**Notes of Financial Capability Forum held on 20th July 20th at March Library, City Road, March**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Lynne McAulay CHS

Emma Cheer Muir HA

Graham Dean Muir HA

Sarah-Jayne Goakes Clarion

Olena Batista Clarion

Naomi Armstrong Cambridge City Council

Sue Beecroft Cambridge City Council

Paula Rae SCDC

Terry Jordan Wisbech Town Council

Cheryl Ging Cambridgeshire County Council

Melissa Parsons CCC Homelessness Trailblazer l

Dan Pearce CCC Homelessness Trailblazer l

Dave Winterton DWP

Carrie-Ann Middleton Anglian Water

Helen Spriggs Rural Cambs. CAB

Jason Gosling Papworth Trust

Clare Huntley Richmond Fellowship

Annie Wells LAD

Joanna Stevenson Trussell Trust

Deborah Goddard Ely (March) Food Bank

Cathy Wright Ely Food Bank

Marie Andrew Ely (Chatteris) Food Bank

Janet Jones Ely (Chatteris) Food Bank

Hazel Rudd Ely (Chatteris) Food Bank

**Apologies:**

Gerry Cano CHS

Sally Land CHS

Angie Noble Axiom HA (now part of Longhurst Group)

Emma Reney Clarion

Liz Stannard Clarion

Elaine Seager Clarion

Maria Walker Clarion

Sarah Wittekind Clarion

Lisa Whatnall Clarion

Andrea Myers Clarion

Carrie Nedjib King Street Housing Society

Sue Cargill Luminus

Keith Smith Luminus

Moira Pollard Luminus

Keith Bowman Accent Group

Vicki Morris Sanctuary Housing

Sue Amner Cambridge City Council

Suzi Gilbey Cambridge City Council

Jackie Hanson Cambridge City Council

Sam Bosson Cambridge City Council

Sandra Farmer Cambridge City Council

Ian Phillips Peterborough Council

Dawn Rogers Cambridgeshire County Council

Anita Howard Cambridgeshire County Council

Alison E. Smith Cambridgeshire County Council

Jane Hargrave Cambridgeshire County Council

Diane Lane Cambridgeshire County Council

Diane Fenner Cambridgeshire County Council

Rose Wilson Cambridgeshire County Council

Jane Shardlow Cambridgeshire County Council

Helen Brown CCC (Homelessness Trailblazer)

Clive Diver DWP

Caroline Adams DWP (Huntingdon)

Caroline Laws Money Advice Service

Lorraine Payne Cambridge CAB

Richard Curtis Cambridge CAB

Amanda Bruce South Staffs Water

Rebecca Nash South Staffs Water

Amanpreet Bagri Cambridge Water

Colin Fowler Cambridge Water

Tim Cracknell GET Group

Head Teacher Orchards Primary School

Barbara Moore CAM SIGHT

Sarva Babla JHC, Sawston

Lynette Hurren Care Network

Fiona Morrow Centre 33

James Martin Wintercomfort

Anouska Binns Richmond Fellowship

Chris Stevens The Oasis Centre

Sue Bradshaw Christians Against Poverty (CAP)

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

**Welcome and introductions.**

Welcome to new attendees from the Food Banks and Wisbech Town Council. This is the first Forum meeting (ever) to be held outside of Cambridge, and it appears to have been successful in attracting local organisations who would find it difficult to travel to the south of the county. Rotating the meetings will address this issue. Andrew will look into finding a venue in Ely for the next meeting.

*Quick round up of names and organisations.*

**2. Matters arising:**

1. Most items suggested for inclusion in this meeting are on the agenda.
2. All actions have been dealt with.
3. ‘Making Money count’ website. Lynne will be introducing a ***‘Practitioners Section’.*** Any toolkits, ***‘Initial Needs Assessment’***  or other tools can be emailed to Lynne for inclusion in the new section. Lynne.McAulay@chsgroup.org.uk
4. New Horizons Conference – change of date from that noted in previous notes. New date: **Tuesday 13th November 2018** in St Ives. Please keep this date free. The capacity of the venue is much larger than at the Making Money Count Conference last year.

**3. 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. DONE.***

***Action: Sue to send round Dave’s list of Job Centres and Post codes going onto Full Digital Service in September & October. DONE***

***Action: Sue to send out the list of ‘Significant Changes; that will trigger an application for UC. DONE.***

Peterborough went onto UC Full Digital Service on 15th November 2017. Peterborough Job Centre is just about to move from Clifton House to co-locate with the Council in the Town Hall.

Dave has been delivering presentations to various groups on UC, including one to the Food Bank in Ely. He is very happy to do more of these, but please contact him in good time as he is getting booked up and things will start to move very rapidly in mid September with the full Digital Service roll out. If your organisation wants a 1 hour presentation please contact: dave.winterton@dwp.gsi.gov.uk The video on how to make a claim for Universal Credit is on utube.

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 2018.

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>

Universal Credit replaces 6 old ‘Legacy’ (now known as ‘Heritage’) benefits. These are Jobseekers Allowance (income related), Employment & Support Allowance (income based, Income Support, Child Tax Credit, Working Tax Credit and Housing Benefit.

The only group that will not be allowed to claim UC ***at this stage*** are families with 3 or more children living with them, as the computer system cannot cope with this group. They will continue to claim ‘Heritage’ benefits until the system can cope.

**National UC Figures:** 60 Job Centres a month are rolling out UC Full Digital Service. They are taking 5,000 new UC claims a day. The UC case load is now at over one million.

**Recent issues with new UC claimants losing their SDP:**

Some claimants who moved area and had to claim UC were losing their SDP (severe disability premium) as this does not exist within UC. This is a loss of about £64 a week. It has been agreed that legislation will be put in place to ensure that those who presently receive the SDP on their ‘Heritage’ benefit will NOT now be forced to claim UC when they move out of area and will continue on the ‘Heritage’ benefit until such a time as they naturally ‘migrate’ on to UC, as this provides ‘Transitional Protection’ for the SDP. However, someone who is not on a ‘Heritage’ benefit at the time of claiming UC will not be covered by this protection.

**Sue asked about the ‘Significant Changes’ that can trigger an application for UC, as she has found out that there are more than imagined (3 pages worth on a hand out she can circulate).**

***Dave pointed out some of the obvious ones:***

1) Moving from being a Job Seeker (on JSA) to being long term sick. Normally you would move onto ESA, but from full roll out you will apply for UC.

2) Having a child for the first time or a second child. You would normally claim Child Tax Credit, but from full roll out you claim UC. But remember a third child will NOT trigger this, as the system cannot cop with more than two children at present.

3) Moving into a job, or into a job with more hours. In the old system you claim Working Tax Credit – from full roll out you claim UC.

4) Move from one district council to another triggers a claim for UC.

Sue will send out the 3 page list of changes that will trigger a claim for UC.

**Migration of Legacy/Heritage Benefits to UC**

From December 2018 – July 2019 there will be a pause (a ‘Firebreak’). Then the 3rd phase will begin in July 2019 – March 2023. Those on legacy/heritage benefits (ESA, IS, JSA, HB, WTC and CTC) will be ‘invited’ to claim UC. If they do not claim then the old benefits will stop. 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.** They must claim on-line, as it is a fully digital system.

 If a client really cannot make an initial claim on-line there is a telephone number, but they will need to mange their claim on-line. The staff in the Job Centres can assist, but cannot type the claim- this must be done by the claimant.

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

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>

**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.

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). The Job Centre does have a Home Visiting Team to deal with the most vulnerable people.

***Angie Noble (Axiom) in the past had praised the Vulnerable Work Coaches (Steph and Addie) and said she had received a lot of help for her vulnerable clients and that they have made a real difference. Sarah-Jayne Goakes (Clarion) agreed with this.***

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.

**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).

**Account for UC to be paid into:**

The existing Post Office Card account cannot be used for UC, as it is not a transactional account (and the government are keen to phase it out as it is very expensive for them to run). Claimants will need either a Bank account, Building Society account or Credit Union account.

**Fee- Free Basic Bank Account:** Sue suggested the new ‘Fee Free Basic Bank Account’, which is available for those who cannot open a normal account or whose old account is not usable due to being overdrawn. You can download or order leaflets via the Money Advice Service website. <https://www.moneyadviceservice.org.uk/en/articles/basic-bank-accounts>

***Action***: ***Sue will circulate the basic hand out on this***. ***DONE.***

Dave said the government (via the HM Government Payment Exception Service) can make the first UC payment only into a Post Office card account as an emergency measure.

**Useful note:** If your client needs to claim UC but has no bank account then on the UC on-line claim form they must put 123456 in the sort code part and 00000000 in the account part. This will alert the DWP that the claimant does not yet have a proper account.

**Digital system**: The claimant has to log in to their ‘Journal’ to get updates and see what they need to do. They can be alerted to this by a text or email. They must log in on a regular basis.

Peterborough has 22 computers and free internet. The Vulnerable Work Coaches will deal with the claimant form referral to first payment of UC.

Probable number of Vulnerable Work Coaches: 1 in Ely, 2 in Wisbech and 2 in Cambridge.

The email address for these Vulnerable Work Coaches will be released nearer the time, but it is for organisations supporting claimants and must NOT be given out to claimants.

**Digital Support:** 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.

The DWP is commissioning more Digital training. The Work Coaches will triage claimants and refer onto courses so they can manage their UC on-line Journal.

**Support: Leaflets about UC:**

Dave encourages people to check on the gov.uk website for new information leaflets.

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

<https://www.gov.uk/government/publications/universal-support>

**Universal Support provides:**

help with using a computer to make or maintain your claim – this is called Assisted Digital Support

help to manage your monthly Universal Credit payment and possible advice on your finances – this is called Personal Budgeting Support.

**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. All Cambridgeshire social landlords are very keen to join.

**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

**4. The Ely Food Bank Outreach in March – recent issues**

**Deborah Goddard**

The Citizens Advice Bureau in March which was on Mondays has closed. CAB was the main referral agency in March. The Food Bank is open on a Tuesday. More people are turning up without a FB Voucher. This is causing problems as this is not the model a FB uses. The model is that the referring agency has assessed the situation and is offering on-going help and support. For those with no voucher this means that FB volunteers are having to listen to the background story and assess if the person is eligible. This is time consuming and can be stressful for volunteers. Trussell Trust are also not keen on it happening this way. No other FB does this – they all expect the client to turn up with a voucher. A voucher (and food) will only be given the first time a person turns up and they will be advised to go to a referral agency to get help and another voucher.

**Can you become an Authorised Referral Agency for Ely Food Bank?**

If you have clients in Ely, March, Chatteris, Soham, Haddenham or Cottenham you may like to become a referral agency. Ely FB covers a 15 mile radius of Ely.

You need to fill in a form with the names and signatures of the staff/volunteers who you want to be signatories. Then email it to the Ely Food bank with the list attached (as a scan) or post it. You will be sent the rule book and some red food bank vouchers and a list to fill in of who you have given vouchers to.

**Also:** they need support with providing advice/information. Can anyone from Housing or Social Work or CAB sit with them on a Tuesday when the March Food Bank is open? They have a CAP Debt Advisor (who is a retired CAB Advisor) but need more help. They do have a lap top and access to the internet at the Food Bank.

**Jo Stevenson – Trussell Trust -** As more local organisations in rural areas close down then it becomes more difficult for Food Banks to find suitable referral agencies. Can we encourage everyone to become a referrer please.

**Later:** Jo also pointed out later that the Food Banks are having difficulties with clients who ‘play the system’ by going to various organisations to procure a voucher. When this is discovered occasionally some can become aggressive. Keen to get a ‘data sharing’ agreement in place so that the various organisations can share the information about these few people to prevent this happening. A ‘Consent to Share’ form will be needed. A ‘Disclosure List’ may be needed of who you might share information with, what it is, why you are sharing etc. Under GDPR there must be ‘Lawful Grounds’ and you must have a ‘Legitimate Interest’ to use the data. A ‘Privacy Notice’ must be shown. Jo will look into this further.

**Sue Reynolds, CHS Group:** We are voucher holders for all the Food banks in Cambridgeshire and find it very useful as we can send a voucher in the post to the clients in an emergency, if we are not able to visit that day.

**5. Information Exchange**

**Carrie-Ann Middleton, Anglian Water**

1) Vulnerability Strategy. Important to support clients with vulnerabilities and put them on the Priority Services Register. They can be contacted to alert them to supply interruptions and deliver bottled water etc. Provide special tariffs for those who have medical needs, larger family size and the social tariffs for those in ‘water poverty’. Working with Energy suppliers in a partnership approach. Clients can sign up once and will not need to keep telling their story several times as information is shared (but need to keep to GDPR rules).

2) Referral into other help such as free insulation etc.

3) Information on **Social Tariff ‘Lite Tariff’.** Assessed by CAB (income /expenditure), benefits checked etc. If eligible may be able to get up to 80% off water bill (may be 20%, 40%, 60% or 80%). **Website says:** LITE (Low Income Tariff for Eligible Households) has been designed to support people with low disposable income who may be struggling to afford their water bill. Eligibility for this tariff is based upon an individual assessment of your financial circumstances. A discount will be awarded where your bill represents a large proportion of your disposable income. You can apply for LITE by submitting an [online application form](https://www.anglianwater.co.uk/household/your-account/bills-and-payments/tariffs/lite/lite-application-form.aspx). Alternatively you can call 0800 97 555 74
*Monday to Friday 8am - 8pm* Saturday 9am - 1pm.

4) Look on Anglian Water website for details: [**https://www.anglianwater.co.uk/**](https://www.anglianwater.co.uk/)

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

Cambridge City Council has an arrangement with Cambridge Water so that tenants assessed as eligible for a DHP (Discretionary Housing Payment) can get the Social Water (and sewerage) Tariff without having to apply so long as they sign the DHP form to agree to this.

Cambridge City have spent 115% of their DHP Budget for 17/18. £281,000 spent. The budget this year (18/19) is lower but they intend to spend all of that too. Some local councils do not spend their DHP budget, which gives the government the wring message. Nationally 200 authorities did not spend their full DHP budget.

In Cambridge City much of DHP budget goes on Bedroom Tax and Benefit Capped households and to support those whose rent is above the Local Housing Allowance, as private rents are more expensive in Cambridge City than elsewhere.

Cambridge City will **NOT** provide DHP’s for ‘Rent in Advance’ or ‘Deposits’ for those moving into properties owned by social landlords (housing associations).

**Nationally:** £166 million was spent on DHP’s in 17/18.

Still 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 3 months.

**Clare Huntley, Richmond Fellowship (Fenland).**

RF provides an Employment Service in Cambridgeshire & Peterborough for those in work or looking for work who have barriers relating to mental health issues. As it is known that better physical health can improve mental health they have a ‘Health Trainer’ in Fenland who organises activities such as ‘Walk & Talk’ through ‘Active Fenland’. It encourages people to go out for an hour’s walk together and meet other people. Clients can be referred in or self refer. <http://www.richmondfellowship.org.uk/cambridgeshire/fenland-wellbeing/>

**Terry Jordan, Clerk to Wisbech Town Council**

Wisbech is the most deprived ward in Cambridgeshire. It is a partner in a local development project which is putting £1million funding into moving people closer to work. It is involved with Cambridge ACRE running 7 allotment sites to help people to eat cheaply and healthily and get some exercise. Also involved in ‘People and animals UK’, which is supported by Anglian Water. It has organised various festivals and has ensured the involvement of those who have moved to Wisbech from Eastern Europe. On 3rd June the town had a ‘Wisbech Day’ which provided a ‘Day at the Seaside’ in Wisbech for those who are unable to get to the real seaside (with sand, deck chairs, donkey rides, paddling pools, ice creams etc.). Very well received. The Wisbech Day also included a special promotion of the Library Service and over 100 new people signed up to join Wisbech Library. They have introduced a 7 days a week market with a car boot element, which is accessible to those on mobility scooters etc. It has increased footfall in the town centre and COSTA has actually opened on Sunday and taken on extra staff to deal with it. The Town Council also grant aids local groups, including Rural Cambs. CAB. In February 2018, Wisbech Town Council took over the running of the castle site and CAB will re-locate to these premises.

**Sue Beecroft, Cambridge City. Cambridgeshire Sub Regional Housing Board**

Sue is involved in the Housing Board Action Plan. The various parts include Health & Well Being, New Housing, Existing Housing, Housing Needs and Homelessness, etc.

Housing is key to everyone’s health, wellbeing and employment opportunities. Good quality housing is also vital for a thriving local economy. Across Cambridge, East Cambridgeshire, Fenland, Huntingdonshire, South Cambridgeshire, Forest Heath and St Edmundsbury, the **C**ambridge sub-**R**egional **H**ousing **B**oard (CRHB) works with partners to share learning and experience to:

Deliver new homes and communities to support economic success.

Ensure homes and services support better health and wellbeing.

Improve standards in existing homes and encourage best use of all homes.

Identify and meet housing need, extend housing choice and tackle homelessness.

These are CRHB’s four priorities, all of which will only be achieved by working closely with our partners.

Sue Beecroft also noted the new ‘Diamond Affordability Report’ which has a visual representation of how affordable properties are relating to average cost housing tenure, size, supply etc. The report is on the Cambridgeshire Insight website.

<https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-network/crhb/>

**Annie Wells LAD (Life Amidst Debt)**

Mainly based in Ramsey now (previously in St Neots). A local charity offering free help and support with debt. One Debt Advisor covering Hunts/Fenland. Working in partnership with Ramsey Neighbourhood Trusts and Ramsey Phoenix Project who help with job search and training . Anyone can refer in. <http://www.lifeamiddebt.org.uk/debt_info.php>

**Sarah-Jane Goakes, Welfare Benefits Advisor, Clarion.** Now part of the Customer accounts team (previously the Income Team).

Sarah-Jayne covers the Clarion housing in the Fenland area. She has been very busy indeed. Has been looking into the introduction of UC in the Peterborough area to learn about the correct policies and procedures. From 12th September UC will be introduced to Wisbech Job Centre which will affect her area. Need to be sure that correct rent information is provided to the tenant and to the DWP. Tenants are also slightly confused about who their landlord is, as it has changed from Roddons, to Circle and now to Clarion. Keen to get APA’s (Alternative Payment Arrangements) sorted if appropriate so that rent element can be paid directly to Clarion. Now on the Landlord Portal (as Clarion is so big). Biggest HA in Europe. Sarah-Jayne is a CLAS Champion for Clarion tenants.

***Dave Winterton commented****:* Rent needs to be verified. 87% of UC claims are paid at the end of the first 5 weeks. The missing 13% usually relates to not having the correct rent details.

***Naomi Armstrong commented:*** UC is a single consolidated payment, including rent. The ‘Heritage Benefits’ are dealt with individually, so if one is not paid it does not necessarily mean the others stop, so the tenant gets money to live on. With UC that is not the case.

**Olena Batista, Money Guidance Officer, Clarion Futures**

Previously worked as New Horizons Officer visiting all new Clarion tenants on ’Making Money Count’ Project for 5 years. New role involves more telephone advice and guidance with home visits only for the most vulnerable. Olena is a CLAS Champion. Clarion also provides jobs and training support which is open to everyone, not just Clarion tenants. Two Job Clubs in Wisbech and Cambridge.

The Club Futures (Job Clubs) in Cambridge and Wisbech is run by Clarion Futures Employment and Training team.  The Cambridge one started recently. They offer incredible service with many courses funded which includes SIL (Security industry licence).  Clarion also has an Employment Opportunities Officer. His job is to work with local employers in terms of available vacancies for Club Futures clients.

Cambridge job club is 9-1pm on Tuesdays at the Meadows Community Centre, St Catherine’s Road, Cambridge CB4 3XJ.

Wisbech job club is every Wednesday from 9am till 2pm at the Oasis Centre, St Michaels Avenue, Wisbech, PE13 3NR

**Helen Spriggs, Money Skills Manager, Rural Cambs. CAB**

Helen is the CLAS Champion and CLAS Lead for Rural Cambs CAB covering Fenland, east Cambs and Hunts. Helen triages for CLAS awards. So far this year 70 applicants and 60 of these received CLAS awards. This is the CLAS Universal Access for this part of the county. Number of clients slightly reduced, but complexity of cases has increased, including Domestic Abuse, benefit changes and welfare reform issues. CAB Outreach in March has closed due to funding cuts. Contact Centre in Huntingdon is receiving more calls. Also Web Chat available, which is popular as it is anonymous and may suit those with Mental Health issues. Face to face is offered at Outreach venues. Helen is providing the UC ‘Personal Budgeting Support’ offer once a week in Wisbech Job Centre. Mainly dealing with ‘Heritage Benefit’ issues at present, but this will change in September when Full Digital Service roll out starts. In Huntingdon the Job Centre has co-located with the District Council at Pathfinder House, as this reduces over heads. Can CAB do more co-location? In Fenland Wisbech CAB was previously closed on Fridays, but from 6th august this has been changed so that they are open Mon/Tues/Thurs/Fri, as this made more sense. People are often in crisis on Mondays and Fridays, so help is urgent on those days.

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

The Hub is the ‘front door’ of Social Services. Cheryl started work there in January 2018. She is a qualified Social Worker. They all use a Strengths Based Approach. There are a large number of referrals for those over 18yeras old. 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. From October 1st they will be using a new database ‘Mosaic’. They will do away with waiting lists and everything will get dealt with immediately through live calls. Previously the team was split in two, with one dealing with live calls and one dealing with backlog. Using Community Navigators making SMART referrals for support around Mental Health. The Hub is expanding and recruiting for 2 more OT’s and a Welfare Benefits Advisor. In 18 months they have taken 6,000 referrals. They have 100 – 150 active referrals. Cases are more complex. Clients are increasingly vulnerable. Issues with clients not engaging with Hub team. Falling through the net. They may have no benefits in place, no computers, not engaging with Mental Health Services. Very difficult to deal with.

**Joanna Stevenson, Trussell Trust Area Co-ordinator**

Trussell Trust is a charity based in Salisbury. It runs a network of 400 Food Banks across the UK. They provide a franchise for the Food Bank Model and provide support and the infrastructure to run a Food Bank. Joanna provides support to the local Food Banks. A Food Bank provides 3 days of emergency food, tea and a chat, signposting (not advice), provide local information etc. In areas where UC has been rolled out the Food bank usage has increased by 52%. The local Food Banks are bracing themselves for UC roll out locally in Sept/Oct. Overall in last year Food Bank use has increased nationally by 13% in 17/18. From April – June 2018 the highest category reason for needing food (at 38%) is ‘Low income’. People do not have the income needed to manage. Research Report available on the Trussell Trust website: <https://www.trusselltrust.org/>

Nationally they are also working with Asda and Fair Share and have access to grant funding through partnership working. They are involved in Peer Outreach work and with CABx. They look for match funding to expand Food Banks. Joanna organises the Cluster Meetings and outside organisations provide talks (such as Anglia Water). Asda funded a 3 year research project into food poverty and produced a report: ‘***The state of hunger’.***

**Jason Gosling, Papworth Trust**

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.

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

 Jason.Gosling@papworthtrust.org.uk

**Paula Rae, Neighbourhood Support Officer at South Cambridgeshire District Council (SCDC)**

Deals with tenants with high rent arrears who have been to Court are at risk of eviction. Tries to work with them to look at their issues (debt, loans etc.) to see what can be done. They are often caught in a vicious circle and this unlikely to be the first time this has happened. This is a Tier 2 intervention, done prior to a referral to Social Services.

**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. 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. Carol Hopkinson (our CLAS Champion) phones all new tenants prior to move in to triage them and apply on their behalf for essential items which will help them start their tenancy successfully and make them aware of our MM Service.

Through the **New Horizons Project** funding Sue has delivered the **‘Money Essentials’**

3 hour basic financial capability front line training course on Wednesday 4th July at CHS Office. The next workshops are at **Axiom Offices in Peterborough on Wednesday 3rd October**. Places available. Contact Sue if you are interested. new.horizons@chsgroup.org.uk

We hope to deliver more sessions in the future in Cambridge if New Horizons is extended. Please contact Sue if you are interested in attending a future session. sue.reynolds@chsgroup.org.uk

***Action: Sue to circulate the invitation to the 3rd October ‘Money Essentials’ training in Peterborough. DONE.***

**Training Matters:** The CHS Training Matters team has just taken on a new New Horizons Coach (John Morris) and is taking on another (Matthew Brooks) in August, to join the existing coaches (Amanda Smith and James Lewis). Jo Burton is working on the Community Connections South BBO Project and Polly Thurston is an Outreach Employment Advisor for those in Homeless Hostels an don the HB+ scheme.

**BREAK (10 minutes)**

**6. Homelessness Trailblazer Project - Melissa Parsons & Dan Pearce**

Project covers Cambridgeshire & Peterborough. Running for two years until June 2019. . Aim is to sustain tenancies and prevent homelessness. The new ‘Homelessness Reduction Act’ became law in April 2018. Changed definition of the timescale of being ‘at risk of homelessness’ from 28 days up to 56 days, so many more people are potentially affected by it and councils have an obligation to provide information and advice to anyone within 56 days of becoming homeless. Project has received 705 referrals, many from social housing, private landlords, Job Centres, the Housing Options Team, the Adult Early Help Hub, Housing Teams, and Safeguarding teams. Also referrals on behalf of people who are leaving prison. The team have made 236 preventions, kept 173 households in the property and put 63 households into alternative accommodation.

It is never too early to refer. Referrals can be made using the simple 2 sided form and sent to trailblazer@fenland.gov.uk More referrals welcome.

Some of the things dealt with include mediation to buy time to sort things out, rent arrears, helping with DHP applications to pay off some rent arrears, hoarding issues and using ‘Stepping Stones Project’ to help with hoarding. (The Besom Projects may also be able to help with clearing and tidying – depending on capacity).

Sarah-Jayne Goakes, Clarion: It is difficult t deal with those who will not engage, but we need to be able to share information or we won’t know if Trailblazers are involved and what they are doing with them. This is a capacity and consent issue. Clarion has a ‘Delegated Authority’ form.

**First Year Review of Project.** Referrals between many different agencies such as Police, Fire etc. Issue with those leaving prison. This will be made more difficult as UC needs to be claimed on-line, but offenders are not allowed to use the internet in prison. St Giles Trust looking into this. Big issue and will lead to increased homelessness and repeated offending if they are left with no money at all and weeks to wait.

Lynne McAulay is on the Board of the Trailblazer Project.

***Action:*** ***Sue to circulate Trailblazer referral form.*** ***DONE.***

**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 New Horizons leaflet again .***

**What is New Horizons?**

One of four BBO projects. Jointly funded by the Big Lottery and the ESF lasting for three years. (until September 2019). The other three projects are all about ‘Employability’. Community Connections South (Jason Gosling’s Papworth led project), Community Connections North (led by TCHC) and Employability Peterborough. New Horizons is the ‘Financial Inclusion’ project.

New Horizons covers all of Cambridgeshire, West Norfolk and Peterborough, with seven partners. These are Axiom Housing Association, Broadland Housing, Centre 33, CHS Group, Citizens Advice Rural Cambridgeshire, Cross Keys Homes, Norfolk Citizens Advice Bureau. The Cambridge Centre for Housing and Planning Research are providing action research. CHS Group has just taken on a new Coach, with another starting in August. New Horizons coaches meet up four times a year. At a Partnership Meeting and use Workplace (Facebook for work) to share ideas.

The partners all work to the same model, employing ‘***New Horizons Coaches’*** to support clients (for on average 20 hours of coaching) with money issues that are causing a barrier to moving closer towards work, using the internet and getting on-line to save money and get better deals, and support with getting into training and job seeking. Although NH’s aim is not about getting people into work, in fact eleven people have got a job.

The project is being evaluated by Cambridge University. Both participants and Coaches will provide feedback. New Horizons is a ‘Test and Learn’ project, which enables us to adapt it as we go along to ensure we are doing what works.

**What is on offer?** Our New Horizons Coaches working across the partnership can provide: Up to 20 hours one to one coaching support on money, getting on-line and work

* Debt remedy services to participants on the project (including the £90 Debt Relief Order fee)
* The loan of an internet device (chrome book or lap top) and free wifi access for a limited amount of time to eligible participants

**Eligibility:** Participants must have the right to live and work in the UK, and not be working at all, including permitted work or zero hour contracts.

**New Horizons Conference - Tuesday 13th November 2018 at Burgess Hall, St Ives**

This conference is a development from the conferences which were part of the five year ‘Making Money Count’ project. The venue is at Burgess Hall in St Ives and has a capacity for 300 attendees, so please keep this date free in your diary.. Liz Stannard is helping to organise the conference.

The conference is called **“Enabling progress. For you, for the people you work with and the communities and organisations you work within”**

**There will be three themes:**

* Looking after yourself and understanding your ways of working
* Complicated lives – understanding the needs of the people you are working with
* Changing landscape - where to go for help and benefits. This includes a workshop on UC

Attendees will be able to choose from a selection of different workshops during the day*.*

There will also be tables/stalls available if any organisation would like to bring some information leaflets or suitable things to give out. If you would like to host a stall please contact new.horizons@chsgroup.org.uk

**Booking :** Booking forms will be circulated in September for 2-3 weeks. As the capacity is much greater (300) we should be able to accommodate most people.

**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 are working in a partnership type way and have expanded it to include sections on CLAS, New Horizons, Making Money Count and the Homelessness Trailblazer Project. We will be including a section on resources for frontline staff, hand outs, leaflets, tool kits, initial assessments forms etc. We welcome feedback. Just get in touch using the email address on the website.

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

We have spaces on our 3 hour ‘Money Essentials’ front line worker training sessions at Axiom Offices, Peterborough on Wednesday 3rd October. Please email new.horizons@chsgroup.org.uk if you would like to book onto this.

**ACTION:** Sue to circulate booking form. ***DONE.***

**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

**ACTION:** Sue to circulate New Horizons referral form. ***DONE.***

Or refer directly to one of the partner organisations. Speak to the Project Manager for contact details of the closest partner for your client. Or email Lynne. She can also provide details of the other LEP Projects, as Forum members may wish to refer into these projects, as they have a different emphasis and may be of interest. Please email Lynne.McAulay@chsgroup.org.uk 07590 861337

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

**Andrew Church at CHS Group**

**ACTION:*****Sue to circulate the two charts and Gerry’s CLAS update. DONE***

CLAS 2017 – 2018

**Eligibility:** Must be over 16, be on means tested benefits *or* if working must have an income of less than £16,000, have lived in Cambridgeshire for at least 6 months (unless fleeing DV or homeless).

The budget for CLAS for 17/18 was £300,000 a year. This is a large reduction on the initial budget in 2013. The County was keen for us to use re-cycled goods. The new model is a devolved one where the ‘CLAS Champions’ (chosen for their experience in benefits, debt and dealing with vulnerable clients) have their own budgets and make their own decisions on who will receive an award. This is very different to the original County/Charis model when applications were made to Charis and decisions were made by them. This model reduces cost and is quicker and more efficient.

**CLAS Champions:**

The 20 CLAS Champions have their own clientele. Universal Access to CLAS is through te two Citizens Advice Bureaux. Cambridge CAB for Cambridge and South Cambs and Rural Cambs CAB for Fenklan, Hunts and East Cambs. Universal access is usually over the phone fro Rural Cambs CAB. There is a fast track referral process for organisations supporting clients.

**Awards from CLAS:**

Initially we expected the awards to be about £250 each. In fact in 17/18 the average award was £180. This means we were able to make more awards than we expected. The awards are in 3 categories:

Recycled goods (The Green Voucher to be used at Cambridge Re-Use or Octavia’s

New white goods – this is only for cookers

Supermarket vouchers for food and clothing (Tesco or Asda).

**Working with others to make the money go further:**

We work closely with other organisations and charities to make the money go further. For example: The two Besom Projects (in Cambridge and in Histon & Impington) are often able to supply second hand furniture and white goods (within a certain catchment), so this means CLAS only needs to provide things that Besom cannot supply. We are also grateful to other local charities (such as Cambridge Central Aid Society) who can provide grants for things that CLAS and Besom do not cover. This partnership working is vital as the whole is greater than the sum of it’s parts.

**Charities Network:** CHS facilitates a meeting of about 10 local charities who come together to work in a more joined up way. For example a local parish charity in Cottenham struggled to find clients to award grants to. Cambridge Central Aid (who are quite cash strapped at times) said they had given awards to Cottenham residents. The Cottenham Charity were able to give the money to Cambridge Central Aid for the local residents, thereby releasing money for other people.

**Graphs and Report:** *(see separate graphs circulated by Sue).*

* Annual service report for FY 2017/2018 is now available.
* Qtr 1 FY 2018/2019 – 25% of annual budget spent – on target
* Average value per award £185
* The majority of the awards have been for recycled goods – in keeping with the new model where the focus is on green goods to make better use of the limited funding

|  |  |  |
| --- | --- | --- |
| **Type**  | **No** | **Value** |
| Green Goods | 104  | £20,908 |
| White Goods | 31 | £7,931 |
| Supermarket vouchers | 49 | £5,270 |
| **Total**  | **184** | **£34,109** |

* 2 new champions have been recruited – (Income Advisor) Sanctuary Housing, and (Family Worker) Cambridge City Child & Family Centre team (North Cambridge & Chesterton)
* Existing Champion from Axiom Housing has received additional budget and is taking referrals from Hunts organisations he works with. Should help increase numbers of awards in Hunts area.
* CLAS broadly delivering equitably across the County - geographical spread of awards reveal that Camb City & Fenland remain highest and Hunts is still lower than expected.
* 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
* In 18/19 we will Increase our 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.

**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**

* Some delays in delivery of new cookers – 23% this calendar year (12 out of 52) – 4 coop delays and 8 others Coop could not get through to client (Coop’s number is withheld and CLAS customers are wary of picking up). Coop will be introducing an 0800 freephone number for beneficiaries to call into which should help resolve these issues.
* Cambridge re-use stock of Fridge Freezers – Re-use are having problems dumping refrigeration that fails their tests so they are unable to collect refrigeration from donors in case the items fail and they cannot dispose of them. As a result, the only refrigeration they currently stock are the ones they buy in. They are working to resolve this issue which they confirm looks like it will be resolved this month. This has resulted in some people experiencing a longer wait if they require refrigeration as they cannot fit more on their van when they pick up to accommodate the loss of ones from private donors.

**Risk**

* CLAS sales have increased workload for Cambridge Re-Use. Extra admin help is needed to cope with demand. Cara currently working on application to The Fore – we’re supporting her with this.
* New CLAS model - no return CLAS customers. Moving onto 2nd year, risk of people returning for another award. Discussed with Champs and agreed that we will need to tap into other sources but we will monitor numbers of people enquiring/needing another CLAS award.
* Admin hours for CARC are being reduced. Potential impact on data collection/monitoring & reporting

**Plans 2018/2019**

* Support CCORRN (recycled paint partner) in their efforts 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.
* Complete lean review of CLAS process to explore whether any efficiencies may be made.

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

**9. GDPR and the Forum mailing list**

Sue has spoken with the CHS IT Department to see if it is possible to send out a meeting invitation by using ***‘Blind Copy’*** so that members cannot see who else the invitation has gone out to, thereby retaining some privacy. The IT department says this is not possible without losing the ability to respond with ‘Accept, Refuse or Tentative’. This was the whole point of using this facility, as it is a quick and easy way for members to respond immediately without the need for lengthy emails. It means we always get a lot of responses.

***The compromise suggested is that Sue divides the email list into two lists.***

1) ***Regular or not quite so regular attenders***. If you have attended a Forum meeting in the last year you will be placed on this list. You will receive a specific invitation to the meetings which will go into your Outlook Calendar. You can respond immediately. Everyone on this list can see the email addresses of the others on the list. Not much privacy with this one.

2) ***Non-attenders.*** This list is for people who don’t want to actually attend any meetings at all, but wish to remain on the list to receive the notes, agendas, hand outs, information, and generally keep in touch. You will be informed of the meeting dates, but will not receive a meeting invitation that goes into your Outlook Calendar. You will be ‘Blind Copied’ so you will not be able to see anyone else’s email address and no-one will be able to see yours. This provides maximum privacy.

I will be doing this over the next few weeks. If you want be taken off the email list completely you can always request that. If I put you on one list and you would prefer to be on the other list please let me know and I will swop you over!

**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 October 2018. Possibly in Ely, if Andrew can find a suitable venue.

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

*This lunch has been organised by Lynne McAulay, and is a special ‘Make Your Own Picnic Lunch’, which is far more exciting than sandwiches. Thank you Lynne!*