**Notes of Financial Capability Forum held on 19th July 2019 at CHS Offices, Endurance House, Chivers Way, Histon, Cambridge, CB24 9ZR**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

Alyssa Hearnden CHS

Lynne McAulay CHS

David Bailey CHS

Liz Stannard Clarion

Elaine Seager Clarion

Sarah-Jayne Goakes Clarion

Angie Noble Axiom (Longhurst Group)

Graham Dean Muir

Sue Beecroft Cambridge City Council

Tulat Raja Cambridge City

Maryam Mirza Cambridge City

Paula Rae SCDC

Susan Tufnell SCDC

Susan Crossley SCDC

Joy Jones SCDC

Elaine Matthews Cambridgeshire County Council

Diane Lane Cambridgeshire County Council

Nyree Scott Cambridgeshire County Council

Dave Winterton DWP

Nichola Clarke South Staffs Water

Bethanie Kennedy Anglian Water

Ellen Bailey Anglian Water

George Emmerson Anglian Water

Kate Jessup P3 Charity

Heather Yeadon Cambridge City Foodbank

Margaret Saner Cambridge City Foodbank

Sam Crane Centre 33

James Horner Ormiston Families

**Apologies:**

Matt Brooks CHS

Amanda Smith CHS

Nigel Howlett CHS

Breege Brandon CHS

Gerry Cano CHS

Keith Bowman Accent Group

Rachel McKay BPHA

Olena Batista Clarion

Andrea Myers Clarion

Dee OwusuAnsah Clarion

Scott Mc Given Clarion

Sarah Wittekind Clarion

Emma Reney Clarion

Joao Ramos Sanctuary

Steve Wright Sanctuary

Vicki Morris Sanctuary

Mairead Wright Longhurst Group

David Smith Hundred Houses Society

Pauline Green Hundred Houses

Terry Jordan Wisbech Town Council

Naomi Armstrong Cambridge City Council

Bridget Keady Cambridge City Council

Suzi Gilbey Cambridge City Council

Nikki Vasilaki Cambridge City Council

Sue Amner Cambridge City Council

Bridget Keady Cambridge City Council

Adam Nicklin Fenland DC

Ashley Godfrey Fenland District Council

Jon Collen Huntingdon DC

Peter Moston SCDC

Jane Hargrave Cambridgeshire County Council

Cheryl Ging Cambridgeshire County Council

Maria Martignetti Cambridgeshire County Council

Angela Upton Cambridgeshire County Council

Dawn Rogers Cambridgeshire County Council

Dan Pearce CCC Homelessness Trailblazer

Ana Sivelli DWP

Caroline Laws Money Advice Service

Helen Spriggs Rural Cambs. CAB

Lorraine Payne Cambridge CAB

Richard Curtis Cambridge CAB

Jeanette Mansfield South Staffs Water

Rebecca Nash South Staffs Water

Samantha Ross Anglian Water

Carter Beecroft Anglian Water

Fiona Charge Money Advice Centre, Cambridge

Chris Jenkin CCHP

Aly Anderson CPSL Mind

Tim Cracknell GET Group

Daniel Francis British Legion

Fiona Morrow Centre 33

Anita Grodkiewicz Rosmini Centre

Sue Bradshaw CAP

Aly Anderson CPSL Mind

Emma Thurley PECT

Chris Stevens The Oasis Centre

Jason Gosling Papworth Trust

Joanna Stevenson Trussell Trust

Lorraine Bald Care Network

Angela Watts H & I Besom

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

Andrew welcomed all the attendees, especially the new member and explained the evolving purpose of the meetings. The Forum provides a space for individuals from many different organisations to come together and network to find effective ways to do more with less in a time of welfare reform and extreme pressure on both statutory services and the voluntary sector. It is all about ‘joining up’ and making the whole greater than the sum of its parts.

**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 over 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. Cambridgeshire County Council’s commitment to tackling poverty and improving social mobility. Elaine Matthews & Diane Lane, Cambridgeshire County Council**

*Please see presentation and report circulated by Sue Reynolds after the meeting.*

***Action:*** Sue to circulate. **DONE.**

Cambridgeshire County Council (CCC) has a 12 month Action Plan ‘***Our commitment to tackling poverty & improving social mobility’,*** May 2019. This is available on the CCC website. This has been developed with a cross party member working group and a workshop held with key members of staff from across the Council. This is a commitment to take action to widen access to good job opportunities and a better quality of life through help with finances, education and skills. In this way they can help to break the intergenerational; cycle of poverty and improve social mobility across the county.

**The priorities include:**

* building community resilience
* tackling deprivation
* improving adult skills
* enhancing effective partnership working

**The Working Group:**

* Considered the scope, reviewed data and existing complementary workstreams and work already taking place
* Developed a 12 month action plan and statement of commitment
* Agreed to work alongside partners to develop a shared approach to tackling poverty and disadvantage in the future



Taken from https://www.jrf.org.uk/report/uk-poverty-causes-costs-and-solutions

**Action Plan highlights:**

**1) Boosting Incomes and Reducing Costs.**

**Business & Intellectual Properrty Centres** in Libraries as a front door to business start ups to provide trusted face to face support.

**CLAS. Cambridgeshire Local Assistance Scheme**. CHS Group are the lead.

Provides information, advice and one off practical support and assistance in times of exceptional pressure (subject to eligibility) via:

* 21 CLAS Champions hosted by 16 organisations across the County
* Universal access to info, advice & practical support from Citizens Advice Bureaux
* Partnership working – linking with local charitable financial aid organisations & groups to improve coordination – e.g. new Charities Networks

**Community Energy Switch**

A scheme where residents can sign up for free to take part in a **group gas and electricity auction** to receive cheaper energy tariffs. The supplier that can give the lowest tariffs “wins”.  The resident can then choose whether to switch to this new supplier.

**2) Improving Education Standards & Raising Skills**

**Talking Together in Cambridgeshire.**

Aim: Accelerate the achievement of children aged 0-6, living in areas of deprivation - focusing on early communication, language & literacy skills:

* Areas: Wisbech, March, Chatteris, Huntingdon, North East Cambridge
* £58k awarded in 18-19 to community-based projects (£20k in 19-20)

**Essential Life Skills – “Bits & Bytes”**

* Designed to improve the social mobility of year 4/5 pupils in Fenland and East Cambs
* 16 weeks of activities designed to improve essential skills for life (such as problem solving, respect, resilience and curiosity), develop coding skills, introduce pupils to robotics and more
* Starting to see increases in the number of children saying they want to go to university

**3) Strengthening Communities & Families**

**Supporting projects in areas of high need**

* Innovate and Cultivate Fund
* Healthy Fenland Fund
* Community Reach Fund
* Support Cambridgeshire
* Sport England Families Fund

**Best Start In Life Strategy**

This will identify specific areas where we can work together to have the greatest impact on early year’s outcomes for children from pre-birth to 5.

**Delivering an Effective Benefit System**

* Team (2 members of staff) provide advice, information and support with disability benefit claim forms (PIP/DLA/AA) via telephone and email – and home visits to complete disability benefit forms
* Also provide training and information to staff and community organisations on welfare benefits

**4) Promoting Long Term Economic Growth Benefiting Everyone**

**Get into and stay in work**

* Wisbech Community led Local Development: Funding
* Volunteer opportunities – a route into work.
* Help for those with long term health conditions to stay in work or get into work including improving referral processes with mental health services and other providers
* Public Transport which enables people to continue to travel for work, education and access to essential services

**Discussion with Forum Members:**

Next steps, working with others, what can we do betterr together, who else should be involved, what does the next step look like?

**Paula Rae, SCDC.**

How do we refer in for Benefits help?

**Answer:** By email: welfare.benefits@cambridgeshire.gov.uk

The Welfare Benefits Team comprises of two people.

**Liz Stannard, Clarion**

What about Mental Health issues? Clients often are very anxious and stressed and do not have the head space to cope with complicated issues without support. Mental Health services are difficult to access as funding has been cut back over the years in Cambridgeshire. Are the County taking into account the poeple with ‘Lived Experience’ of MH issues? Thye know what it feels like and what would have been useful to them at times of crisis and for on-going support. What is being looked into?

**Answer:** The Lighthouse Centre in Ely has been a useful resource. Also looking into Time Banks to help with loneliness etc. CPSL Mind has won the re-tendered contract to deliver ‘The Good Life Service’ from 2nd September 2019 onwards in Cambs and Peterborough. This includes some Money Matters support through CHS Group Monye Matters Advisors.

**Paula Rae, SCDC.**

Social Services and CPFT should ask questions about welfare benefits and rent arrears and progress of eviction as part of their remit. Paula has been involved in meetings with Social Services where they are discussing lots of family issues but were not aware that they were on the point of being evicted. They should be asking the right questions and referring into Trailblazers and other Homelessness prevention services. They need to be trained up to ask the right questions such as ***“Are you able to pay your rent?”***

**Lynne McAulay, CHS Group**

How will the county bring together all the individuals and organisations (both internally and externally) who need to contribute to and influence the strategy, planning and implementation and how will you ensure it will be ‘owned’ by everyone?

**Answer:** Gathering intelligence from everyone about what is happening in the county over the next 12 months and involving as many people and groups (such as the Forum) as possible. Keeping people engaged and informed.

**Paula Rae, SCDC:** Mentioned a research project involving 70 tenancies, looking at structural issues, effect of Welfare Reform, Bedroom Tax, etc.

**Sue Beecroft:** Sarah Fergusson is involved in this committee work. Sarah is Elaine Matthew’s boss. She is fully aware of what needs to be done and that it needs to engage with everyone.

**Lynne Mc Aulay:** The various Charities Network groups (Cambridge, Whittlesey and Wisbech) are involved in various aspects of relevance to this (such as food poverty and general unmet need).

**Liz Stannard:** Duirng the Making Money Count (MMC) three year project in Fenland relationships were built and networks formed. It made it much easier as people knew each other and trusted them. MMC was a strategic driver in pushing for change.

**Elaine Seager, Clarion:** We need to get buy in from everyone. Need to get communities involved.

**4. Information Exchange from members – to include what works well and what has been learned**

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

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.

**Top tip:** Put the effort up front with PIP/ESA. Attend PIP (and ESA) Medicals with clients to ensure points put across correctly. Very labour intensive. Trying to get PIP Medical home Visits where possible.

CHS has contracts to deliver a Money Matters service to tenants of Metropolitan Thames Valley and Hundred Houses 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.

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. The funding also includes 1:1 support with financial capability issues for up CPSL Mind clients with CHS Money Matters Advisors. This all runs from February to July 2019. **Lessons learned:** Clients with MH issues may find attending a course with a 9.30am start a bit too early!

**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 HB+ Co-ordinator and Outreach Employment Advisor for those in Homeless Hostels and on the HB+ scheme through City Council funding. Liz Talbot will cover Polly’s upcoming Maternity Leave from August.

**Angie Noble, Money Matters Officer, Longhurst Group (formerly Axiom)**

Universal Credit is taking up to 80% of her time and is a heavy workload. Angie uses the DWP Specialist Work Coaches and UC Vulnerable Work Coaches who are very helpful in supporting claimants and helping to sort out issues, as is Dave Winterton. Getting the UC Housing Costs paid correctly in a timely manner is very difficult. Rent verification is via the UC Landlord Portal. Angie feels it is important to pass the knowledge around as many front line staff do not have a good understanding of what is going on with UC. Angie provides some UC training to staff.

**Paula Rae, South Cambridgeshire District Council (SCDC)**

Paula has a unique role within SCDC as she is NOT part of the rent team. She often sees ‘repeat offenders’ – tenants who have got into trouble many times with rent arrears and may have been previously evicted. She has the freedom to spend time with tenants and looks into the whole picture. She comes across financial abuse, safeguarding issues, disability etc. and tries to provide information in a holistic way. SCDC have responded to food crisis by creating their own in house mini Food Bank so they can respond quickly to need. For example, the Muslim Women’s Group have provided curry powder. So far they have provided food to 30 families. She works alongside anyone who will work with her and does joint visits. She has worked well with John Morris, CHS New Horizons Coach who has been tackling debt and money issues with SCDC tenants and she is keen to refer more tenants in to NH.

**Nyree Scott, Adult Learning & Skills, CCC**

Recent re-structure and new people in post. Different ways of doing things. Involved in Curriculum Planning. Successful in working with partners to find out what people actually want. Putting on courses that are useful such as Customer Service courses etc. Employability courses to help people to get back to work or into better jobs. Courses are so popular that they have a waiting list of 17 people. Really important to work with partners to explore what is needed in the community and respond to this need quickly, as people want it now!

**Heather Yeadon, Cambridge City Food Bank**

New role, only been in post for 2 weeks. Previously at Wintercomfort. Clients in need have increased and fortunately the food donations have also increased and the warehouse is well stocked.

**Margaret Saner,** **Cambridge City Food Bank**

Steady growth in need. The introduction of Universal Credit full Digital Service has produced a slight increase in demand, but not as great as was expected. Food donations can be seasonal with increased donations at Christmas. However, extra donations are needed over the summer holidays as parents are hard pressed as there are no free school meals for 6 weeks, which is difficult to manage so they need access to the Food Banks and the warehouse needs to be filled.

Holiday lunches are run by the City Council in community centres at Buchan Street, The Meadows etc. (in North Cambridge). This is a holiday activity programme which is on every week day in the school summer holidays and run by the City Council CHYPS team.

Citizens Advice is continuing to provide support to upskill Food Bank volunteers with Signposting, as it is hoped that this will guide people to get the help and support they need to sort out their issues and reduce the need for more Food Bank Vouchers. New volunteers are trained up and are now doing more to help by active, informed signposting to get clients moving in the right direction.

**Alyssa Hearnden Money Matters Advisor, CHS Group**

Working with Vulnerable Work Coaches at the Jobcentre and building relationships with them to get support for clients. With SCDC she emails the Benefits Team, which is helpful.

**Liz Stannard, Guidance Manager, Clarion Futures (part of the Clarion Housing Group)**

Clarion is the largest Housing Association in the country. With 125,000 properties across 180 local authorities. Liz manages the Clarion Guidance Team, which delivers centralised telephone guidance and local guidance. What has worked well is looking at reports of the SAP rating of the property (it’s Energy Efficiency) and tying this in with rent arrears to see who is struggling and offering advice and help. Example: Many older rural properties have electric storage heaters which are expensive to run and not vey effective. Looking at ways to deal with this (possibly with new heating systems which save money). Guidance Officers have been trained to look at a large range of issues.

With Universal Credit new claims tenants are offered Employment and Digital Inclusion Support and can be referred on for Debt Advice. Not just help at the star of the claim. Trying to look into what has caused the problems.

Clarion provides grants for Clarion tenants and grants for up to £5,000 for local projects that support Clarion tenants within the community.

[https://www.myclarionhousing.com/advice-and-support/clarion-futures-communities/grants/](https://protect-eu.mimecast.com/s/RSFXCryKu915ks7-yal?domain=myclarionhousing.com)

**Elaine Seager, Income Manager, Clarion Housing**

The Clarion Neighbourhood Officers and Repairs Team are giving out leaflets with basic UC information to raise awareness.

**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.

UC is the main issue and things have been very busy indeed since the roll out of Full Service UC. Using the UC Landlord Portal to verify the rents. Sarah-Jayne is proactively looking at the accounts to see if the UC claimants are known to them and if they are vulnerable and may need more help. Important to get in at an early stage before things start to go wrong. Also important to have the right contacts at the Jobcentre. Tenants need support to manage their own UC claim and on-going Journal and tasks. There are often problems at the end of every UC Assessment Period, so it is important that tenants look at their UC accounts and check their UC Journals to let the DWP know of any changes or issues.

Still dealing with many Housing Benefit issues. Important to advise correctly on the difference between staying on ‘Legacy Benefits’ (such as ESA) and moving onto UC, as Legacy Benefits are often the best financially. Important to try to advise people NOT to move onto UC when they don’t need to, as they may be worse off.

**Sue Crossley, South Cambridgeshire District Council (SCDC), Housing and Homelessness Advice.**

Provide Housing Advice appointments, looking into debt, benefit issues, UC etc. Citizens Advice provide appointments at SCDC on Tuesdays between 10am – 2pm for Housing related issues only. Increase in appointments. Signpost to CA and refer into Trailblazers.

**Joy Jones,** **South Cambridgeshire District Council (SCDC), Housing and Homelessness Advice.**

SCDC do Early Prevention work and refer early on to CA and to Trailblazers to prevent eviction.

**Sue Tuffnell,** **South Cambridgeshire District Council (SCDC), Housing and Homelessness Advice Team Leader.**

Looking at statistics, in 2018 of the cases closed the success rate was 70%. In these cases the eviction was stopped or the household was re-housed. Refer into other organisations for help and support. As SCDC legal duty ends, the tenants still need some continuing support from other organisations or internal staff. Appointments with SCDC staff have increase by 30-40% as demand and workload rises. Doing some pro-active work with prison leavers, hospital discharge etc. Good outcomes with preventative work.

**Graham Dean, Income Officer, Muir Housing**

Works with tenants to prevent evictions and with UC claimants has managed to save 3 tenancies so far. Has been involved in sorting out ‘Untidy Tenancies’ (also known as ‘Messy Tenancies’). This is where one members of a couple has left the tenancy but has not actually given up the tenancy officially. In this situation if the remaining tenant claims UC they will only be given 50% of the rent. This needs to be remedied by the other person signing a letter to say they have moved out and are no longer a tenant (and relinquishing the tenancy) OR (Dave Winterton pointed out) it can be sorted out through the UC Service Centre and then 100% of the rent can be paid to the remaining tenant.

**Tulat Raja and Maryam Mirza, Cambridge City Council, Refugee Resettlement Team**

The Benefits system and Universal Credit in particular, is very difficult indeed for Syrian refugees (with little or no English) to navigate. They are supporting 21 families at the moment. Refugees know little or nothing about our Benefit system and talk about any Mental Health issues is taboo, which makes things even more difficult. These refugees are very vulnerable indeed and may have no IT skills or no English language so they cannot cope at all with the UC on-line application and the need to update the UC Journal and take actions. They are unlikely to friends or family who can help with translation.

**Dave Winterton:** The Jobcentre may be able to provide staff members who speak their language or they can ask for ‘Language Line’ support which the Jobcentre will organise. The JC do have to do something to help.

***Action:*** Dave Winterton will ask Jobcentres what they are doing with this issue.

**Liz Stannard:** The Citizens Advice have received government funding to provide a ‘Help To Claim’ service to anyone, so we need to find out what they will be doing to help those who cannot speak English at all. **This is a Social Policy issue.**

***Action:*** Sue to email Cambridge CA and Rural Cambs CA to ask this question.

**Sam Crane, New Horizons Coach at Centre 33.**

Working with those under 25 who are unemployed or economically inactive to provide support with money, getting on-line and moving towards work. Sam thinks it is important to communicate effectively with the rest of the team and ensure they are aware of what is happening and what is on offer so they can refer into NH.

**David Bailey, Housing Manager, CHS Group**

Now have 199 CHS tenants on UC. This is about 10% of general needs housing stock. General rent arrears is about 1.6% (when taking into account ta HB is paid 4 weeks in arrears). However for those on UC the figure is 5.5%. Considerably more. CHS are not keen on Alternative Payment Arrangements (APA’s) at the moment as they take a month or more to come through. APA’s are not encouraged. However some UC claimants have requested them as they may feel this is right for them. A NOSP (Notice of seeking Possession) will be issued at 6 weeks of rent arrears to ensure things are in place should further action be necessary.

**Ellen Bailey, Partnership Co-ordinator, Anglian Water**

Aim od role is to build and develop partnerships and to help customers. Also to promote the Priority Services Register.

**Bethanie Kennedy, Anglian Water**

New role, been in this post 4-5 weeks, but previously with Anglian Water for 3 years. Extending partnership work to promote the strategy to a wider group. Giving talks to various groups on Water Education, meter reading etc.

**Kate Jessup, P3 Charity**

P3 have the contract to deliver housing related Floating Support in Cambridgeshire. Kate says she has leant a lot and that listening to the clients, being approachable and adjusting to changes is important. At the moment due to staffing issues P£ is not accepting any referrals in Cambridge City or South Cambs. They have recently been recruiting to fill Support Worker slots and hope to be able to take referrals in the next few months. They have a Waiting List, but don’t want this to get too big and they may be able to slot in a very urgent client or two. New Support Workers will need training as the model is to promote independence.

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**.

**James Horner, Ormiston Families**

James has been in post for 10 months. He is looking into what is available for families. He has been giving out Food Bank Vouchers for the March Food Bank which is very busy. Some families have had a lot of vouchers (5-10) when the maximum should be 3 in 6 months.

**Sue Reynolds comments:** We know that since CAB stopped their drop ins in March there is really nowhere else where clients can get a Food Bank Voucher, which is part of the reason that James gets so many FBV requests. This is an issue for the Food Bank as people turn up without a voucher asking for food, and this si not how the Trussell Trust model works.

**Sue Beecroft, Housing Board, Cambridge City Council**

Helping to promote strategic and broader housng thinking. She provides help to Strategic Housing Leads. On the Trailblazer Board. Homeless Trailblazers have secured funding for 2019/20 and are working on a plan for 2020/21. She encourages other people (GP’s, Health etc.) to refer people into the Trailblazer project.

Sue’s looking at various housing areas. Inter-agency work, Mental Health, hospital discharge, Police & Crime Commission, etc. There was a small pot of money for ‘small interventions’. She is hoping they may be able to re-instate it.

Sue is involved in ‘It Takes a City’. This aims to tackle homelessness in Cambridge through a networking project of various voluntary agencies. People with ‘Lived Experience’ are also involved. The project wants to help people to access services in Cambridge, as it is hard to know what is out there. They will probably be using an App. Probably doing some promotion in October 2019.

Also involved in the Cambridgeshire & Peterborough Health & Well Being Strategy. Housing is seen as part of the Health agenda.

**Nichola Clarke, South Staffs (Cambridge) Water**

SCDC has now joined in with the DHP project, so that everyone getting a DHP will get the Assure Social Water Tariff. Also those who have accessed CLAS and CAP.

Concerned about lack of awareness about various water related issues. New initiative a ‘Bar’ where they will be swopping plastic bottles for more sustainable ones.

Keen to promote the Priority Services Register.

**Top tips:** Spend time with people, Listen, network, ask questions, be proactive, creative thinking,

Will be doing Drop Ins at 7 locations in Cambridge (CAB, Food Banks C3 etc).

***Action:*** Nicky to email Sue with the flyers and Sue to circulate. **DONE.**

**Abi Ferrell, Trailblazers** (emailed in her update)

It has now been 2 years since the Homelessness Trailblazer Project started taking referrals. In that time we have received 1303 referrals and successfully prevented 459. Using the national calculation for prevention, the project has a prevention success rate of 61.4%. This is well above the national average of 58%.

We are continuing working hard towards our 500th prevention and hope to achieve this as soon as possible.

The project is currently funded until March 2020 and we encourage you to continue to use the service. We hope that the project will continue to run beyond this date and will inform you if this is the case in the near future. If you require any further info regarding the project or would like to refer a client, please email: trailblazer@fenland.gov.uk

**BREAK (10 minutes)**

**5. 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**

*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

**UC update:**

National Statistics from May 2019: Now 2 million people on UC. 34% are employed (37% in May 2018), as UC is also open to people in low paid work. 95% of claimants received their first payment within 5 weeks. In Cambridgeshire this figure is 89%.

**Alternative Payment Arrangements (APA’s).**

In Feb 2019 62% of households received support for the housing element. Of these 31% in social renting had an APA but only 6% in private rented.

**Vulnerable Work Coach (VWC) Support**

From the 2nd phase of UC (full Digital Service) VWC’s were introduced. Sit in Jobcentres in Peterborough, Cambridge, Ely, Huntingdon. Very well received and support claimants from when claim is submitted until first correct payment. Have a special inbox.

***Action:*** Dave to send an updated version of the Escalation List as gov.uk addresses have now removed the ‘gsi’ part of the email address.

**Phase 3 - Managed Migration pilot in Harrogate**

The new UC Regs. to allow this pilot to start have not yet gone through parliament. Still in draft form. **Update: Legislation approved on 22/07/19.**

There will be specialist teams (like in Sutton when UC first started) to support this pilot. The teams will include experienced staff from DWP, Jobcentres, HMRC, Local Authorities etc. The pilot will start with those who are already engaged with the Jobcentre, such as those on JSA & ESA (WRAG). Then they will open it up to the other groups (Tax Credit, HB).

Will also engage with stakeholders(voluntary groups, HA’s etc.) to help them to support claimants, as many will have been on legacy benefits (such as ESA) for many years.

Possibility of looking into whether they can just ‘migrate over’ a lot of the information such as name, address, NI Number, DOB, etc. However, concerned as some of the information may be out of date.

The permissions are very different with UC. To give permission to speak to a 3rd party the claimant must type this in their UC Journal then the 3rd Party can speak with the UC Case Manager for that one time only. Permission must be given on each separate occasion.

**Liz Stannard asked about UC Advance SCAMS.**

**Sue Reynolds:** This has been in the news recently. Criminals tell people on Legacy Benefits (ESA, JSA, IS, CTC, WTC, HB) that they can get a ‘Free Government Grant’. The give out their name, bank details, NI number and address and the criminal actually applies on their behalf for Universal Credit and for the full advance. This can be over £1,500. The person then has to give the scammer a cut (? over half). Then the person wonders why their Legacy Benefits have stopped. They are now on UC, can’t get off it and owe the Advance which they must pay back. Some scammers have put in children’s names such as ‘Ha’, ‘Ha Ha’ and Ha Ha Ha ‘ and said that a 19 year old have 6 blind children to get extra money. This is all being looked into, but please warn your clients that this is happening.

**Elaine Matthews:** Will send out a link to Cambridgeshire & Peterborough Scams Partnership. ***Action:*** Sue to circulate. **DONE.** [https://cambridgeshireinsight.org.uk/CAPASP/](https://protect-eu.mimecast.com/s/-XZcC0v4i846WhwWMhu?domain=cambridgeshireinsight.org.uk)

**PIP Re-assessments for those over state pension age**

These will now be ‘Light Touch’ and may be awarded for 10 years or indefinitely.

**Children’s Funeral Fund – new scheme. Start date: 23rd July 2019.**

In 2018 there were 3,800 child (under 18) deaths and 2,700 still births after 24 weeks.

This new scheme is NOT means tested. All families can apply.

The Children’s Funeral Fund for England can help pay for the:

* burial fees
* cremation fees, including the cost of a doctor’s certificate
* coffin, shroud or casket (up to a cost of £300)

## How claiming works

* The fees for the burial or cremation can be claimed directly by the burial or cremation provider - you should not be charged. How to claim for some other expenses (for example, the coffin) depends on if you are using a funeral director or not.
* Claims must be made within 6 months of the funeral.

### If you are using a funeral director

### You do not need to submit any claims yourself.

* The burial or cremation provider can [claim for the fees of a burial or cremation](https://www.gov.uk/government/publications/claim-for-costs-of-a-childs-funeral-childrens-funeral-fund-for-england). The money will be paid directly to them.
* Your funeral director can [claim for some other funeral expenses](https://www.gov.uk/government/publications/claim-for-costs-of-a-childs-funeral-childrens-funeral-fund-for-england) (for example, the coffin). The money will be paid directly to them.

### If you are not using a funeral director

* The burial or cremation provider can [claim for the fees of a burial or cremation](https://www.gov.uk/government/publications/claim-for-costs-of-a-childs-funeral-childrens-funeral-fund-for-england). The money will be paid directly to them.
* You can claim for some other funeral expenses (for example, the coffin) online.

***Action:*** Sue to find more details to circulate. **DONE**

<https://www.gov.uk/child-funeral-costs>

<https://www.gov.uk/government/news/childrens-funeral-fund-for-england>

**Question from Paula Rae on the existing help with Funeral Costs. How much is it? Who can get it?**

**Sue Reynolds:** Two things. One is the **Bereavement Support Payment**. This is payable to a person whose spouse or civil partner dies and to qualify they (the spouse who has died) must have paid enough NI contributions. It involves a lump sum and an ongoing monthly amount (for a limited period).

The other is the **Social Fund Funeral Payment**. If the person who is responsible for the funeral is on a means tested benefit, they may be able to get help with funeral costs towards a very simple and inexpensive funeral. However, in the case where several people may be considered to be responsible for the funeral (such as a family with several brothers and sisters and a deceased parent) the DWP will check up to see if any of the other siblings are working and will expect them to pay rather than the sibling on benefits. This protects the Public Purse.

**What is covered: This is very limited.**

Documents, cost of new plot, plus burial fees, or cost of cremation, up to £700 for other funeral expenses.

**What is deducted from the amount awarded:** Any assets of the estate, pre-paid funeral plan, lump sum insurance pay out or occupational pension lump sums.

**Help with Mortgage Interest for those on means tested benefits who are eligible**

This is a loan, not a grant. A new easement means that the loan can be transferred to a new property and does not have to be repaid in full on the sale of the original property.

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

**Sue Reynolds, CHS Group**

**Background:**

CHS Group leads the 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 based on advice and information delivery and the award of primarily refurbished and re-used goods.

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**

**Qtr 1 Financial Year 2019/20**

* 233 awards made
* £43,429 (average value of award was £186)
* 52% Green Goods £22,750 (fridge freezers, washing machines, beds, cookers – in order)
* 26% New Goods £11,244 (majority new cookers, some mattresses)
* 22% Supermarket vouchers £9,435 - 45% supermarket voucher awards to Fenland area

 **Supermarket voucher demand**:

* CARC struggling with demand - have seen an increase in referrals for supermarket vouchers via Help to Claim project- people moving onto UC have a 5 week wait for any benefits and are struggling to feed themselves and their families.
	+ Many of the clients seeing via Help to Claim are failing the Habitual Residency Test – most of them do not have English as a first language. Raising awareness that people who are entitled to settled status should apply so that this in place if they need to get UC
* Cambridge CAB also delivering Help to Claim but Foodbanks are more accessible in Cambridge City.
* Wisbech Foodbanks are open x3 days a week and people in rural areas struggle to get to them when they are open. This has also been raised at Charities Network meeting in Wisbech.
* Potential for CARC to keep some food parcels in their offices so that they can give to clients. Meeting with Wisbech foodbank to discuss

**Cambridge Water discount passport for CLAS clients**

* We have organised to work with Cambridge Water to passport our CLAS clients to a reduced water tariff – this means that our application is a much shorter version than the standard. The tariff offers a 60% reduction in rates in the first year and 40% in the second year.

**7. Recent report by Orbit and the Child Poverty Action Group ‘Happy Healthy Starts – providing the tools to help families thrive’.**

This report included a section on an Orbit pilot where they retained all good quality flooring and curtains and offered it to the incoming tenants. The items were then professionally cleaned before being gifted to the new tenant, thus saving them the expense of obtaining new flooring.

**Gifting of carpets and curtains – what do other local authorities and housing associations do?**

**Discussion:**

**Cambridge City Council:** Matt Nelson passed on information from Sandra Farmer. She said that if the carpets are in a good condition they will be offered to the next tenant in the property and will be gifted. The Council will stick with ‘gifting’ as the item is gifted from the previous tenant to the new tenant and at no point is the Council held responsible for the item, which is much safer for them. Otherwise the tenant may argue that the Council owned the carpet and must replace it when it is damaged. This appears to be the thinking behind ‘gifting’ and most HA’s and Councils operate this system.

**David Bailey, CHS Group**

David said that in the past CHS has operated in a similar way. If the carpets are in a good condition they will be offered to the next tenant in the property, they will see them, say ‘Yes’ or ‘No’ and they will be gifted. However, a recent complication by the Void Contractors has made things much more difficult. Now the new tenant must wear a safety hat and yellow vest. Must be accompanied by the Void Contractors as it is considered to be ‘Work Site’. This makes it virtually impossible and more time consuming, increasing the void length and reducing rental income. If they leave it until all the works are completed then the Void Contractors will have just removed the carpets as it is the easiest thing to do. There is no budget for carpet cleaning at all. Problems in the past with carpet being left as it looked OK but turned out it was full of dog urine and had to be removed.

**Angie Noble, Longhurst Group**

Longhurst policy (from 1st July) is to remove all carpets. Axiom were more flexible and did carpet gifting.

**Graham Dean, Muir HA**

It depends on the state of the carpet. Try to gift if possible, but often contractors take it up as a matter of course even if they have been told to leave it. No clear instructions. Muir does have a ‘Hardship Fund’ that can pay towards carpets (up to £450) for white goods, carpet etc.

**Liz Stannard, Clarion**

Clarion policy is to remove all flooring. They do have a grant fund for white goods (X 2). Buy cheaper goods via CHARIS.

Do allow gifting of white goods, but this can cause problems if they don’t work properly.

**Solution:** Have a 14 day cooling off period (in case tenants feel pressured into accepting things).

**South Cambs District Council:**

Not sure? Think all carpets cleared out.

***Action:*** SCDC staff to check about this.

**Accent Group:**

Try to keep carpets and gift white goods.

***Action:*** Keith Bowman can provide more details for us.

**Sue Beecroft, Cambridge City Council**

Sue B. can circulate the Orbit Report and set up a survey and encourage housing providers to take part.

***Action***: Sue Reynolds to come up with a few questions for Sue B’s survey.

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

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

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**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

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

**July 2019 New Horizons Update by Lynne McAulay :**

404 enrolments

262 closed

39 started volunteering

65 attended an interview

65 into training

37 moved into paid work

**Official stats:**

59 into training (23%)

29 job search

22 into employment

47 people started using internet banking

81 set up an email account

39 opened a bank account

38 obtained a DRO

87 reduced priority debts (excluding those with a DRO)

Grants of £18215.29

Funding extended until end September 2022 at the latest – which means we will stop taking referrals December 2021 and end delivery March 2022

From September 2019, original end date, will be delivered through

* CHS in Cambridgeshire
* Centre 33 for under 25’s
* Crosskeys and Longhurst in Peterborough, with Longhurst taking community referrals
* Currently procuring a new partner in Kings Lynn

New Horizons was on the ITV local news a few weeks ago. Amanda Smith, New Horizons Coach was interviewed with a client who wanted to tell her story and explain the difference that NH had made to her. She had previously ben very scared and had suicidal thoughts. Now she has turned her life around and is campaigning to get a playground set up in her local community.

**Our initial (60 page) NH evaluation report from the University will be published by September and launched at our conference on November 21st at the Storey Centre, Eddington**. There will be about 100 places at this FREE conference. Put the date in your diary. Booking forms to be sent out at a later date.

If you have the chance, check out this report to help change the way we talk about poverty:

<https://www.jrf.org.uk/report/framing-toolkit-talking-about-poverty>

We have recently taken on a new member of staff (3 days a week) to deal with Compliance issues.

Check out the Making Money Count website. There is a service directory which can be searched by postcode, plus a list of local charities in Cambridgeshire, Peterborough and West Norfolk. A new Well Being section is being created. If you see anything that is incorrect or needs updating please contact Lynne McAulay.

New Horizons has also been working with the University Institute of Continuing Education (based at Madingley Hall) and they have provided bursaries for New Horizons participants to attend short (up to 2 day) courses.

**9. Future Agenda Items**

* Citizens Advice update on the ***‘UC Help To Claim’*** service.
* Update and discussion on the County Council Action Plan on Poverty and Social Mobility
* Update on gifting of carpets etc.
* Universal Credit updates as the roll out of ‘Full Digital Service’ proceeds and changes are implemented
* Methodologies around supporting people going through tough times
* CLAS update
* New Horizons Financial Inclusion Project (BBO) update
* Any other suggestions

**10. Any other business:**

None.

**11. Date of next meeting:** October 2019.

**2. 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.*