

**Questions:**

***Keith Bowman (Accent Housing):*** Questioned the lower number of referrals in Peterborough. Sandra is now in post to cover the Peterborough area (from December 2017), so referrals from Peterborough are likely to increase, as homelessness is a big issue there.

***Dave Winterton (DWP):*** Asked if there had been many Universal Credit issues relating to housing, as UC Full Service went live in November 2017. This means more vulnerable claimants will be in receipt of UC and not just single Jobseekers. Dave said new processes have been put in place to allow private landlords to be paid the housing element directly, which should help. Dave said he can help to liaise with the Jobcentre in Peterborough, if needed. Also the JCP staff may be interested in a Trailblazer presentation. Dan said they are already in talks with Cambridge and Wisbech JCPs.

***Diana Minns, (Dawn Project, CWRC):*** Asked about ‘Duty of Care’ to house people when they are released from prison. This must be more of an issue in Peterborough, due to Peterborough prison. May be useful to provide Trailblazer training for the Probation Service.

***Sue Beecroft (CCC Strategic Housing Partnership Board):*** Interested in the Trailblazer presentation at a strategic level to look at prison discharge and homelessness.

***NOTE: If you want to refer a client you will need their permission.***

**3. Information Exchange**

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

Annual Billing process is taking place. This is the re-calculation of Housing Benefit (HB) & Council Tax Support (CTS). If Housing Associations can submit their rent uplifts/changes as early as possible this helps the process. Otherwise the initial letters that are sent out may need to be revised and this may cause confusion for tenants.

Processing new HB claims is taking an average of 12 days (10 days less than the national average). Change of circumstances can be reported on the on-line portal. This system (risk based) is the able to inform tenants which documents they need to submit as proof, and this may require fewer documents. This is 3 days quicker than using paper forms. 95% of new claims use the portal, but only 35% for change of circumstances.

**Richard Curtis, Cambridge CAB**

Drop Ins at Cambridge CAB 9.15am – 12:45pm. Seeing an average of 130 clients a week. Pre – arranged appointments take place both AM and PM. Dealing with many Employment and Support Allowance (ESA) and Personal Independence Payment (PIP) applications and appeals. Assisting at appeal tribunals. Also Discretionary Housing Payment (DHP) applications.

**Energy:** Delivering some Energy Best Deal (EBD) sessions. Also individual 1:1 (Energy Best Deal Extra) appointments, helping clients to switch supplier or tariff and deal with energy debt. ‘Big Energy Saving Week’ next week. Providing ‘goody bags’. Richard will be on Radio 105 at 10.30am on Monday 22nd January at 10.30am talking about Energy issues. Energy event on 26/02/18 with a guest speaker.

**HB+ and HB+ Families Project, funded by Cambridge City Council.**

This new project is in direct response to the new Homelessness Reduction legislation. Richard from CAB and Polly Thurston (CHS) are involved in work to support clients who are living in homeless hostels and supported move on accommodation who are moving into privately rented accommodation . Support with Budgeting and Debt to make sure budgets balance (Richard) and finding suitable employment or gaining better employment to help them to sustain the tenancy (Polly). HB+ is for single people (1 year) and HB+ Families is for families (2 years). Richard & Polly assess the potential clients referred into the scheme. This has been going well. Those accepted will have some help to find private rented accommodation and will receive some extra funding on top of HB for the period of their time on the project. The support should enable them to sustain the tenancy when the extra funding ceases.

**Caroline Laws, Money Advice Service**

**Money Advice Service:** It is continuing and will become a new body. The Pension Advisory Service and Pension Wise will become part of it. New legislation is going through parliament to do this. Business as usual.

**Website:** The ***‘Money Manager’*** tool is embedded on the MAS website to help people (single claimants) who have claimed Universal Credit and have to wait at least 5 weeks for a first payment. <https://www.moneyadviceservice.org.uk/en/tools/money-manager> This is being expanded to include other types of claimants to link in with UC Full Digital Service roll out. Also to deal with fluctuating income and other issues such as being paid fortnightly, 4 weekly, etc. This causes problems with how UC is calculated as it shows up as 2 payments in one UC assessment period so UC may actually stop. The DWP are looking into this. The website also includes a budget calculator, triggers to show overspending and prompts.

**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 or when you’re getting regular monthly payments.

**Money Advice Contact Centre:** Live issues:

***‘Support for Mortgage Interest’*** is changing from what was in effect a grant to a loan. This is the money paid to those on certain means tested benefits who are not working and have outstanding mortgages to pay. This will affect 120,000 households, including 70,000 on Pension Credit. A DWP booklet has been produced. There have been many (distressed) calls from people who are affected.

**Carillion Insolvency:** Many phone calls from Carillion employees especially relating to pensions.

**Money and Mental Health:** New website. <https://www.moneyandmentalhealth.org/> The Money and Mental Health Policy Institute is a registered charity (2016) and has received core funding grant from their Chair, Martin Lewis, for the first four years. .

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

36th Year of CWRC. Moving from Hooper Street to new premises. 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. Those released from prison after less than 12 months are not receiving much support. See those newly released but also those who have been out for some tome but have a new crisis and need help. Dealing with a complicated case challenging a ‘Intentionally Homeless’ situation which has been on the go for 14 months. They need legal help, but can’t find it. Any ideas? Part of Cambridge City’s ‘Crisis Network’.

Providing classes in ‘**Confidence Building’**.

***Action: Diana to send flyer and Sue to circulate.***

**Keith Bowman, Accent Housing**

Lots of building and development work, means more homes built. 26 properties in Waterbeach. 28 in Peterborough centre.

However, being more careful about who they accept as tenants. They do a pre-tenancy assessment to see if they are likely to be able to sustain a tenancy. Provide more support in the first 12 months to try to ensure tenancy succeeds.

**Simonetta Macellari, Housing Advice Services, Cambridge City Council**

Returned to Housing after a secondment with Environmental Health. Home Visiting Officer in Homelessness Prevention. Especially important with new Homelessness Reduction legislation. She is re-drafting the Homelessness Prevention Fund Policy. She is able to use the fund creatively to prevent homelessness. She will visit to confirm the circumstances and step in to offer help. Linking in with Homelessness Trailblazer Project.

**Cheryl Ging, Cambridgeshire County Council Adult Early Help Hub.**

Cheryl is new in post and is a qualified Social Worker. She is keen to network and makes useful contacts.

**Jon Edney, Director of Cambridge City Food Bank**

An increase in 2017 of 25-30% on 2016 figures. Over 6,000 people received help in 2017. December was difficult . At the St Paul’s Centre the normal number of clients is 10-12,. On the Friday before Christmas 37 people showed up needing help and they had to rise to the challenge!

**Energy/Fuel.** Two types of awards for those on Pre-Pay meters. :

**Green Voucher Scheme**: Funded by Food Bank supporter donations. Gave out £10,000 in pre-pay top ups in 2017.

**Fuel Bank:** Through Trussell Trust and funded from a settlement of fines on Npower.

£49 (Nov-March) and £30 (April – October).

Awarded £40,000 in last 12 months.

**Food Bank Vouchers on-line:** Introduced an on-line way for refers to print their own vouchers. CAB and Wintercomfort are using it.

N**ew Projects: Advocacy Service** - ***see presentation.***

**Community Shop:** A referral scheme. All Food bank clients would be given membership. Food items will be through Fare Share and other providers. For a small fee (£3) clients could choose 12 food items off the categorised shelves. Categorised by value, so higher value items would be restricted. Example: You can have 3 high value items etc. The lowest value items would unrestricted. Example: fresh vegetables from allotments etc.).

Have a site in Abbey, need one in Kings Hedges and Arbury. Jon will keep us informed of progress.

**Suzi Gilbey, Financial Inclusion Officer, Cambridge City Council**

**Benefit Cap Project:** Has identified all households who are Benefit Capped.

Suzi meets with City Council clients and ensures they are contacted by their own Housing Association. Regular meetings with HA’s. Clients are referred into CAB for Benefit advice to try to get them on to benefits which will exempt them from the Cap such as PIP, DLA, ESA (Support Group), Carers Allowance. Or a referral into Employment Advice through BBO Projects such as Community Connections South (Jo Burton) or New Horizons, as being in receipt of Working Tax Credit is also an exemption from the Cap.

There are now 109 households who are live cases and still subject to the Benefit Cap. There were 270 cases in total who have been affected, but 162 of these are NOT now subject to the Cap.

Discretionary Housing Payments (DHP) have been awarded to some of those who have been Benefit Capped, but proof of on-going engagement (with support) is required.

Suzi has also been involved in the work with Credit Unions.

**Emma Cheer, Income Team, Muir Group**

New in post (2 months ago). Universal Credit is a challenge. Providing training to ensure all staff are equipped to take UC query calls. During the UC roll out pause they are using a Text Campaign to alert tenants to UC implementation.

**Rebecca Harmer, North Herts Citizens Advice (including Royston CAB)**

Royston Bureau: Open Monday and Wednesday 9.30am – 12pm.

Melbourn Hub: 1st Thursday of the month.

Dealing with debt, Benefits, Budgeting. Debt Relief Orders.

**Energy:** Delivering Energy Best Deal.

**Sarah-Jayne Goakes, Benefits Advisor, Clarion (previously Circle/Roddons)**

Now Clarion. Have Universal Credit Full Service in areas covered by Peterborough Job Centre postcodes. Dealing with UC issues and advising tenants on how they will be affected by UC. Clarion is using Alternative Payment Arrangements (APA’s) for those in rent arrears and for those who are vulnerable and unable to cope with receiving the rent element themselves and may be at risk of eviction. No longer use Section 21 to evict (the accelerated eviction process) for those have been newly housed by Clarion.

**Amanda Bruce , South Staffs Water**

**DHP and the ‘Assure’ Social Water Tariff:**

The arrangement with Cambridge City Council (through Naomi Armstrong) has been agreed and is in operation. Those in Cambridge City who have applied for a Discretionary Housing Payment (DHP) are asked to sign to say they want their details passed to Cambridge Water for the ‘Assure’ water tariff. They will be placed on the Assure tariff and receive an 80% automatic reduction in their water bill (backdated to the start of the financial year). 180 clients have received this 80% reduction. This includes all tenants in receipt of a DHP.

**This is a fantastic achievement which came about through Amanda Bruce meeting Naomi Armstrong at a Forum meeting. Networking works!**

For all other applicants (non DHP) the ‘Assure’ tariff application form has been reduced to 4 pages and Colin from South Staffs Water can do a home visit to help fill in the form.

Amanda is collecting feedback from customers on a variety of water related issues to feed into future strategies.

**Sue Amner, Inclusion Team, Cambridge City Council**

Working with vulnerable people.to support them to try to avoid incurring additional costs by taking then to Court and to avoid eviction. Referring into the CAB, Food Bank etc. Looking into training staff in Universal Credit.

**Bridget Keady, Cambridge City Council**

Financial Inclusion work. **City Council Poverty Conference on 7th February 2018.**

Presentation by Naomi Armstrong and Suzi Gilbey on ‘Welfare Reform’.

Presentation by Sue Reynolds and Gerry Cano on ‘Help in a Crisis’ including a detailed section on CLAS.

Presentation by Lynne McAulay on ‘Money and Mental Health’.

**Sue Beecroft - Sub Regional Housing Strategy Co-ordinator,** **Cambridge City Council**

Research in Cambridgeshire, Peterborough and West Suffolk into household income levels, house prices, housing supply etc. Using visuals to look into gaps (cost/income), to look into new communities, housing allocation policies, lettings policies etc. Looking to do projections over the next 20-30 years to see what will be available and any issues. Report due to be released in March 2018.

Working with CHS on a report on housing rent levels. Joseph Rowntree Foundation also involved. This will all inform the Mayor and Councillors on the gaps and overlap in provision.

**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). The DLA to PIP migration is causing problems as is very time consuming, especially when having to do Mandatory Reconsiderations and Appeals. Big rise in JHC Food Bank use in 2017. JHC has just joined Fare Share and has signed up to a monthly collection (at Emmaus).

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). New premises are also being used for meetings and drop ins by other organisations such as MIND, CAB, Relate, SCDC. For more information contact (01223) 492492 or email [office@johnhuntingdon.org.uk](mailto:office@johnhuntingdon.org.uk) or look at the website: [www.johnhuntingdon.org.uk](http://www.johnhuntingdon.org.uk)

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

Sue manages both the CHS 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 Clarion. 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. Dates in January and February are all fully booked, but places are still available **on 3rd May** course. Contact Sue if you are interested. [sue.reynolds@chsgroup.org.uk](mailto:sue.reynolds@chsgroup.org.uk)

***Action: Sue to circulate the invitation to the ‘Money Essentials’ training in Cambridge in May at a slightly later date.***

CHS Money Matters Advisor Carol Hopkinson will again be delivering FREE **‘Energy Best Deal’** short training sessions at the CHS Office and elsewhere between now and the end of March.

***Action: Sue to circulate invitations to the Energy Best Deal sessions.***

**BREAK (10 minutes)**

**3) Cambridge Food Bank – a proposed new Advocacy Service**

**Presentation by Jon Edney, Director of Cambridge City Food Bank**

***Action: Sue to circulate the presentation***

Jon is keen to get feedback from Forum members for the idea.

At present clients are referred into the Food Bank by various agencies (over 150). They are given a red voucher and turn up to collect food. The Food Bank provides food (and Energy vouchers) and can also signpost clients to other services (using their Signposting Sheet). Up until now they have assumed that clients are receiving sufficient support from the referring agency. This is not always the case. In a crisis situation it can be difficult to engage with Food Bank Users, as some just want to get the food and leave. Even if a telephone number to a support agency is given it is unlikely that they will use it. This lack of an on-going relationship with the Food Bank user makes it hard to help people. However, many do need further help and the Food Bank could provide more active signposting. This will NOT include actual advice, and the Food Bank does not want to tread on anyone’s toes.

The Food Bank carried out a Survey in October 2017. The aim was to find out if they were getting the right services and what extra services would they find helpful. 46 surveys were completed.

**Questions included:**

1) Before you accessed the foodbank can you describe some of the challenges you face that contributed to your need for help with food supplies?

2) Can the organisation that gave you the Food bank voucher help you fix the problems you are facing at the moment?

3) How do you look for organisations that can give you help?

4) The Food bank is thinking about ways to give help in other problem areas. If we did this would you be interested**?**

***See Jon’s presentation for full results of the survey.***

The survey indicated that only 45% of Food Bank Users were confident that they were receiving all the help they needed with all their problems. About 40% indicated that they were receiving support with a few of their issues and 15% felt that their problems could not be fixed. 55% talked to friends to get help (word of mouth). Benefits, debt, housing, job hunting and cookery classes were the top issues that they felt they needed extra help with.

**The proposal**: To establish an Advocacy Team which will be a new team of volunteers focussed on signposting, to help at distribution centres offering information and support to clients, establish IT support centre where feasible at distribution centres, online information centre, access to benefit calculators, phone contact to support agencies, grant applications, provide added value without disrupting existing foodbank operation.

**The Goal:** A volunteer present at every distribution centre with enhanced knowledge and skills for referral and assistance, NOT and advice agency but able to work to understand client needs and connect to appropriate support agency, NOT undermining existing support agency, Have phone to enable immediate referral, Have internet access and knowledge of support tools, Support other agencies having a presence if appropriate, Have ongoing relationship with client if appropriate.

**The proposed partnership with CAB:** A new, dedicated part-time (three days a week) Foodbank/CAB Supervisor will:

provide the initial intensive training needed by volunteers, carry out joint monthly supervision sessions for volunteers with the Foodbank Co-ordinator, provide day to day support to volunteers when they are providing information/advice, provide regular refresher training sessions to ensure the Foodbank volunteer team is giving the very latest information and advice based on most recent legislation and best practice.

Cambridge CAB will also work with the team to: deliver financial capability training to Foodbank users who lack financial skills, build strong partnerships with key organisations to whom the volunteers can refer clients when they need specialist help and support and help the team to build a range of high level information resources which they can share with Foodbank service users that will help users to manage their own issues themselves in future.

**Why now?**

Foodbank is operating well. We can invest energy in new initiatives.

There is a realisation nationally that foodbanks are well positioned to help people to get back on track.

Food provides survival but we want to point people in the right direction.

There is an increase in online support resources that may be hard for clients to access without help.

**Feedback from Forum Members:**

**Sue Reynolds:** What about funding after the 2 year pilot? If CAB is not involved in the supervision and training it will be difficult for volunteers to continue and things may fold? Sue pointed out that all the projects that had trained up volunteers in the community to offer money support and advice (a Money Mentors model) appear to have disappeared without trace after the project funding and professional support ended, as volunteers move on with their lives, volunteers burn out, lack of direction etc.

**Jon:** Hopes that the model is self – sustaining. If the project does need on-going professional support they will either have to continue with some CAB input or take on a part time paid member of staff.

**Bridget Keady**: Is the Food Bank aware of Cambridge On-Line and their Digital Inclusion initiatives?

**Jon**: Yes. They are already involved with the Food Bank.

**Lynne McAulay:** When CAB introduced the ‘AdviceHub’ terminals this was not successful as they weren’t popular with clients.

**Jon: (and others)** Yes, but this was a model where clients were meant to use the terminals alone without any support. This Food Bank project would offer support with internet usage. Jon admitted that the Food Bank Volunteers were initially unwilling to get involved with the use of tablets at the Food Bank as they preferred the personal interaction with clients. This is a cultural issue that can be addressed through this project.

**Dan Pearce:** The Advocacy project can refer into the ‘Trailblazer’ project.

**Jon:** Yes.

**Keith Bowman:** Feels it is worth a try. Of those in the survey who felt they were not getting enough support he wondered if they were aware that support was available to them e.g. through their Housing Association?

**Jon (and others):** This project could ask more questions (such as identifying which HA they are with) and help them to access the relevant support.

**Sue Beecroft:** Explained about the research she is doing on housing stock in the area. Wants to put this in a directory. Could be useful to the Advocacy Project.

**Lynne McAulay:** Can it go on the Making Money Count website? The MMC directory has lots of information, can be used by anyone and is user friendly. Could be used as a resource for the Advocacy Project.

**Sarva Babla:** Did you get back to the Food bank users after the survey to check back that this is what they actually want?

**Jon**: The survey indicated that this would be a welcome additional service. Aware that it won’t be for everyone and that some Food Bank users will not wish to get involved.

**General Feeling:** Was positive. All felt that it would be worthwhile to give it a go, especially as training and support would be provided. The general public likes and trusts the Food Bank, so would be open to further help form them.

**4) Universal Credit – update and news of Full Digital Service roll out in Cambridgeshire.**

**Dave Winterton, DWP Relationship Manager**

***Action: Dave to send Sue his notes to be circulated next week.***

**Dave Winterton, DWP Partnership Manager**

Peterborough went onto UC Full Digital Service on 15th November 2017. Going onto Full Service is by post code of jobcentre. The 6 area postcodes on full service in November included postcodes for Peterborough, Huntingdon, & Fenland. Example: Luminus have 700 properties in the November tranche.

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.

**Government changes to the UC Full Digital Service roll out and other issues:**

**7 day waiting period:**

Good news. From February 2018 the 7 day waiting period is abolished. Previously the 1st 7 days were NOT paid at all, including the housing element. Now they will.

**Advanced payments:**

From 31/12/17 the Advance Payment is increased up to 100% of the first monthly payment (including the housing element). It is paid back over 12 months. Previously it was only 50%, repaid over 6 months. It will also be promoted by Work Coaches, which was not happening enough previously.

**Warning:** Although it is in effect an ‘interest free loan’ it is still a debt that must be repaid out of on-going benefit and means that each monthly UC payment (including the housing element) will be less than the clamant needs to live on.

**Re-negotiation:** The repayment period CAN be re-negotiated if it is causing hardship

**Housing Costs:** From 1st April 2018 if Housing Benefit is already in payment then it can continue for the first 2 weeks of the UC claim. Good news for landlords (not so good for local Councils who have to continue paying it).

**Alternative Payment Arrangements (APA’s) for private sector landlords**

From December 2017 APA’s are available to private sector landlords for tenants in arrears, but they will need permission from the UC claimant and the DWP will write to the claimant first to establish that the arrears are correct. If they dispute this then no APA is granted.

**Temporary Accommodation**

In Supported accommodation (Homeless Hostels etc.) the UC claimant receives the UC Personal Allowance but the Housing Element is paid to the landlord. In Bed & Breakfast & other temporary accommodation this was not the case. From 1st April 2018 all temporary accommodation will be covered in the same way as Supported Schemes.

**UC Roll Out delays in Cambridgeshire – new schedule**

**September 2018:** Postcodes covered by Ely and Wisbech Jobcentres.

**October 2018:** Postcodes covered by Cambridge and Huntingdon Jobcentres

***Action: Dave to send out a JCP postcode list***

**UC Landlord Portal: Trials almost completed**

Trials have gone well. At present no other landlords can join. Very useful to enable landlords to get information and to provide information. Hope to roll it out to all landlords to coincide with UC Full Service roll out in Sept/Oct 2018.

**UC and Prescription charge exemption:**

Problems with this for those on UC. No box to tick on back of prescription. People ticking wrong boxed and getting penalty notice and being fined.

**DWP advice**: If on UC then tick ‘Income based Job Seekers Allowance’ box.

**Applying for UC online at the Jobcentre – staff not allowed to do the typing**

Dave said that new rules meant that JCP staff are no longer to actually do the typing to make the UC claim when sitting with a claimant. Relates to claimant saying ***‘well they typed it in so it’s not my fault if it’s incorrect’***. All staff are allowed to do is sit next to them and advise them what to type.

**Forum members comments:** This was felt to be a very bad move. What about claimants who are: Blind or partially sighted? Have learning difficulties? Are illiterate? English is not a first language? Physical disabilities or medical conditions affecting their hands?

**Dave said:** They would be referred to advice agencies that can help them. There are ‘Complex Needs Plans’ and two Specialist Disability Work Coaches who can advise on this. Dave said they are on Version 84 of the UC Full Digital Service and are trying to address any problems that arise.

**Forum Members said:** This is not good enough. It does not help the claimant to make a UC claim on that actual day. The UC claim only begins when the application is made and submitted online. If the claimant is told to go away and get help it may take days or weeks to get support and in the meantime they will be losing out on benefit and have no money to live on.

***Action: Dave to escalate this issue as people with complex needs were likely to lose out financially.***

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](mailto:dave.winterton@dwp.gsi.gov.uk)

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

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

***Action: Sue to circulate the presentation***

**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 £123,000 for actual ‘stuff’ (goods & vouchers).

1. Based around the 15 ‘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. 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.
5. New goods will be very limited. Cookers will be new, but washing machine and fridge freezers will be re-furbished, except in exceptional circumstances.
6. As resources are very limited Champions are expected to look around for other sources of goods – such as Besom projects, charities etc.
7. 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 December 2017**

* Making good and steady progress since we launched in April
* At end of December 2017, **477 awards** in total had been made.
* End of December 2017 **67% of CLAS budget spent**
* Average value per award £170 (not the £250 we expected)
* Some budgets were re-allocated last year amongst other Champions.
* Huntingdon awards are still lower than expected.
* 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
* 270 green goods, 59 new white goods, 145 Supermarket Vouchers.
* Gerry has circulated the slides explaining that Universal Access to CLAS is via the two CABx.
* For professionals wanting to refer clients for CLAS please follow the instructions: For Cambridge CAB please email the CLAS contact at the CAB to ask for an appointment within 24 hours. Client needs to bring their ID and proof of income/benefits.
* Please remind the client to attend any follow up appointments as CLAS is not just about ‘stuff’ but about accessing support to deal with their issues.
* ***Action: Sue to send flow chart out again.***
* The new Making Money Count website Help in Crisis section is 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. 50% of people using the website are ‘returners’.
* We have also been hosting quarterly ‘Charity Networking’ 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 now have a ‘Charity Networking’ page on Workplace, which is a Facebook for work. This keeps people connected between meetings.
* A cost-benefit analysis is being carried out (based on a Manchester model) to show how much CLAS has saved the public purse due to it’s preventative work.
* White goods – the demand is high. It is harder to source white goods in good condition. We will prepare a press release to encourage donations to the recycling charity CLAS partners. Perhaps businesses will be willing to donate goods?

<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](mailto:Gerry.Cano@chsgroup.org.uk)

**5). 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. 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. (Three other BBO projects in the LEP area)

**We welcome referrals.** ***Action: Sue to circulate the referral form.***

**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

**Meetings:** Meet up 4 times a year for partnership meetings to exchange ideas and issues.

**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

**The three elements of New Horizons:**

Money, getting on line and moving closer to work .

**Offer:** Average of 20 hours 1:1 coaching.

**Progress so far:**

242 referrals (but probably more than this). Recording on Charitylog system.

53% unemployed, 59% economically inactive, 67% with a disability (but probably higher, as it is a self declaration).

**Completed**: 15 people. (2 into Training, 1 into Job Search)

**Issues with ‘Closing’:** Reluctance to ‘close’ as once closed cannot reopen. Concerns that if some other crisis occurs then NH Coach cannot intervene again. Some people do need on-going support so may need a ‘Floating Support Worker’ or similar.

**Hours spent on the different elements:** Money: 330 hours, Employment: 260, Digital: 110

**Digital:** Loan of Chrome Books for 6 months with 3 months of free MiFi.

**Debt:** Funding available for debt remedies & DRO’s. Coaches use CABx and Step Change (as coaches like to be with the client to support them).

**Evaluation:** The University of Cambridge is undertaking independent evaluation of the project. So far interviewed 7 participants. All very positive. Paperwork appears NOT to be a problem to clients (only to New Horizons Coaches who find it onerous).

**Quote:** “I’m not usually as skint as much of the time now”.

**Making Money Count website**: is now part of the New Horizons Project. The Homelessness Trailblazer’ Project will be put on the MMC website.

**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](mailto: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](mailto:Lynne.McAulay@chsgroup.org.uk) 07590 861337

**7. Future Agenda Items**

* Lifecraft Debt and Mental Health Project – Lorraine or Richard from Cambridge CAB to present
* CLAS update
* New Horizons Financial Inclusion Project (BBO) update
* Universal Credit and UC Personal Budgeting Support (PBS) update
* Cambridge Food Bank Advocacy Service Project update
* Any other suggestions

**9. Any other business:** None

**10. Date of next meeting:** TBA

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