**Notes of Financial Capability Forum held on 4th May 2018 at CHS Group, Endurance House, Histon, Cambridge, CB24 9ZR**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Lynne McAulay CHS

Keith Bowman Accent Housing

Vicki Morris Sanctuary Housing

Emma Reney Clarion

Angie Noble Axiom HA (now part of Longhurst Group)

Naomi Armstrong Cambridge City Council

Suzi Gilbey Cambridge City Council

Sue Amner Cambridge City Council

Peter Moston SCDC

Abigail Ferrell Fenland DC

Dawn Rogers Cambridgeshire County Council

Cheryl Ging Cambridgeshire County Council

Alison E. Smith Cambridgeshire County Council

Dave Winterton DWP

Caroline Laws Money Advice Service

Richard Curtis Cambridge CAB

John Morris Cambridge Money Advice Centre (MAC)

Jonathan Edney Cambridge Food Bank

Jason Gosling Papworth Trust

Jane Darlington Cambridge Community Foundation

Lisa Faulkner Consultant on MMC Project Report

**Apologies:**

Gerry Cano CHS

Nigel Howlett CHS

Carol Hopkinson CHS

Alyssa Hearnden CHS

Sally Land CHS

James Lewis CHS

Breege Brandon CHS

Liz Stannard Clarion

Sarah-Jayne Goakes Clarion

Elaine Seager Clarion

Sarah Wittekind Clarion Housing

Emma Cheer Muir HA

Carrie Nedjib King Street Housing Society

Sue Cargill Luminus

Sajida Ditta BPHA

Jackie Hanson Cambridge City Council

Nikki Vasiliki Cambridge City Council

Sue Beecroft Cambridge City Council

Melissa Parsons Huntingdon District Council

Dan Pearce Fenland District Council

Susan Tuffnell SCDC

Jane Hargrave Cambridgeshire County Council

Diane Lane Cambridgeshire County Council

Anjela Jones Cambridgeshire County Council

Chris Fields DWP

Clive Diver DWP

Amanda Bruce South Staffs Water

Jeanette Mansfield South Staffs Water

Lorraine Payne Cambridge CAB

Wendy Eyles Cambridge CAB

Sally Johnson Rural Cambs CAB

Addie Adewole East of England Regional Fin Cap Forum

Sarva Babla JHC, Sawston

Joanna Stevenson Trussell Trust

Lynette Hurren Care Network

Nikki Soyza Care Network

Lucy Clark Centre 33

Fiona Morrow Centre 33

Nikki DiGiovanni CCORN

Julie Potter Wintercomfort

Chris Stevens The Oasis Centre

Diana Minns Cambridge Women’s Resource Centre (CWRC)

**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. As mentioned previously the Forum meeting is outgrowing the CHS Conference Room. We have been looking into this. We have also considered the need to be more accessible for those in Fenland, so are hoping to have the next meeting at **March Library** in July to test out having **one meeting a year in Fenland**. We are still looking for a suitable (free) larger venue with good parking in Cambridge. Any suggestions?

**2. Making Money Count (MMC) – Learning Summaries presentation and discussion**

**Lisa Faulkner, Consultant**

***Action: The presentation and the four Learning Summaries will be circulated.***

Making Money Count was a £1million Big Lottery funded partnership Project with the aim of improving financial capability amongst social housing tenants. It ran from 2013 – 2018 in Fenland. The partners were Clarion Futures, CHS Group, Fenland District Council and Citizens Advice Rural Cambs.

The project has been very successful, exceeding all the targets, nominated for several awards and referred to as a beacon of good practice.

Lisa was tasked with producing **‘Learning Summaries’** of the four key areas. These are

* Working Together
* The Challenges of Rural Outreach
* Delivering Support to New Tenants
* Supporting Digital Inclusion

These covered what was done, what worked, what was challenging, top tips, the way ahead and other issues such as costs and benefits, what makes a good project manager and a case study.

**Activity:** In pairs, Forum attendees had 15 minutes to look at 2 of the 4 summaries and discuss whether they chimed with their own experience, how they may use the learning in their own organisation and who would benefit. They were also asked to consider how we should publicise the learning from MMC and how they could help.

**Feedback:**

**1) Working Together:**

If you are going to fail with any aspects of a project then ‘fail fast’ so that you can change it and get it right. Don’t prolong the agony.

Stability is very important. A core team is needed, as there are always difficulties when key people leave and the team is de-stabilised.

**2) Digital Inclusion (DI):**

**Dave Winterton, DWP.**  Peterborough Jobcentre moved onto Universal Credit Full Digital Service on 15th November 2017. This is a totally digital way of doing things. This is very different to claiming and maintaining previous benefits. This highlighted many DI issues and the help and support that was required. This needs to be flexible and personalised. Jobcentre have offered 1:1 help, use of equipment in the Jobcentre (22 computers available), hand holding etc. Just because someone can use a smartphone does not mean that they can use a mouse and a traditional keyboard. People were also very anxious as there was a fear of the unknown. The Jobcentre provided group information sessions (15-20 people). They also now have 10 front of house staff (floor walkers) who spot people struggling and offer help. They also refer into providers who are delivering free IT courses.

**Keith Bowman,Accent Housing.** Accent is pushing tenants towards DI as a way of managing their tenancy. Online self service to look at rent account rather than sending out a printed rent statement. At one point Accent offered a voucher for a £25 tablet (from Argos) and free IT tuition. The take up was low. This didn’t work. They have looked for ‘quick wins’ such as helping tenants to save money by moving to cheap phone tariffs and cheaper utilities. They provide free Wi Fi in their Older People’s Schemes to encourage DI, which does work.

**Caroline Laws, Money Advice Service.** The MAS are looking into whether or not the MA website has the right information and if it is accessible to the people who need it the most. The MAS is keen to target those who are ‘Just about managing’, so this may need a different approach and different content.

**Vicki Morris, Sanctuary.** Those with little (or no) experience of using computers are terrified of pressing the wrong button and breaking something or losing everything. Children do not have this fear – they just have a go. To improve DI we need to build confidence in a safe environment. Also Wi Fi is often considered a luxury in low income households when the priority is putting food on the table. This makes things difficult as children are expected to use the internet for school course work and homework, so are disadvantaged if this is not available.

**Richard Curtis, CAB**. Broadband is an on-going monthly cost that not everyone can afford. BT Basic offers a very cheap (basic!) deal. It is a good starting point if you have got nothing at all. Some clients say that the amount of data you can download is too low – but it is surely better than no data at all. He said he encourages clients to access a free on-line Credit Reference Report to enable them to see their credit score and aim to improve it.

**Keith Bowman, Accent Housing & Dave Winterton, DWP.** Young people are often only using smartphones and not traditional keyboards and a mouse. This means they may have poor ‘office skills’ as they don’t know how to use the equipment. An example of one client picking up a mouse and placing it onto a computer screen, thinking that it was a way of using a touch screen.

**Angie Noble, Axiom (now part of Longhurst Group).** Problems with tenant on UC (Full Service). She tried to input her UC password to get access to her UC Journal, but it did not work. Not sure if it was a systems fault or that the tenant had written down her password incorrectly. This sort of issue is likely to be quite common. Dave Winterton suggested that she needed ot phone the UC Service Centre.

**Lisa Faulkner.** The MMC Project provided loan of the equipment and a Wi Fi dongle so that they could access the internet. The idea was that they would be supported and coached into using the internet to save money (cheaper utilities, insurance, etc.) and that they would save towards buying some equipment at the end of their loan period and would be helped to find a cheap internet deal. The ideas was that the loan of the equipment, Wi Fi dongle and free personalised tuition took away the risk completely at the start so that tenants could ‘have a go’ and build their confidence. Most did go on to purchase their own equipment, as they could really see the benefits of being on-line.

**3) New Tenants:**

Forum members were interested in having a copy of the ***‘Initial Needs Assessment’*** used by Olena Batista, the New Horizons Officer.

***Action: Lynne McAulay said that she can arrange for this to be placed on a new ‘Practitioners Section’ of the MMC website.***

**3. Information Exchange**

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

Normal processing of Housing Benefit (HB), Discretionary Housing Payments (DHP) and Council Tax Support (CTS) are all on-going. GDPR is a big issue and is taking up a large amount of time

Universal Credit has been paused until Sept/Oct, but City Council are working with Paul, Dave & Ana from the DWP on how they will deal with operational issues. City Council are a member of the Landlord Forum. Working with South Cambridgeshire District Council (SCDC) and putting on an event for Private Landlords in June at The Meadows with presentations by Dave Winterton (DWP). There have been other similar stakeholder events in other parts of the county.

Very keen indeed to be invited to join the UC ‘Landlord Portal’, as it allows direct communication with DWP/UC re: tenant’s rent and new rents, changes etc. can be sent through. City Council are considered a ‘medium sized’ organisation, so are not in the priority group to be invited. Just the ‘Big’ Councils and Housing Associations at present. Very frustrating, as UC will be here in less than 5 months.

***Action: If appropriate, please consider lobbying the DWP to allow smaller HA’s & Councils to be allowed to join the Landlord Portal.***

**Jane Darlington, Cambridgeshire Community Foundation**

*‘Cambridgeshire Community Foundation brings together people who want to help the local community, with projects that make a real difference. Through our donors and endowment, we award hundreds of grants each year to front-line charities and voluntary groups who support thousands of local people.’* <https://www.cambscf.org.uk/home.html>

Administers grants to various voluntary organisations. Also administers the ‘Stay Well Grant’ for individuals/families in ‘Fuel Poverty’. Applications are made through a 3rd Party. Awards of up to £300 are paid to Energy Provider (if on ordinary billing) or (if on pre-pay meter) paid to the organisation who is the sponsor. The sponsor then takes the client to a Pay Point and put the money on their Electricity/Gas Key or Card. Very useful scheme. Not for historic fuel debt but to help going forwards***.*** Not for emergencies, as cannot act quickly.(Sue Reynolds said Carol Hopkinson at CHS has made several applications, and is very keen on the scheme).

**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. Outreach sessions at 10 – 11 venues. Tuesdays at Mandela House. An outreach at Clay Farm will open in the future.

Dealing with many Employment and Support Allowance (ESA) and Personal Independence Payment (PIP) applications, mandatory reconsiderations and appeals. Assisting at appeal tribunals. Also Discretionary Housing Payment (DHP) applications.

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

This new project (started in October 2017) 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 or more hours 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. £135 extra a month for single people and £200 a month for families. The support should enable them to sustain the tenancy when the extra funding ceases.

**Keith Bowman, Accent Housing**

New CEO at Accent. ‘Regional Directors’ replaced by ‘Directors of Customer Experience’. Shift in position, with new tag line being ***‘With you for the journey’.*** More support being put in place to ensure tenancies are sustainable, improve tenant retention and prevent evictions and abandonment. More supportive approach overall. Previously spent time on ‘Tenancy Audits’ to identify fraud. Support Officers now spending more time identifying other residents who need to access support, so more tenants being helped. For every 65p spent on the Support Officers they increase tenant’s household income by £1. Hoping to increase budget and take on more staff.

**Vicki Morris, Sanctuary Housing**

Fairly new in post. Involved with tenants on Universal Credit (UC). She has found that Alternative Payment Arrangements (APA’s) for UC are now taking 12 weeks to come through (nationally), which means a huge increase in rent arrears. She is contacting all tenants who have moved into UC. Concerned about UC Digital Service roll out in September due to likelihood of further rent arrears increases. If tenant’s only have a certain amount of money they are likely to prioritise putting food on the table over paying rent.

**Caroline Laws, Money Advice Service**

A new **‘single financial guidance body’** will replace the Money Advice Service (MAS) , the Pension Advisory Service (TPAS) and Pension Wise. TPAS & Moneywise will move into MAS building. Stronger relationships with the DWP, and will move further away from the Treasury.

The bill (3rd reading in the House of Lords) includes:

• the provision of funding to the devolved authorities for the cost of their locally commissioned debt advice

• the single financial guidance body will have four core functions:

• the provision of debt advice in England

• the provision of money guidance across the UK

• the provision of pensions guidance across the UK

**MAS Website:** Content on the website will be expanded to include more for the ‘Just About Managing’ cohort. More content related to Mental Health. The MH organisation **‘Re-Think’** are helping with this and new pages are being created for MH and Carers. Promoting Mental Health Awareness Week starting on 14th May. Also National Numeracy Week – also 14th May. Maths skills are important as poor numeracy impacts on Financial Capability. Also keen to promote Digital Inclusion. Content of website may need to change to reach harder ot reach groups.

**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 and Mental Health: 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. .

**Angie Noble, Axiom (now part of the Longhurst Group)**

A complete re-structure of the organisation has taken place since becoming a part of the Longhurst Group. Angie’s job title is now ‘Money Advisor’. She has been supporting tenants with many things including ESA, PIP and mandatory reconsiderations and appeals.

Peterborough Jobcentre moved onto Universal Credit Full Digital Service on 15th November 2017, so Angie has been dealing with lots of UC issues. She has 138 tenants on UC so far and of these 22 have APA’s. Often the first payment of UC does not appear to be correct so she is involved in supporting them to get it sorted. Says they need a 3rd Party Deduction agreement in place before they can go to Court. For a DHP to be agreed an APA and 3rd Party agreement must be in place. All very labour intensive and time consuming.

Problems with tenants on UC letting UC know that the rent has changed as they have to input this on 2 different places in their UC Journal. Quite confusing for tenants.

Also confusion about the Advance Payments being deducted from the monthly UC payment and possibly other overpayments such as Tax Credits and HB. One tenant’s monthly UC award should have been £900 but only £300 paid as overpayments for other things were deducted, leaving tenant with not enough to live on.

(Naomi commented that it would be better for the tenant to make a separate arrangement if possible for HB overpayments to be paid back as the HB Department will negotiate a lower amount).The DWP has no discretion and will deduct 10- 20%. Can go up to 40%.

The new 2 week Housing Benefit run on for those moving onto UC should soften the blow to a certain extent.

Angie praised the new ‘Vulnerable Work Coaches’ based at Peterborough Jobcentre as they had been incredibly helpful. Also praised Dave Winterton (DWP) for answering queries and taking things higher to get problems solved.

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

Suzi’s role has changed. She is part of the Revenues and Benefits Team and is now working with tenants on a 1:1 basis to maximise income, apply to charities, help access DHP’s etc. Of her recent clients 6 all said they needed a new cooker. Also issuing Cambridge City Food Bank Vouchers.

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

A new Electronic Food Bank Voucher system is being introduced where the client is given a special code over the phone and then can go to C3, St Paul’s or the Church of The Good Shepherd, give the code, the volunteers check it & they will be given food there. However, it is early days and this is more work for the volunteers so please continue to issue ordinary vouchers if you can.

An increase in food given out in 2017 of 28% on the 2016 figures. Over 6,000 people received help in 2017. Now struggling to get enough food donations and having to actually buy some food in. Having special collection days at the supermarkets.

N**ew Project: A Community Shop in Arbury Court . Opening June 2018.**

A referral scheme (Food Club). Food bank clients will be eligible to join. Food items will be through Fare Share and other providers. For a small fee (£2) 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.).

Tuesday day time slot and Thursday evening slot 5-8pm. Membership application form 4-6 pages. Agencies will sign up to refer their clients. All those who are Food Bank referral agencies (voucher holders) will receive an email.

**Enhanced Signposting:** Providing funding to CAB for them to train up some Foo Bank volunteers to be able to provide enhanced signposting/triaging.

**Emma Reney, Clarion Futures.**

**Financial Inclusion Officer for Clarion, Eastern England**

Aim is to get services running. Housing stock in Fenland, March, Wisbech, Peterborough and Cambridge. Also some dispersed stock in Chatteris & other villages. Provides some grants to community groups in areas where mostly Clarion tenants will engage. Including Digital Grants for 1:1 and courses.

Community shops in Basildon and Luton. Food based projects to increase access to food.

Grants for white goods for Clarion tenants. Usually just one new white good (cooker, fridge freezer). Incudes delivery and installation.

**Abigail Ferrell , Trailblazer Homeless Prevention Project. Huntingdon District Council**

500 + referrals. Evaluated in 2 weeks by DCLG. End next March. Work closely with Adult Early Help Hub. GDPR an issue. Will need to get signed consent. At capacity. For home visits. The new Homeless Reduction Act has just come in. Working in partnership with many other organisations.

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

Started in January 2018. Qualified Social Worker. 200+ referrals. Three full time staff who are Business Support Officers. Also a Specialist Housing Officer and a combination of OT’s, Social Workers, Benefit Workers, Trailblazer Homelessness Support Workers etc. Also working with those with a dementia diagnosis providing information, education etc. Using a Mental Health Strategy Plan, looking at what services are available and location. Looking into what is needed to prevent a crisis. Background in Discharge Planning and Mental Health in Hospitals. Looking into how people can be supported. Team split in twp. One dealing with live calls and one dealing with backlog. Waiting list significantly reduced to 39.

**Peter Moston, South Cambridgeshire District Council**

GDPR an issue. Preparing for UC. Part of the Landlord Forum. Rent arrears are stable (include a provision for bad debt due to UC). New Tenancy Support Officer post funded and employed by their Maintenance Contractor. Working with Housing staff. Can help those with financial difficulties (up to Court level). Also involved with Digital Inclusion providing equipment and incentives.

**Dawn Rogers, Cambridgeshire County Council – Free School Meals**

Change to UC rules that now state that if a family has an annual take home pay of less than £7,400 then they can access Free School Meals and that this will continue to 2022 even when circumstances change (take home pay increases etc.). So a Year 4 child up until Year 6 and a Year 7 child up until Year 11. Please pass on this useful information and encourage clients to let their schools know so that they can access the Free School Meals. This is national, not just Cambridgeshire.

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

John (paid post) and 8 volunteers run the centre. Provide Debt Advice. Issues with GDPR. Also issues with the FCA. They are under an umbrella body – Community Money Advice who deals with these issues on their behalf.

At capacity. Some clients are very long term. Need to move clients forward with DRO’s or with payment plans (such as Pay Plan). Engagement can be difficult as many referred in by other organisations but fail to show or fail to return.

**Jason Gosling, Papworth Trust**

Papworth Trust has new CEO. Papworth Trust offers support to those who fit criteria with volunteering, training, work experience and into employment.

Community Connections South BBO National Lottery funded project is led by Papworth and is for those who are not working to help them move into work. Several partners involved in providing the support, including CHS.

Papworth also involved in the New Horizons BBO project and has a new New Horizons Coach starting in June 2018.

If you would like to refer anyone to Papworth please contact Jason at:

 Jason.Gosling@papworthtrust.org.uk

**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.

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

**Advertisement: New Horizons Coach role at CHS Group. 12 Month post. Sue gave out flyers. See CHS website for details. Closing date Sunday 13th May.**

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. PIP Medicals are now sent at very short notice (a few days). 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 has delivered the **‘Money Essentials’** 3 hour basic financial capability front line training course as part of the New Horizons Project on 3rd May. Next session is on **Wednesday 4th July** at CHS Office. Mainly afternoon sessions available. Contact Sue if you are interested. sue.reynolds@chsgroup.org.uk

Sue hopes to deliver 2 sessions in Peterborough in the autumn if a room is available at Axiom (now Longhurst Group) offices.

***Action: Sue to circulate the invitation to the 4th July ‘Money Essentials’ training in Cambridge.***

**BREAK (10 minutes)**

**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.***

Peterborough went onto UC Full Digital Service on 15th November 2017.

Going onto Full Service is by claimant’s post code and relates to the Jobcentre attached to that postcode. In some situations (such as at Yaxley) the village may be split by postcode and opposite sides of the same street may be allocated a different Jobcenntre.

There is an updated list of the postcodes at:

<https://www.gov.uk/government/publications/universal-credit-transition-to-full-service>

**The dates of UC roll out to Jobcentres in Cambridgeshire are as follows:**

**Ely & Wisbech Jobcentres:**: Wednesday 12th September 2018

**Huntingdon & Cambridge Jobcentres:**  Wednesday 17th October

The claimant MUST make a claim and then book an appointment for an interview at the Jobcentre that they have been allocated to. Their records will be held at that Jobcentre.

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.

Once they have had the initial interview they ***may*** be allowed to transfer to a more convenient Jobcentre, but this must be negotiated and is not an automatic right.

A new UC leaflet - **‘Universal Credit and You’** is available.

<https://www.gov.uk/government/publications/universal-credit-and-you>

**Question from Forum Member:**

**Q**. Do claimants need to claim at their designated JC?

**A.** No. They claim on-line, are told which JC is their designated one and have to make an appointment to go there.

**Vulnerable customers and the help available to them:**

In Peterborough there are two specialist ‘Vulnerable Work Coaches’ (Steph and Addie). They provide help and support to vulnerable claimants. This is important as claimants need to log into their UC accounts and update their UC Journals on a regular basis. If they fail to do this then the claim may be suspended or closed. The vulnerable claimants can be contacted by text or email to let them know that there is something new in their Journal and they need to log in and look at it. No letters are sent out at all as reminders. It is FULLY DIGITAL.

***Angie Noble (Axiom, now part of the Longhurst Group) praised the Vulnerable Work Coaches (Steph and Addie) and said she has received a lot of help for her vulnerable clients and that they have made a real difference).***

All claimants can look at their monthly UC statement when they log in to their UC account. If needs be (no printer at home) they can print it in the Jobcentre.

There is a UC dedicated email in box for Advisors to contact the Vulnerable Work Coaches. Steph and Addie pick them up and will take on vulnerable clients who are referred to them until the first UC payment is made and their UC account is up and running. Advisors can also have Steph and Addie’s individual email addresses for on-going queries, but all initial referrals MUST go through the dedicated in-box which is monitored daily.

The other Jobcentres (such as Cambridge) are planning to replicate the ‘Vulnerable Work Coach’ model.

**Statistics from Peterborough**

Peterborough Jobcentre celebrated their 100th Day of Universal Credit Full Digital Service recently.

They have 5,050 UC claimants. Of these 2,474 are in the ‘Intensive Work Group’ (previously Jobseekers Allowance) and the remainder in the ‘Light Touch Group’ for those either in work or having chronic health conditions (previously on Working Tax Credit, Income Support, Employment & Support Allowance etc.).

In the 1st 100 days they have provided 18,000 appointments for 16,500 customers at Peterborough Jobcentre, using their 40 Work Coaches. From this they are learning lessons for the roll out to the whole of Cambridgeshire.

Peterborough Jobcentre has 22 computers for claimant use. They have Floor Walkers who can help and advise claimants with their UC applications if they are struggling. There are plans to replicate this at other Jobcentres (on a smaller scale).

Events are planned to help to engage with customers and stakeholders.

**Universal Credit and rent**

Under UC the claimants are responsible for paying their own rent. There has recently be an ‘easement’ for Private Landlords for Alternative Payment Arrangements (APA’s), and they can more easily ask for rent to be paid directly to them if the tenant is in arrears. Previously they had to get the tenant’s permission. Now the tenant does NOT need to give permission (unless the rent arrears or level of arrears are being disputed).

**Migration of customers on legacy benefits (now known as ‘Heritage Benefits’) to UC**

From October 2018 all NEW claimants and those with specific changes of circumstances who would previously have claimed (or been in receipt of) ESA, IS, JSA, HC, WTC and CTC will have to claim UC. The exception is for those with 3 or more children. They will continue to claim WTC/CTC until the computer system has been upgraded to deal with them. .

The DWP will also need to actively migrate those on Universal Credit under the old ‘Live Service’ onto the ‘Full Digital Service’.

From September 2019 until the end of 2022 all those existing claimants of the legacy/heritage benefits (ESA, IS, JSA, HC, WTC and CTC) will have to migrate on to UC. This will NOT happen automatically. These claimants will have to actually make an on-line application for UC. **They have to physically do it themselves.**

There is a short (12 minute) youtube video showing someone applying for UC online. It shows all the boxes they are ticking to give an idea of what is involved. **Universal Credit Full Service Overview June 2017.** <https://www.youtube.com/watch?v=4WgJU8Y_bQg>

**Advance Payments**

An advance payment of up to 100% of the first month’s UC can be applied for from the date of the original UC claim until 3 days before the first payment is due. It is repaid over 12 months. **Re-negotiation:** The repayment period CAN be re-negotiated if it is causing hardship

**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.

**Deductions from UC:**

Up to 40% of the monthly UC payment can be deducted for overpayments. These are usually either at 10%, 20% or 40%. They are non-negotiable.

**The Landlord Portal**

This is a system that social landlords are invited to join. It enables the landlord to verify rents, rent increases etc.. It is very quick and easy to use. However, not all social landlords have been invited to join. Only the very biggest ones. The idea is that as UC Full Digital Service rolls out then those landlords will be invited to join.

**Comments:**

Angie Noble (Axiom, now part of the Longhurst Group) pointed out that despite being on UC Full Service in Peterborough since November 2017 her RSL has NOT been invited to join. Other parts of Longhurst Group are on it, even though they are NOT on UC Full Service. Angie finds this very frustrating. .

Sue Amner, Cambridge City Council pointed out that Cambridge City is only classed as a ‘medium sized’ housing organisation, so is not considered a priority for joining the Landlord Portal.

Emma Reney, Clarion HA pointed out that only half of the Clarion Group is on the Landlord Portal.

**UC is an Agile System:**

Dave said that UC Full Service is an ‘agile system’, which means it can easily be changed, adapted and improved. They are now on Version 86 of UC. He said that he forwards all relevant queries and issues up to the right people who can make changes to improve things.

**Sheltered/Supported/Temporary Housing and UC**

There are on-going issues with whether certain types of housing are actually exempt from UC and that their residents should continue to claim Housing Benefit or not. The use of the word ‘Sheltered’ is misleading, as most ‘sheltered’ housing these days do not have a resident warden, nor is any ‘care or support’ provided by support/key workers. Much of it is simply housing for slightly older people (often over 55’s) and there may be just a phone line to a mobile warden. Those in ‘ordinary’ sheltered housing who are under retirement age and need to start a new claim for help with housing costs from the autumn WILL need to claim UC. The problem is that the UC claim says ‘are you in sheltered housing’ and if they tick ‘Yes’ then they will NOT be allowed to claim UC.

**Comment:** Sue Reynolds said: The UC on-line claim form needs to remove ***‘Sheltered Housing’*** completely and just use ***‘Supported’***. This will eradicate the problem.

**Presentations:** Dave is available for a one hour presentation to staff groups/teams.

Contact him at: dave.winterton@dwp.gsi.gov.uk

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

**5) Money Management/Debt Prevention and Mental Health. A Financial Capability Project at Lifecraft, Cambridge with Cambridge Citizen’s Advice Bureau.**

**Richard Curtis, Cambridge CA – presentation**

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

Lifecraft (a Cambridge mental health charity) were successful in their bid to Cambridgeshire County Council for funding to deliver a 6 month project for those with mental health issues to increase their financial knowledge to avoid debt. This also included managing their money better, increasing their knowledge and access to support around money issues and to reduce their anxiety around money issues. This project ran form September 2017 - March 2018.

Lifecraft identified the beneficiaries amongst their own client members. CAB Money Advice specialists were contracted by Lifecraft to deliver the Financial Capability Workshops and provided 1:1 money advice for the Lifecraft clients who needed it. As part of the project Leisha (the Lifecraft project lead) was trained up by CAB as a CAB generalist Advisor to provide her with the skills and knowledge to continue this work. The Lifecraft members were involved in co-producing project materials, a DLA-PIP toolkit and an evaluation report.

Lorraine Payne and Richard Curtis from Cambridge CAB delivered 8 financial capability group workshops. They also provided 1:1 advice at CAB for those members who needed it. The members chose the topics for the group sessions. These were Universal Credit, DLA – PIP, Completing an Income an Expenditure sheet, maximising income and reducing expenditure, record keeping and filing, utilities, Christmas and being a savvy shopper.

They were particularly concerned about the transition from DLA to PIP. They were helped to undertake a PIP self test and co-produced an A4 ‘DLA – PIP Toolkit’.

***Action: Richard to send Sue the Toolkit to be circulated to members.***

Richard talked through a case study of a Lifecraft member who was considering taking a job. He outlined the support CAB provided with various financial issues to increase her income and reduce her outgoings. This all gave her the confidence to feel in control of her finances and to take the job.

**Lessons learned:**

Signposting alone was ineffective. Trusted relationships were very important. Capacity building was critical. The Budgeting tool was powerful, but could also initially create anxiety. Changes can also often trigger anxiety – such as the DLA to PIP migration, with the fear of the unknown. Requests for support outstripped capacity. Co-production worked well in this user-led organisation.

**Summary:**

36 beneficiaries took part in the project, 5 of whom attended the financial capability workshops on a regular basis and accessed 1:1 support at CAB.

There was a range of moderate to severe mental health diagnoses. Many had a dual or multiple diagnosis.

The most common issues were Fin Cap (31%), DLA to PIP (28%), impact of earnings (11%), Debt (11%), PIP/ESA Mandatory Reconsiderations (12%).

Beneficiaries reported they valued the emotional/practical support and encouragement. They felt better prepared and more knowledgeable. They also valued the collaborative working of Lifecraft and CAB.

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

**Andrew Church at CHS Group**

***Action: Sue to circulate the two charts and the CLAS update***

**CLAS 2017 – 2018**

**Achievements**

* Very successful first year - great engagement with the delivery partners 18 CLAS Champions in the network (excluding the CAB’s)
* Total of 703 awards FY 2017/2018 – 212 more than we had anticipated - 143% of projected awards (492 for the assumption based on £250 max value of award)
* Average value per award £178
* 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 | 395 | £74,506 |
| White Goods | 90 | £24,900 |
| Supermarket vouchers | 218 | £26,165 |
| **Total**  | **703** | **£125,571** |

* Budget for CLAS awards for FY 2017/18 was set at £123,000, however we dipped into Contingency pot to respond to increase in demand.
* Our Help in Crisis section in the – Making Money Count website has had over 700 hits – both Help in Crisis and the CLAS page linked to it are in the top 10 most used pages in the website

**Social Value**

* 103 completed social value surveys. Customers reported an increase in wellbeing valued at £875,959 (only 15% of the total no of clients completed SV surveys)

**Cost benefit analysis**

* We have worked on a CLAS cost benefit analysis report which demonstrates the potential savings that the project has made to the public purse. Initial findings for FY 2017/2018, based on a sample of 50 case studies from the 703 CLAS awards, reveal a potential total value of savings of £778,598 of which £364,626 is savings to the Local Authority.
* Extrapolated to a full year, the potential fiscal saving to the Local authority is £4.77m (prior to deducting the value of the awards made).
* The cost of making the awards in the same period, including administration was £294,647
* Our initial findings therefore suggest that **Local Authority to value ratio is 1:16 i.e. for every £1 spent there is a potential saving to the authority of £16.**

**Issues**

* Returned white goods – 24 recycled white goods in total FY 2017/2018 - Items are always replaced as a matter of priority though, and Champions feedback re replacement policies and process is positive.
* Increase in demand has been overwhelming (especially Cambridge supplier) – suppliers used to collect bought in goods every 3 months; this has now increased to fortnightly collections.
* Demand is sometimes still higher than supplier – exploring adding more Green Goods suppliers to the partnership
* Stakeholder raised issue re amount of paperwork level of paperwork required to secure an appointment

**Risk**

* CLAS sales have increased workload for Cambridge Re-Use. Extra admin help is needed to cope with demand. Keeping discussion open and offered to help with future funding applications.

**Plans 2018/2019**

* CCORRN (recycled paint partner) trying to secure funding to pilot a food box scheme in Wisbech & March to tackle demand for food vouchers. CLAS would support this project by including awards of food boxes as part of our food voucher awards.
* Continue working and refining CLAS cba reporting. We will incorporate it into FY 2018/2019 reporting.
* Help Cambridge Re-use with funding applications to pay for core costs of extra admin staff.
* Increase focus on Information & Advice service part of CLAS provided by CABx. We have been collecting and reporting details of this service however CABx have recently started using a new data management system which will enable them to pull out data relating to this service more easily. Moving on to our 2nd year, this will help us get a better understanding on how we are performing on this part of the project.
* Recruit 2 additional Champions.
* Undertake lean review of CLAS process to explore whether any efficiencies may be gained.

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

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

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

***Action: Sue to circulate the referral form and the April Stakeholder Bulletin.***

**What’s happened so far on New Horizons?**

We are now half way through this three year project and have enrolled a total of 189 people. We have a target of 366 for the whole project.

We are still happy to receive referrals to the project, particularly in Cambridgeshire and Kings Lynn (and surrounding areas). We have a short waiting list in Cambridge City and in response are currently recruiting for a full time coach to work in Cambridgeshire, based at CHS. We also have new coaches employed by Papworth Trust and Rural Cambs CAB.

**The ‘Money Essentials’ front line worker training**

We spaces on our 3 hour ‘Money Essentials’ front line worker training sessions at CHS Offices in Histon, Cambridge on Wednesday 4th July. Please email new.horizons@chsgroup.org.uk if you would like to book onto this. We mainly have afternoon sessions available.

**The Website**

Our website [www.makingmoneycount.org.uk](http://www.makingmoneycount.org.uk) continues to be a well used resource for the sector, giving easy to understand information on money, getting on line, getting into work and a developing section on housing. We welcome feedback, just get in touch using the email address on the website.

**What participants say:**

Participants tell us they feel more confident about their money; that they are better able to understand what is coming in and going out and to make decisions about what they spend. We’ve started to see some great outcomes for our participants:

* 16 have completed a course
* 19 have had interviews
* 11 have gone into paid work

We have lent out 15 Chrome books or laptops with on-line access. In addition:

* 5 have bought themselves a smartphone, tablet, laptop, or PC
* 8 now have internet access at home
* 22 have set up a new email account
* 8 have begun internet banking

Everyone we work with will spend time putting together a budget and looking into making savings:

* 29 people have reduced priority debts
* 26 people have made an agreement on a debt repayment
* 8 have opened a bank account
* 7 have received grants to help out in a crisis

**The challenges**

Some areas have found it harder to get sufficient referral numbers than others. Peterborough coaches based with Cross Keys Homes and Axiom Academy have primarily worked with their own tenants and have had high levels of internal referrals. Our coaches working in the community have found it harder to translate referrals into enrolments; one aspect of the project is gathering eligibility paperwork and this can be hard when coaches aren’t visiting people in their own homes.

Whilst we have had many successes with our participants, demonstrating these to our funder are harder and therefore we haven’t claimed for many of the successes we have had. Someone going into work, for example, would need to let us have a copy of our payslip. We find that when someone has had a success, they don’t necessarily return our phone calls! Similarly we can only claim for people who are in training when we stop working with them. As we will work with someone until it is right for them to finish, it has been challenging to claim many training outcomes.

We have also found that coaches are more reluctant to exit participants than we expected. The main reason is that we are not re-opening participants once they are closed and coaches are leaving the door open for later sessions. We are exploring how a coach can “contract” with a participant, agreeing what goals will be worked towards with New Horizons and when the coaching work will end. We are looking at how we give information on where else participants can get support and making sure we are clear about the amount of coaching we are able to deliver.

**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

**New Horizons Conference - Wednesday 14th November 2017**

Please keep this date free in your diary. We are still looking for a suitable venue. Any suggestions gratefully received.

Sessions will include Money and Mental Health. Forum members may wish to put forward other ideas for workshops.

**8. Future Agenda Items**

* CLAS update
* New Horizons Financial Inclusion Project (BBO) update
* Universal Credit updates
* UC Personal Budgeting Support (PBS) update
* Any other suggestions

**9. Any other business:** None

**10. Date of next meeting:** TBA in July (possible March Library)

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

**GDPR NOTE: Due to new rules CHS will be contacting Forum members by email to ask for their consent for their name and email address to be held on the Forum mailing list. Those who do not respond will be removed from the list. Thank you.**