**Notes of Financial Capability Forum held on 10th May 2019 at March Library, City Road, March**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Matt Brooks CHS

Keith Bowman Accent Group

Rachel Mckay BPHA

Liz Stannard Clarion

Sarah-Jayne Goakes Clarion

Olena Batista Clarion

Andrea Myers Clarion Futures

Dee OwusuAnsah Clarion Futures

Naomi Armstrong Cambridge City Council

Caroline Dennington Cambridge City Council

Ashley Godfrey Fenland District Council

Carl Suckling Cambridgeshire County Council

Dawn Rogers Cambridgeshire County Council

Diane Lane Cambridgeshire County Council

Dave Winterton DWP

Guy Wordingham DWP

Helen Spriggs Rural Cambs. CAB

Caroline Laws Money Advice Service

Nichola Clarke South Staffs Water

Nikki DiGiovanni CCORRN

Emma Thurley PECT

Chris Stevens The Oasis Centre

Jason Gosling Papworth Trust

Kim Whitsey P3 Charity

Joanna Stevenson Trussell Trust

**Apologies:**

Gerry Cano CHS

Alyssa Hearnden CHS

Lynne McAulay CHS

James Lewis CHS

Breege Brandon CHS

Scott McGiven Clarion

Emma Reney Clarion

Elaine Seager Clarion

Sarah Wittekind Clarion

David Smith Hundred Houses Society

Pauline Green Hundred Houses

Angie Noble Axiom (Longhurst Group)

Steve Wright Sanctuary

Sue Beecroft Cambridge City Council

Nikki Vasilaki Cambridge City Council

Sue Amner Cambridge City Council

Bridget Keady Cambridge City Council

Terry Jordan Wisbech Town Council

Peter Moston SCDC

Paula Rae SCDC

Ian Phillips Peterborough City Council

Jane Hargrave Cambridgeshire County Council

Cheryl Ging Cambridgeshire County Council

Stuart Brown Cambridgeshire County Council

Helen Brown CCC Homelessness Trailblazer

Dan Pearce CCC Homelessness Trailblazer

Paul Szyszko DWP

Clive Diver DWP

Lorraine Payne Cambridge CAB

Richard Curtis Cambridge CAB

Amanda Lee South Staff Water

Rebecca Nash South Staffs Water

Jon Edney Cambridge City Foodbank

Alan Oswald Cambridge Re-Use

Chris Jenkin CCHP

Tim Cracknell GET Group

Daniel Francis British Legion

Dominic Bowles Wintercomfort

Lucy Clark Centre 33

Tracey Orchard Centre 33

Catriona M. Smith Centre 33

Natalie Gildersleeves Centre 33

Fiona Morrow Centre 33

Chiaramaria Cutajar Centre 33

Tim Cracknell GET Group

Steve Wright Sanctuary

Anita Grodkiewicz Rosmini Centre

Jon Edney Cambridge City Food Bank

Sarva Babla John Huntingdon Charity (JHC), Sawston

Sharon Keogh Kingsgate Church

Amanda Newman Ormiston

Stef Martinsen-Baker CWRC

Sue Bradshaw CAP

Ann Fryer LAD

Aly Anderson CPSL Mind

**1. Introduction, welcome and apologies (Andrew Church)**

Andrew welcomed all the attendees, especially the new members. Andrew pointed out that Sue had reminded him that this meeting was the 10th Anniversary of the Forum, which was set up in May 2009 as part of the EEDA Financial Capability Project which was managed by Liz Stannard.

**2. Notes of previous meeting and matters arising:**

1. The very detailed notes (by Sue Reynolds) ensure that those who are unable to attend can still get a flavour of the meeting and all the relevant information. We now have 200 people on our mailing list.
2. Most items suggested for inclusion in this meeting are on the agenda.
3. All actions from the last meeting have been dealt with and the notes and information circulated.

**3. Clarion Futures Jobs and Training**

**Presentation by Andrea Myers and Dee OwusuAnsah of Clarion Futures.**

***Please see presentation.***

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

Clarion Futures Jobs and Training is funded predominately through the Clarion Housing Group Community Trust. Part of the successful Clarion Futures brand incorporating Money, Digital, Community Investment, Jobs and Training. This year, the Clarions Jobs and Training team in the East delivered over 1,000 job starts within poor and deprived communities, helping some of the furthest to reach customers back into work or into their first paid role. They deliver accredited training courses. Offer a suite of employability, well-being and self-employment focused courses, as well as career and business coaching.

**The Offer:**

* Job Clubs in Wisbech, March and Peterborough offering drop-in support for CV’s, job search and IT help, careers advice and on-line learning
* Unlimited one to one IAG and careers guidance
* Grants to support purchase of equipment and travel to and from work / aid business start up.
* Accredited training; SIA, CSCS, Food Safety Level 2, Paediatric First Aid, Level 2 Diploma in Supporting Teaching and Learning in Schools. Introduction to employment opportunities following successful completion.
* Introductory courses linked to labour market needs; Introduction to Retail, Introduction to Business Admin, Introduction to Working with Children, Introduction to Working in Schools
* Well-being courses such as Catching Confidence and Time to Take Off
* Free on-line learning courses via the Virtual College e.g. Food Safety Level 2

**The SIA (security) qualification is very popular as there is a lot of work available in night club security, perimeter security, retail security, commercial property security etc.**

**Questions & Answers:**

**Naomi Armstrong:** Will they support people already in Self Employment who are earning very little and are affected by the Universal Credit ‘Minimum Earnings’ rules?

Answer: Yes.

**Sue Reynolds:** Other courses in Cambridge (The Meadows) and elsewhere.

***Aimed at Clarion residents, but open to others in the community.***

**To book on to any of these courses**: please contact Andrea on 07712 691167 [andrea.myers@clarionhg.com](mailto:andrea.myers@clarionhg.com) or Dee Owusu Ansah on 07710 115220 [Dee.OwusuAnsah@clarionhg.com](mailto:Dee.OwusuAnsah@clarionhg.com)

***To be put on the circulation list for the Clarion Futures Jobs & Training Newsletter (with details of all courses) please email Andrea or Dee.***

**Information: Olena Batista provided this information:**

This is the link to the referral form which needs to be filled in so Clarion residents can be referred to Clarion Futures.

[https://www.myclarionhousing.com/advice-and-support/guideline-contact-form/](https://protect-eu.mimecast.com/s/hnr6Cj7yFP4qKCWZYxD?domain=myclarionhousing.com)

 Alternatively referrals can be done via this email: [guideline@myclarionhousing.com](mailto:guideline@myclarionhousing.com)

The above referral routes are for the whole Clarion futures which includes – Money and Digital, Jobs and Trainings and Communities.

The Money offer is open to Clarion residents only. The other offers are open to anyone.

**4. Food Banks in Fenland**

**Joanna Stevenson - Trussell Trust Co-ordinator for the East of England**

*(See presentation)*

website: <https://www.trusselltrust.org>

[Joanna.Stevenson@trusselltrust.org](mailto:Joanna.Stevenson@trusselltrust.org)

**Action: Sue to circulate the presentation**

The Trussell Trust’s aim is to end hunger and poverty in the UK. Two thirds of Food Banks in the UK are Trussell Trust members, with the other third (805) being independents. Jo only has statistics about TT Food Banks. Food Bank usage has increased from 2017-2018 to 2018 - 2019 by 19%. In the last five years Food Bank use has increased by 73%. In the year 2018 – 2019 1.6 million food bank parcels were given out (food for 3 days).

**The main reasons (18/18) given for needing a Food Bank Voucher are:**

Low income (33.11%)

Benefit Delays (20.34%)

Benefit changes (17.36%

In Fenland Food Bank usage has increased in Wisbech, March, Chatteris and Ramsey. The reduction in usage in Soham relates to a change of venue which is not as convenient as the previous one.

Some Food Banks now have a ‘E Referral System’ whereby referring organisations have (limited) access to the TT database and can input more details which helps the TT to understand more about the clients (such if they are in work, on benefits etc.) Ely FB offers E Referrals as does Cambridge City. This system means the organisation can print out it’s own vouchers. Example: In Ely of the FB users on the E Referral system 80% are on benefits.

**Client example:**

St Neots food bank user referred by Kim Whitsey of P3. In late 50’s, had an accident, unable to work (after working his whole life), on Universal Credit, could not make ends meet, received support from P3 and FB vouchers. Said he never thought he would need to use a Food Bank.

**Jo is keen to highlight that more support is needed from other organisations.**

**These include:**

* Increase in referral agencies issuing vouchers. If you are interested in becoming a referral agent check out the Trussell Trust website and sign up to the Food Banks in the locations you need.
* Partnership working at foodbank centres. If you feel you may be able to attend a FB venue to provide advice, help, or signposting please contact the local FB. Example: CAP (Christians Against Poverty, P3 and Matt Brooks (CHS New Horizons) attend some of the Fenland Food Banks (either regularly or on occasion).
* Transport issues as not everyone can get to a Food Bank. Looking into local transport solutions. In other places local bus companies have helped with travel vouchers.
* Volunteers (Chatteris & Wisbech). Do you live locally? Do you have clients who may like a volunteering opportunity?
* Trustees (Wisbech). Would you like to become a trustee? Or know anyone who may be interested?
* Warehouse space (Wisbech). Do you know of any suitable premises?

**TT Food Bank Cluster Meetings for Food Bank managers:**

Jo runs these meetings. If you or your organisation would like to attend to explain what services you can provide please contact Jo. Next one is September 2019 in Cambridge.

**Trussell Trust campaigning:**

TT is also a campaigning organisation. A current campaign is #5WEEKSTOOLONG

This relates to the 5 week waiting period to get the first payment of Universal Credit. You can sign up on the Trussell Trust website.

For more information about Food Banks in Cambridgeshire please look at the Trussell Trust website: <https://www.trusselltrust.org> Or email: [Joanna.Stevenson@trusselltrust.org](mailto:Joanna.Stevenson@trusselltrust.org)

**Food Bank: Questions, Answers and Comments:**

**Chris Stevens (Oasis Centre):** Reasons for FB use. In Fenland there are a lot of Zero Hours contracts and the Benefits freeze has left many people in work with little to live on.

**General comments:** There has been a four year Benefits freeze (until 2020) for all Working Age Benefits (except disability related Benefits).

**Dave Winterton (DWP):** Has recently taken part in a Food Bank Teleconference. The DWP policy is that they (the Jobcentre) cannot actually issue Food Bank vouchers, but they can signpost them to Citizens Advice or can use a referral form for them to take to the Food Bank. This does not always work, as the Food Bank model is that an organisation has already assessed the need and issued a Voucher. Suggestions to address this include the Vulnerable Work Coaches (VWC) being a single point of contact (SPOC) for the Food Banks wit Food Banks being able to phone the VWC.

**Liz Stannard (Clarion** : Clarion is considering setting up a a system where they can issue ‘Food and Fuel Vouchers’ to tenants in crisis. These may be for those who cannot get to Food Banks or who need energy top ups as risk being cut off. Plugging the gaps.

**General discussion.** Cambridge City Food Bank (Jon Edney) applied and received funding form an energy supplier to allow them to issue energy top ups (£49 in winter, £30 in summer). This has been terrific and has made a big difference.

**Fresh Food:** This is also an issue. Many food banks are trying to have some fresh food to supplement the dry/tinned goods. This has been done through the organisation Fare Share

<https://fareshare.org.uk>

Cambridge City FB is going to roll this out. They also run ‘Fair Bite’, a community food shop in Arbury and have about 60 members now. Members are allowed to shop once or twice a week. Fare Share is still providing the food and the Food Club is installing a fridge which will allow the Club to offer fresh meat (chicken), which will increase the range of items available.

**Baby formula and supplies:** This is also an issue.

**Fresh meat etc. :** Wisbech FB gives out ‘Butcher’s Vouchers’.

**Nikki DiGiovanni (CCORRN):** CCORRN is involved with FareShare and gives out food boxes. They could also be a Food Bank referral organisation.

As part of CLAS (Cambridgeshire Local Assistance Scheme) they will be able to give out a £50 voucher which provides a box of food once a week for 10 weeks (with food from Fare Share). This has about £40’s worth of food (for £5 a week). They will be piloting this model with CLAS.

**5. Information Exchange**

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

Paid out £36 million in Housing Benefit in Cambridge City.

New Housing Benefit claims taking 11 days to process (nationally 20 days) and change of circumstances taking 3 days, (nationally 8 days). All very good. 2,000 new claims in 18/19. 31.500 changes in circumstances.

A 12% reduction in the Working Age HB caseload is to do with new applications for Universal Credit (with rent element included).

Spent £264,000 on Discretionary Housing Payments (DHP). This is £40,000 over the amount given to them by the government as need is so great.

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 Council has an arrangement with Cambridge Water (now called South Staffs 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. This has resulted in £51,000 off water bills for these tenants in 18/19. Thanks to South Staffs Water.

**SOUTH STAFFS WATER COMMENT:** They have now extended this to those in South Cambridgeshire (SCDC). Very good news for those tenants.

Until the end of march 2019 the funding for Personal Budgeting Support (PBS) for Universal Credit claimants came from central government to local authorities. Cambridge City Council and South Cambridgeshire District Council paid Cambridge CAB to deliver this PBS. CAB Advisors were in Cambridge Jobcentre every day and assisted many claimants. The City Council will fund this until June 2019, but then the funding ends and from April 2019 the government is paying will pay National Citizens Advice to deliver ‘Help to Claim UC’. The emphasis has changed to assisting people to claim UC, rather than actual PBS.

**Caroline Dennington, Financial Inclusion Officer, Cambridge City Council**

New post in January 2019. Mainly dealing with Universal Credit issues. Concerns about UC claimants who have incorrect figures from their wages sent through to UC by their employer. The Jobcentre needs to liaise with the employer and UC Service Centres. Causing lots of problems. May need to escalate to Dave Winterton [DAVE.WINTERTON@DWP.GOV.UK](mailto:DAVE.WINTERTON@DWP.GOV.UK) Dave can help with UC issues if all other routes have been explored. Also, can try the Vulnerable Work Coaches (if clients are vulnerable).

Downsizing incentive is still available (£1,000).

Working with Clarion and CHS on various projects including City Employability (Homeless and Vulnerably Housed), Digital Inclusion and referring into Community Connections South and New Horizons.

**Guy Wordingham, DWP**

New role in two parts. Working in Cambridge on the Employment Advice and also working with Dave Winterton as a Partnership Adviser. Picking up UC issues at the Jobcentre, issues with making claims and the application process.

**Jason Gosling, Papworth Trust.** [Jason.Gosling@papworthtrust.org.uk](mailto:Jason.Gosling@papworthtrust.org.uk)

Managing the ‘Community Connections South’ ESF/Big Lottery project. The project (which includes CHS as one of the delivery partners) has been chosen for a 3 year extension. Putting on a celebratory ‘Learner Event’ on 20th June at their Papworth Offices in Hawthorn Way, Cambridge. Have sent out invitations to the GET Group and hope to have adult learners present to celebrate their achievements.

**Nikki DiGiovanni, CCORRN**

**Website:** [**www.ccorrn.org.uk**](http://www.ccorrn.org.uk) **Email:** [**admin@ccorrn.org.uk**](mailto:admin@ccorrn.org.uk)

**CCORRN, 3 Commercial Road, March, PE15 8QP** Tel: 01354 607667.

Recycling organisation, part of the CLAS green voucher offer. Preventing paint gong to landfill. Contract with Amey to collect, process & recycle old paint and sell on. 19 retailers sell it, but most goes outside county. Process 31,500 litres. Half a million litres treated since the start.

Also recycling textiles. Re:FORM project - redundant work wear and work boots being de-branded and re-branded using volunteers & sold on.

New: ***‘Trash to Cash’*** project, helping volunteers to use re-cycled items and up cycle them to make things that can be sold.

Need more volunteers, used to have about 40 a week. JCP referrals. 12 different roles. Many volunteering opportunities and work experience (office work, laundry, PR, re-manufacturing, paint, etc.). Have got over 106 people into paid work.

Still supporting the ‘Love Your Home’ Events (6 a year in Fenland) funded by Clarion.

Also events in Hunts and Peterborough and Pop Up Stores.

Feeding people through partnership with Fare Share. Food Store open three times a week. Involved with 517 Community Groups and organisations and had 4,000 individuals using their projects. Relationship with Clarion. HA’s can become members and pay for membership for tenants.

**Emma Thurley, PECT .** [**Emma.Thurley@pect.org.uk**](mailto:Emma.Thurley@pect.org.uk)

In post since November 2018. Helping people with Energy issues. Free home visits. Energy Efficiency advice, how to use heating system. Support to apply for Energy Efficiency grants, swopping energy tariff or supplier to save money. Includes basic debt and income maximisation advice. Energy saving tips. Looking into why people are high energy users. Covers Fenland including March, Chatteris, Wisbech and extending into Huntingdon. Need to do 400 home viists a year. 200 so far. Can give talks to groups, organisations etc. Viists Food Banks.

**Rachel McKay, BPHA**

Lots of new properties in Trumpington and Northstowe. Many properties are not affordable for people on Benefits (due to service charge and other issues). Lots of refusals. Have several 4 bed properties that need filling. Problems with Shared Ownership when it goes wrong and there are both rent arrears and non-payment of mortgage. Mortgage company will re-possess.

**Nichola Clarke, South Staffs Water**

Now have a new agreement with SCDC so their DHP clients can also get the Assure Tariff without a separate means test. Same as Cambridge City Council.

***Naomi Armstrong had already pointed out 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. This has provided £51,000 of water debt relief to City clients and they get a 60% reduction on water bills.***

The Assure Tariff has changed to cover more people. Previously helped 11,000 people, but will reach out to a total of 27,000. Eligibility was income less than £16,500 with HB/CTS included as income. In future these will be excluded (as will various disability benefits), but the allowed excess income will reduce from £120 a week to £100. The tariff will be for 2 years. 1st year 60% discount and 2nd year 40% discount. New rules started in April 2019.

South Staffs Water Charitable Trust – to help pay off water debts. <http://www.sswct.org/>

The Assure Tariff.

South Staffs staff have attended luminous Road Shows and are working with MacMillan Charity to help their clients with the Assure tariff.

**Helen Spriggs, Rural Cambs. Citizens Advice**

Helen is part of **‘Universal Credit Help to Claim’** for Rural Cambs. (Fenland and East Cambs). This is funded by a grant from the government to National CA. They have one full time equivalent post and are also using leaflets to raise awareness. Are helping those who struggle to claim UC due to illiteracy, English as a 2nd language, Mental Health issues, Learning Disability etc. Working with DWP Job Centre Work Coaches etc. Will work with claimants to help them make a claim through to when they receive their 1st correct UC payment.

There is a national phone line to call to get this help. Then CA must provide this face to face help within 48 hours of the call. **Help to Claim UC phone number: England:** [**0800 144 8 444**](tel:08001448444)

CLAS: Helen is a CLAS Champion for Rural Cambs CA. Made 300 awards in 18/19 and 42 so far this year (19/20). Massive influx of need for supermarket vouchers. Fenland and East Cambs are very rural and clients cannot easily access Food Banks or get anywhere as public transport is poor. They can do CLAS by phone if cliets can email ID and Benefit proof documents to CA, as often cannot get into Bureau. With Supermarket vouchers (sent out via CHS) they can get them the next day.

**Liz Stannard, Guidance Manager, Clarion Futures**

Liz notes increased levels of hardship everywhere. Financial Inclusion has changed over time to Tackling Poverty and Anti-Poverty strategies. Interesting that the Fin Cap Forum has been going for 10 years and in this time the emphasis has moved from trying to do group work on Financial Capability to individual work with those with complex financial needs who need a bespoke approach. This includes, benefits, debt, energy etc. It needs to be a One Stop Shop service to deliver all the various things. This means that Advisors must be able to deal with all these topics and issues and be competent to do so.

**Olena Batista, Clarion Futures**

Provides advice and help to Clarion tenants. Doing much more Energy Advice now, but also Income Maximisation, grants, Benefits Advice etc. Referring on to other organisations for Debt Advice, including Penny Smart. Also applies for the white goods grants that Clarion has for tenants (2 appliances). Also helps to look into heating up grades. Refers into Clarions Jobs and Employment services. Olena is a Clarion CLAS Champion.

**Kim Whitsey, P3 Charity**

Providing Floating Support throughout Cambridgeshire. P3 won the tender in October 2018. Housing related support to sustain and maintain tenancies. Can support those at risk of homelessness, in Rent/mortgage arrears or who have difficulty managing independently.

Things they can help with: Managing your tenancy, Mental health support, Housing advice, Budgeting and debt, Accessing financial support, Social and community groups, Employment, education & training opportunities, Signposting to other services

Working alongside Trailblazers. Debts including those relating to Mental Ill Health and physical health. The MH issues having an impact on the financial situation. Also those affected by UC, Bedroom Tax CT debts etc. P3 workers attend drop ins, including at the Food Banks in Ramsey, St Ives, St Neots, and in Godmanchester.

Capacity issues at present. Taking on new staff. P3 Floating Support Workers do home visits and clients can self refer. All details on their website, which has an on-line referral form. <https://www.p3charity.org/services/cambridgeshire-floating-support-service->

For more information on this service, please call P3 on (freephone) **0808 169 8099** or email [**CPFSS@p3charity.org**](mailto:CPFSS@p3charity.org).

**Caroline Laws, Money Advice Service (MAS)**

<https://www.moneyadviceservice.org.uk/en>

The MAS has a useful online tool called ‘Money Manager’ for those claiming UC.

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

From 1st January 2019 the Money Advice Service (MAS) is now a single financial guidance body encompassing MAS, The Pension Advisory Service and Pension Wise. They have a new CEO and a new contact centre in Salkirk. Business as usual with the website, contact centre etc.

From April 2019 MAS is having a listening exercise with other organisations to find out what they want from MAS. Sue has circulated details of these, including one in Peterborough on 15th May. Contact Caroline if you are interested. There is a 70 page consultation document about the new combined service setting out the various challenges, vision etc. They are keen to find out what professionals think is needed to shape the service.

There will be 10 Regional Partner Managers. Caroline will keep us updated as this new person can be invited to attend the Forum. Likely to be the ‘Eastern Region’, but nothing definite as yet.

MAS is interested in setting up a national ‘Money Guidance’ qualification to cover all aspects of Money Advice etc. More of a Fin Cap qualification than simply Debt (as this is covered by the Institute of Money Advisers, which has it’s own course, exam and accreditation. A professional qualification.

**ACTION:** Forum members would be interested in finding out more about this and possibly providing some feedback about what should be covered and at what level. Please can Caroline keep us updated and let them know we are interested?

**Ashley Godfrey, Fenland District Council**

[AGodfrey@fenland.gov.uk](mailto:AGodfrey@fenland.gov.uk)

Fenland is putting on four **‘Golden Age’** events for people over 50 *(some Forum members thought that 50 was a bit early to be in a ‘Golden Age’!)*. These events invite a variety of speakers to talk about various issues including financial ones. They may take place in March, Chatteris Wisbech etc. Two will be in towns and two in more rural villages. Speakers have included Age UK, Police, Fire Service, etc. Dave Winterton said that he had been invited in the past to talk about Benefit changes, Pension Credit etc. He is happy to be invited again, as there have been many Benefit changes which affect the ‘Over 50’s’.

Fenland also has 64 plots on a site for Travellers, but the actual number of residents is much higher than this. Many Travellers are hard to engage with but need support as they often have low levels of literacy and need help with paperwork and finances. They may also suffer from Fuel Poverty, as heating is supplied by gas bottles which are expensive. Matt Brooks has been helpful, but other support is always needed. Any offers please contact Ashley on the email address above.

**Keith Bowman, Customer Partner Manager, Accent Housing**

Accent is a national housing association with a development (building) programme. Choice based lettings. Some cannot afford the rent (do a Financial Statement with them). Accent has re-structured. It has done away with Tenancy Support posts and Housing Officers and everyone had to apply for the new pots which cover everything, including tenancy support, housing and all ASB cases. The new roles are called ‘Customer Partners’. Issues at present, as only at 50% staffing level. Hopes this will improve.

UC issues similar to other HA’s. Accent have £1.5 million rent arrears debt from tenants on Universal Credit. They are working very hard on addressing this and arrears are gradually reducing. On average the arrears for those on UC is £421.

Keith attends the March/Whittlesey Food Poverty Group and is involved in mapping need and provision in these rurally isolated areas. Wisbech has a separate group.

**Dawn Rogers, Education and Welfare Benefits and Free School Meals, Cambridgeshire County Council**

**FREE SCHOOL MEALS :** *Dawn has a new leaflet which she gave out.*

**Action: Dawn to email a PDF version to Sue who will circulate it.**

Dawn is still very concerned about the uptake of free school meals (FSM). Parents will need to actually apply to get them. Please encourage clients to do so. (It also then gives the school access to the Pupil Premium, an extra amount of money that goes with a child who is on FSM’s). Important to get this message out as there will be a whole new school intake in September 2019.

To apply for free school meals apply online at the CCC website:

<https://www.cambridgeshire.gov.uk/residents/children-and-families/schools-&-learning/help-with-school-&-learning-costs/free-school-meals/>

‘If you are eligible for free school meals on 31 March 2018, you will receive free school meals until March 2022, regardless of any change in your circumstances while the Department for Education (DfE) rolls out Universal Credits. There is no need for you to re-apply during this time, even if your child moves schools within Cambridgeshire.’

**Did you know?**

* Families who are currently paying for school meals will save around £400 a year for each primary school child if they are entitled to free school meals.
* Many schools have systems which mean it is impossible for other pupils to know who is receiving free school meals.
* School children who are eligible for free school meals are entitled to a two course meal worth approximately £2.30 for primary and £2.35 for secondary each day.
* When you apply for free school meals, you will also allow your child's school to receive [Pupil Premium](https://www.cambridgeshire.gov.uk/residents/children-and-families/schools-&-learning/help-with-school-&-learning-costs/pupil-premium/), which is extra money to support children from families on lower incomes.
* If your child is in receipt of [universal infant free school meals](https://www.cambridgeshire.gov.uk/residents/children-and-families/schools-&-learning/help-with-school-&-learning-costs/universal-infant-free-school-meals/) (where your child is in Reception, Year 1 or Year 2), we recommend you apply if you believe you may be eligible for free school meals, because the protection will continue beyond Year 2.
* Secondary school children who are entitled to free school meals might also qualify for help with [school transport](https://www.cambridgeshire.gov.uk/residents/children-and-families/schools-&-learning/school-transport/) costs.
* If you also have a 3 or 4 year old child who is in a free childcare place, they may also be eligible for [Early Years Pupil Premium](https://www.cambridgeshire.gov.uk/residents/children-and-families/childcare-and-early-learning/early-years-pupil-premium/)

**Eligibility criteria**

Your child will get free school meals if you receive any of the following:

* Income Support
* Income Based Job Seekers Allowance
* Income-related Employment and Support Allowance
* Child Tax Credit - but no element of Working Tax Credit - and have an annual income (as assessed by HM Revenue and Customs (HMRC)) that does not exceed £16,190
* If you are supported under Part VI of the Immigration and Asylum Act 1999
* Guarantee element of State Pension Credit
* Working Tax Credit during the four week period immediately after your employment finishes or after you start to work less hours per week
* Universal Credit with an annual net earned income of no more than £7,400 (as from 1 April 2018)

**Diane Lane, Cambridgeshire County Council**

Diane is pleased to be able to attend a Forum meeting after so long. She sits on the CCC ‘Community and Partnership Committee’ which is tackling deprivation. Also looking at poverty and social mobility. It is trying to understand what areas CCC is working in. It collects data, (which may also be useful to other organisations). It is using the Joseph Rowntree 5 indicators and will develop a 12 month Action Plan. The next step is working out how CCC is part of the mix. It has a Research Team, A Transformation Team and various HACT day events. The idea is to join everything up and make sense of what is going on within the county as there is a lot of work being done by a wide variety of organisations.

**Carl Suckling, Youth and Community Co-ordinator, Cambridgeshire County Council**

Carl is supporting communities to develop their own ideas to resolve issues. Ideas include Youth Clubs etc. Offers training on Safeguarding, Youth Work etc. Looking at various groups in poverty, who are often scared of what the future holds (or doesn’t hold) for them. Issues include mental health. This may affect their ability to deal with finances etc. Hosts small groups (in the Oasis Centre, Waterlees). These are effective as this is a trusted community venue where local people feel comfortable and safe.

**Chris Stevens, Wisbech Community Development Trust, The Oasis Centre.**

This is the most deprived ward (Waterlees) in Fenland. Chris works with the community help them to help themselves. Provides courses that are wanted by the community such as Confidence Building and Community Planning and how they can help themselves. Several ‘Community Champions’. Also ‘Click Therapy’ to help people to communicate with other people.

Many local residents do not have any qualifications, have low levels of literacy and need a lot of support to cope with the Benefits system. They struggle with UC as they are not computer literate, have no access to equipment or the internet and would not know how to use it even if they did. They can do basic ‘Facebook’ , but little else. They often struggle to budget and to manage monthly with UC is a struggle as they get a large lump sum and some may forget (or not understand) that they need to pay their rent first. Far more support and help is needed.

**Sarah-Jayne Goakes, Welfare Benefits Adviser, Clarion Housing**

Sarah-Jayne covers the Clarion housing in the Fenland area. Sarah-Jayne is a CLAS Champion for Clarion tenants. Very busy at present and more so as there is no Norfolk Clarion Adviser at present.

UC is the main issue and things have been very busy indeed since the roll out of Full Service UC. Sarah-Jayne & Income Team dealing with UC. Trying to be pro-active. Contacting The Vulnerable Work Coaches at the Jobcentre every single day with one issue or another to try to access help to solve problems.

UC seems to be taking longer to sort out. Clarion is verifying rents as needed, but tenants have told Clarion that the UC Service Centre is blaming the landlord (Clarion) for holding things up by not verifying rents quickly enough, which is not the case.

Many tenants are making the claim by themselves without any help. This can result in wrong information being submitted, such as rent, and other things. Sometimes no rent amounts are put in at all by the claimant as they think they will continue to get HB. This results in the claimant receiving the wrong amounts of UC, but they do not understand how it is worked out (the calculation) so they don’t know what is going on. This is causing hardship for the tenant, lots of extra work for Clarion staff, loss of rental income, arrears and frustration.

Sarah-Jayne is concerned about the changes (15th May 2019) to the Pension Credit rules for new claimants who are mixed age couples. Example: Man aged 70 and woman aged 50. Previously they would be able to claim the far more generous Pension Credit but from 15th May they will have to claim UC as a couple. This will be very detrimental to them as once on UC they will be subject to all the ‘Working Age Rules’ including the ‘Under Occupation Rules’ (Bedroom Tax).

Sarah-Jayne is using the CPAG (Child Poverty Action Group) ‘Early Warning’ system to report any issues that are coming up repeatedly as CPAG can use this for their Social Policy and campaigning work. ***See below for information from their website.***

**CPAG Early Warning System**

[**http://www.cpag.org.uk/early-warning-system**](http://www.cpag.org.uk/early-warning-system)

**What is the Early Warning System?**

The Early Warning System (EWS) gathers information and case studies about the impact of welfare reform on children and families across the UK.

CPAG set up the EWS to help get a better understanding of how changes to the benefit system such as the introduction of universal credit, the benefit cap and the two child limit will affect the lives of children and their families.

Information and anonymous case studies are being collected from:

* Frontline workers including: welfare rights workers, housing officers and Early Years staff. Frontline workers submit evidence using the CPAG [EWS reporting form](https://childpovertyactiongroup.wufoo.com/forms/m1vc0zeg1sr9zgh/).
* CPAG’s telephone and email advice service for advisers, training and events.

The information and case studies gathered are quickly analysed and disseminated to inform decision makers, service planners and third sector partners about the impacts of the benefit changes. This will ensure that the government, MPs, local authorities and other public bodies are well informed and can take action to mitigate some of the impacts.

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

CHS has received some funding from Cambridgeshire County Council (CCC) to deliver the ***‘Money Essentials’*** financial capability training to CPSL Mind staff (February 4th) and to deliver the ***‘Making the Most of your Money ‘*** 6 week course to CPSL Mind clients. Four courses (2 hours a week for 6 weeks) will be delivered by Sue in Cambridge and in St Neots. The funding also includes 1:1 support with financial capability issues for up to 30 CPSL Mind clients (a total of 4 hours per person) with CHS Money Matters Advisors. This all runs from February to July 2019.

Sue manages the staff of the CHS Money Matters and Training Matters teams. The Money Matters Team has 4 advisors (1 part-time). Continues to be very busy with helping clients with all benefits, including moving from DLA to PIP. Attending PIP (and ESA) Medicals with clients to ensure points put across correctly. PIP Medicals are now sent at very short notice (a few days). Very labour intensive. Trying to get PIP Medical home Visits where possible.

CHS has contracts to deliver a Money Matters service to tenants of other HA’s, including Metropolitan, Hundred Houses and Clarion (for debt only). We triage all referrals by phone and then arrange a home visit if needed.

Carol Hopkinson, CHS Money Matters Advisor (and our CHS CLAS Champion) normally 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. Carol is our CLAS Champion. 50% of new tenants require help. Carol has been off for several weeks after having a knee replacement, but we hope she will return very soon. In her absence Alyssa Hearnden is providing a basic triaging service until Carol’s return.

Through the **New Horizons Project** funding Sue has been delivering the **‘Money Essentials’** 3 hour basic financial capability front line training course.

We hope to deliver more sessions in the future in Cambridge when the New Horizons Project funding is extended. Please contact Sue if you are interested in attending a future session. [sue.reynolds@chsgroup.org.uk](mailto:sue.reynolds@chsgroup.org.uk)

**Training Matters:** The CHS Training Matters team has 3 full time New Horizons Coaches (Amanda Smith, John Morris & Matthew Brooks). James Lewis continues to provide Digital Inclusion assistance through City Council funding. Jo Burton is working on the Community Connections South BBO Project and Polly Thurston is an Outreach Employment Advisor for those in Homeless Hostels and on the HB+ scheme through City Council funding.

**BREAK (10 minutes)**

**6. Wisbech & Villages Charities Network**

**Carl Suckling, Cambridgeshire County Council**

First meeting of the group (convened by Gerry Cano, CHS) was in November 2018, bringing together a wide range of partners, initially on the basis that, geographically, that it would cover the whole of North Cambridgeshire and Food Poverty issues. It was set up to mirror the Cambridge Charities Network Meeting.

It was concluded early in the initial meeting that there should be two groups, one for Wisbech and the surrounding area and another for March and Whittlesey. It also concluded that it should cover issues wider than food poverty as so many issues are interlinked (heating or eating in lots of cases).

Terms of reference were formed stating the purpose to facilitate the engagement of local groups and stakeholders to work together to maximise the contribution of local community and voluntary sector organisations. The aims of the group are to work in close partnership with local groups and stakeholders to improve coordination and share knowledge and practice, collaborate and problem solve by discussing issues trends and problems.

Three meetings have been held so far (the fourth is due to be held on 20th May) and on each occasion the partnership has grown, St Peters Junior School joining for instance, and Thomas Clarkson Academy will be attending the next meeting. One big issue is the challenges faced in the school holidays by those families who are eligible for free school in term time. St Peter’s Junior School, Wisbech, has set up the FISH (Food In School Holidays) Project to provide food for those children in the school holidays. The Food Bank has been involved. The Ferry Project residents have been baking cakes for the FISH project. Parents are also involved.

For Carl personally, the key benefit of the group has been the collaboration between the partners, providing some valuable connections.

Strong partnerships and sharing knowledge are the cornerstone of what the group is about. We need to work together to overcome the Food Poverty issues which are exacerbated by rural poverty and isolation. Many villages and hamlets have no public transport and without a car people are trapped and cannot access services or help and support.

A good start, but we need to look at reaching rurally isolated communities and those pockets of poverty hidden in communities that are more affluent.

**7. Universal Credit update**

**Dave Winterton - DWP Partnership Manager**

*Please see notes of Dave’s presentation*

**Action:** *Sue to circulate Dave’s notes.*

*If you would like to sign up to receive Dave’s DWP Benefit Monthly update AND/OR the notes of his quarterly Benefit Forum please email Dave at:*

[**DAVE.WINTERTON@DWP.GOV.UK**](mailto:DAVE.WINTERTON@DWP.GOV.UK)

*Please note the ‘GSI’ part has now been removed from all DWP email addresses. Dave will circulate the updated list of DWP contacts and Vulnerable Work Coach details as soon as it is available.*

**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>

**Presentations:** Dave Winterton is still available for a one hour presentation to staff groups/teams. Contact him at: [dave.winterton@dwp.gsi.gov.uk](mailto:dave.winterton@dwp.gsi.gov.uk)

**UC Update:**

As of 14/03/19 1.8 million people were on UC. Of these 610,00 were in work. Of these 54% are women (compared to 48% at the same time last year).

**Changes to Mixed Age Couples claiming Pension Credit**

At present couples with one member over State Pension age and one under this age can choose to claim either Pension Credit or UC. Pension Credit is more generous than UC, so most would choose PC.

From 15th May 2019 NEW CLAIMANTS will not have this choice. They will only be allowed to claim UC. This will (very likely) mean a reduction in their benefit income, as PC was a more generous benefit.

Existing couples already claiming Pension Credit will NOT be affected, nor will they be obliged to claim UC.

**UC Managed Migration**

Phase 1 & 2 of UC roll out are completed and all Jobcentres have UC Full Digital Service.

From July 2019 there will be a pilot of 10,000 existing claims of Legacy Benefit cases who will be ‘Managed Migrated’ over to UC. This will last at least 6 months. It will be a ‘Test and Learn’ pilot. It will take place in Harrogate, as they were early adopters of UC.

After considering the findings of the pilot the DWP will return to Parliament to report before bringing forward legislation to extend Managed Migration. The end date remains at December 2023. This will involve an extra 7 million households.

There will be a three month lead in time for people to claim UC after being told they are subject to ‘Managed Migration’ to give them time to access support.

**UC changes for claimants with more than two children**

Amber Rudd pronounced that UC will be changed so that all children born before April 2017 will be counted and included for UC child elements (previously only 2 children were counted and provided for under UC). In Child Tax Credits all children born before April 2017 were awarded a Child Tax Element (about £53 a week).

**Sue says: “There has been major confusion about this latest change, and some clients think that the whole ‘Two Child Limit’ has been scrapped – which it has not.”**

There are some exceptions to the ‘Two Child Rule’ for children born after April 2017. These relate to multiple births, non-consensual conception or the claimant at the time being subject to ongoing coercion and control. Please check for details on the gov.uk website.

**Gov.Uk closure of UC Live service telephony**

Closed on 02/03/19 as all Live UC cases have now been moved onto Full Digital Service, so it is no longer needed.

**‘Help to Claim Universal Credit’ launched by Citizens Advice**

From 1st April 2019 the DWP has spent £39 million funding Citizens Advice to deliver a ‘Help to Claim UC’ service nationally. This replaces the funding to local authorities to fund ‘Personal Budgeting Support’ (PBS).

There is a national phone line to call to get this help. Then CA must provide this face to face help within 48 hours of the call. **Help to Claim UC phone number: England:** [**0800 144 8 444**](tel:08001448444)

**Naomi Armstrong commented:** The new ‘Help to Claim UC’ service is NOT for PBS, but just to help people to claim UC. It does not address the budgeting issues, lack of IT literacy, lack of access to equipment or internet, how to keep the UC journal up to date etc. It offers no ongoing support. It is simply to help them to make the initial claim. It seems extremely limited. Is it assumed that the local authorities will continue to fund PBS to ensure that claimants can cope with ongoing UC issues?

*(Up until March 2019 Cambridge CAB were paid by Cambridge City/SCDC to deliver PBS in the Jobcentre. Most people were seen once, but some 2/3/4 times and were handed on to Specialist Advisers. Slots filled up quickly. Housing Associations do not have any extra money to employ extra staff to help clients with UC issues and are really struggling with existing workloads.)*

**Helen Spriggs replied:** Rural Cambs. CA does do Budgeting as part of their work with UC ‘Help To Claim’ claimants. Beyond the first payment they can get help at CAB as part of the normal CAB service.

**Naomi Armstrong asked**: Who pays for Citizens Advice general services? Answer: The local authority. She feels we are all being asked to do more work for less money. Cambridge City Council previously had government funding to provide a CA service in the Jobcentre every day. They had in addition used £80,000 of their own money to do this. All government funding for LA’s has now stopped.

**Naomi:** Also challenged the DWP figures for ‘Managed Migration’ as she has worked out that a significant number of claimants have been ‘Naturally Migrated’ (as new claims or significant change in circumstances) or will be ‘Naturally Migrated’ so that there will not be such large numbers to ‘Manage Migrate’ over.

**Cambridgeshire Update**

The Jobcentre has trained up more staff to deal with UC. Ana Sivelli has left the DWP. Replaced by Lesley McKeag for the next 3 months. County is served by Nottingham and Derby UC Service Centres. 83% of customers are paid in full and on time in first Assessment Period (AP). Trying to improve on this figure. Needs to be at least 90%. This is affected by claimants failing to return, supply or send in evidence or correct evidence.

**Question:** When is the target date to reach 90%?

**Action:** Dave to check and get back to us.

New way to verify evidence by just bringing it in and a DWP Front of House staff member will p/c it and give a receipt. No need to book an appointment with a Work Coach. Saves time for everyone. ‘Flexible front of house’. Or can pop in if they have a very simple query about their UC claim.

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

**Sue Reynolds, CHS Group**

**Background:**

CHS Group leads the new CLAS scheme for Cambridgeshire County Council in partnership with Cambridge CAB, Rural Cambs. CAB, CCORRN, Cambridge Re-Use, and Octavia , Hope Enterprises. Started on 1st April 2017. The model is different to the previous scheme. It is based on advice and information delivery and the award of primarily refurbished and re-used goods. The first year’s budget was for £123,000 for actual ‘stuff’ (goods & vouchers).

1. Based around the 18 ‘CLAS Champions’. These are people within organisations who are very experienced in delivering advice and information on benefits, money issues, budgeting, debt etc. They have been given a ‘budget’ to be spent on vouchers for re-furbished goods etc. (No actual money changes hands). Each budget was originally based on the number of CLAS applications in 2016 and the geographical areas covered and areas of deprivation.
2. The CLAS Champions only deal with their own clients – for example a Champion may be based within a specific housing association, or may deliver floating support.
3. The two CABx are also CLAS champions. This provides universal access to those across the county. If you have not got a Champion within your own organisation you will need to access CLAS through the CAB.
4. Goods are primarily re-furbished and re-used. White goods have a 3 month warranty. Cookers will be new (due to concerns about safety issues with installation). For re-furbished goods and paint we will be using Cambridge Re-Use, CCORRN, and Hope Enterprises.
5. New goods are very limited. Cookers are new, but washing machine and fridge freezers will be re-furbished, except in exceptional circumstances.
6. As resources are very limited Champions are expected to look around for other sources of goods – such as Besom projects, charities etc.
7. The Making Money Count website now has an updated list of all the local Food Banks, Charities, Besom Projects etc.

**Eligibility:** Applicant 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).

**CLAS Update provided by Gerry Cano**

* **Since April 2017** we have given out a total of 1,504 awards to 1,445 people
* **Financial Year 2018/2019** - 801 awards made (748 people)
* £ 140,745 (average value of award was £176)
* 50% Green Goods (fridge freezers, washing machines, beds, cookers – in order)
* 29% New Goods (majority new cookers, some mattresses)
* 21% Supermarket vouchers
* Awards delivered equitably across the County
* Nearly 50% of CLAS clients received additional practical support from other charities
* X 3 Charities Networks – x 2 new ones in Wisbech & March, bringing together local stakeholders and coordinating local efforts to tackle poverty. A total of 38 organisations and charities working with the partnership
* Social Value delivered £ 890,414 – budget to impact ratio of 1:3 (**NB**. Champions are not always able to contact clients to complete SV survey. 10% of clients completed surveys, if extrapolated the figure would be significantly higher)
* 100% customers satisfied with the services
* Profile of CLAS customers (\*correlate with JRF’s 2018 report on groups in persistent poverty):
  + \*33% lone parents (mothers mainly),
  + \*25% single men under 60
  + 17% single women under 60
  + 10% two parent family
  + 8% x1 adult 60+
  + 4% x2 adults under 60
  + 1% x2 adults, one 60+
  + 1% x3 or more adults 18
* Clients issues:
  + 50% have mental health issues
  + 88% not in work
* Clients present with multiple issues. Moving from one crisis to another - crisis is a way of life really.
* Have seen impact of UC roll out in Fenland & Cambridge (32% of total awards in Fenland, 25% total awards in Cambridge)
* Benefit issues, delays with benefits, homelessness, domestic abuse, people moving from temp accommodation to independent living
* Project risk 19/20:
* Impact of Brexit – expect demand for CLAS to increase
* Project plan 19/20 includes:
* Getting a better understanding of our CLAS clients, backgrounds and issues and what might have prevented these issues. Aim is to influence policy and inform relevant provision for people in crisis.

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

**Sue Reynolds, CHS Group**

**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.

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.

**Referrals:** Forum members are invited to refer clients into the Project. Referral forms will be circulated electronically after this meeting. Forms returned to CHS at: [newhorizons@chsgroup.org.uk](mailto:newhorizons@chsgroup.org.uk)

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

**New Horizons Update provided by Lynne McAulay :**

New Horizons has now been extended until the end of March 2022

We have enrolled 376 people and finished working with 224.

38 have gone into training, 25 into job search and 30 into work (though we’ve only claimed 20 of them – I guess the others vanished without completing the paperwork!!)

34 opened a bank account

29 obtained a DRO

79 reduced priority debts

£18,135.75 of grants obtained

59 acquired a PC, laptop, smartphone or tablet with internet access

36 acquired a home internet connection

10 moved into volunteering

**10. Future Agenda Items**

* Heidi Allen, MP has agreed to attend the next Forum meeting
* Universal Credit updates as the roll out of ‘Full Digital Service’ proceeds and changes are implemented
* What works (<http://www.ideas42.org/wp-content/uploads/2015/05/I42_PovertyWhitePaper_Digital_FINAL-1.pdf> , <https://www.fincap.org.uk/en/articles/financial-capability-evidence-hub> )
* Role of the County Council (insights from data, facilitating workshop on pathways)
* Methodologies around supporting people going through tough times
* CLAS update
* New Horizons Financial Inclusion Project (BBO) update
* Any other suggestions

**11. Any other business:**

None.

**12. Date of next meeting:** Friday 19th July at the CHS Office in Cambridge.

**13. Networking lunch provided by Cambridge Housing Society (CHS) .**

*Andrew thanked all the members who had attended and all those who had contributed an item for the agenda.*