**Notes of Financial Capability Form held on 1st November 2019 at
March Library, City Road, March, PE15 9LT**

**Present:**

|  |  |
| --- | --- |
| Sue Reynolds (Chair)  | CHS Group  |
| Lynne Mc Aulay  | CHS Group |
| Matt Brooks  | CHS Group |
| Ann Grimsdale  | CHS Group |
| Jennie Smith | Metropolitan Thames Valley |
| Olena Batista | Clarion  |
| Sarah-Jayne Goakes | Clarion  |
| Elaine Seager | Clarion  |
| Emma Reney | Clarion Futures  |
| Emma Cheer  | Muir HA  |
| Sophie Hughes  | Muir HA  |
| Matthew Nelson  | Cambridge City  |
| Caroline Dennington | Cambridge City |
| Naomi Armstrong | Cambridge City |
| Ashley Godfrey  | Fenland District Council  |
| Claire Watson  | Hunts District Council  |
| Donna Thurlbourn | SCDC  |
| Sion James  | Public Health, CCC |
| Anjela Jones | CCC |
| Paul Szyszko | JCP PARTNERSHIP MANAGER, DWP |
| Lorraine Payne | Cambridge & District Citizens Advice  |
| Helen Spriggs | Rural Cambs CAB |
| Bethanie Kennedy | Anglian Water |
| Natasha Mitchell | Anglian Water |
| Evie Ross | Voluntary Norfolk  |
| Nikki DiGiovanni  | CCORRN  |
| Chris Stevens  | The Oasis Centre |
| Julie Jeffryes  | Care Network |
| Naomi Clark  | P3 Charity |
| Kim Whitsey  | P3 Charity  |

**Apologies:**

|  |  |
| --- | --- |
| Dave Winterton  |  DWP PARTNERSHIP ADVISER |
| Keith Bowman  | Accent Group  |
| Carter Beecroft  | Anglian water |
| Angie Noble  | Axiom (Longhurst Group) |
| Rachel Mackay | BPHA |
| Daniel Francis  | British Legion |
| Rachel Greenfield | Cambridge CAB |
| Suzi Gilbey | Cambridge City Council |
| Raed Abd Al Lateef  | Cambridge City Council |
| SUE BEECROFT  | Cambridge City Council  |
| Sue Amner  | Cambridge City Council  |
| Jonathan Edney  | Cambridge City Food bank  |
| Margaret Saner  | Cambridge City Food Bank  |
| Sue Bradshaw | CAP |
| Nyree Scott  | Cambridgeshire County Council  |
| Maria Martignetti | Cambridgeshire County Council |
| Stuart Brown  | Cambridgeshire County Council |
| Dawn Rogers  | Cambridgeshire County Council |
| Jane Hargrave  | Cambridgeshire County Council  |
| Chris Jenkin  | CCHP  |
| Fiona Morrow  | Centre 33 |
| Sam Crane  | Centre 33 |
| Andrew Church  | CHS Group  |
| Alyssa Hearnden | CHS Group  |
| Amanda Smith  | CHS Group  |
| Nigel Howlett  | CHS Group  |
| Breege Brandon  | CHS Group  |
| Liz Stannard  | Clarion  |
| Andrea Myers | Clarion  |
| Aly Anderson  | Cpsl Mind |
| Dan Pearce  | FDC |
| Dan Brown  | FDC  |
| Tim Cracknell  | Get group |
| Pauline Green  | HHS  |
| Emily Shuttleworth  | HHS  |
| Sharon Keogh  | Kingsgate Church |
| Graham Dean  | Muir HA  |
| James Horner | Ormiston families |
| Jason Gosling  | Papworth Trust  |
| Nikki Dekker  | PECT  |
| Joao Ramos | Sanctuary Housing  |
| Paula Rae  | SCDC  |
| Nichola Clarke | South Staffs Water |
| Amanda Lee  | South Staffs Water |
| Rebecca Nash  | South Staffs Water |
| Liz Campbell | SVP Support Worker |
| Joanna Stevenson  | Trussell trust |
| Terry  | Wisbech Town Council  |

1. **Welcome, Introductions and apologies**

Andrew Church sent apologies for absence, and **Sue Reynolds** took over as Chair for the meeting. She welcomed all members and gave everyone the opportunity briefly to introduce themselves. She explained that Ann Grimsdale (CHS) would be taking the detailed notes, and asked everyone to speak up clearly.

**Later: Sue thanked Ann for such excellent notes.**

1. **Notes of previous meeting and matters arising**

**Sue Reynolds** notified members that Cambridgeshire County Council continues to work on its indices of social deprivation and will report back on outcomes at a later meeting.

She noted that the issue of gifting (or removing) carpets had been a big topic of discussion and that a speaker from Orbit Housing Association is attending the next Cambridge Charities Network meeting to provide an update. This information will be passed on to the Forum. She reminded members to continue to check on their own internal policies and to let her know directly of their approaches so that she can collate best practice.

Sue also pointed out that there would be a separate discussion paper by Citizen’s Advice on the topic of ‘Help to Claim’ later in the meeting.

1. **The ‘Stay Well’ programme – raising awareness**

**Siôn James**, from Public Health, Cambridgeshire County Council, contact details Sion.James@cambridgeshire.gov.uk gave Forum members a presentation on the Stay Well programme running in Cambridgeshire and Peterborough this Winter. The presentation slides will be distributed by **Sue Reynolds**, direct to Forum members. **Done.**

He explained that, whilst the programme had started at local levels, it was now a national umbrella campaign delivered by NHS England and Public Health England.

The overall aim of the programme, known as ‘Help us Help you’ is to mitigate the risks of cold weather to those vulnerable to it, of whatever age, by raising awareness of ‘Be prepared’ and ‘Stay Well’ messages.

This is done, inter alia, via toolkits, grants to help fuel poverty, and promotion of the flu vaccine.

***QUESTION*:** **Sue Reynolds** remarked on the usefulness of the fuel poverty grants and asked when they might be available again, as CHS was very keen to apply for them on behalf of clients. Sue remarked on what an excellent resource the grants are, and that they are simple and easy to apply for.

***ANSWER*:** Siôn said that in Cambridgeshire, the grant fund would be opening soon (as early as week of 4.11.19). **Update: No news as yet.**

However, in Peterborough, the situation was different as a funding stream of £50,000 had been withdrawn by one sponsor and Siôn’s team were working hard to replace this.

***ACTION:* He encouraged any Forum members aware of potential funders for the Peterborough area to let him know.** (They are already in contact with PECT).

The campaign maximises its reach via significant support from and collaboration between numerous partners. The development and use of Referral Pathways enables partners to deliver maximum support from just one initial contact, via cross referrals. (Siôn mentioned, in this respect, a new project aimed at ensuring people discharged from hospitals did not return to fuel-deprived homes).

A key component of the campaign is the distribution of Public Health England funded information packs and toolkits to front line partners. These packs are free of charge and full of information, for instance around falls prevention.

They can be localised for front line partners, and Siôn encouraged members to contact him directly for further information. He also mentioned that his organisation has developed excellent media contacts and that he would be happy to facilitate introductions of Forum members to these contacts should they have a health-related message they wished to promote.

Research on engagement suggests that the messages and suggested actions in the toolkits are very positively received. For example, some 63% of those receiving information about Staying Stronger had gone on to attend an Exercise & Balance Class.

***QUESTION:*** A question was raised as to whether it would be possible to order individual items (the ‘Thermometer’ graphic being thought particularly useful, for instance).

***ANSWER:*****Siôn suggested that it would be possible for members to order just the Thermometer graphic directly from their supplier (however, this may incur a cost).**

In terms of profiling the end-users who have benefited from the toolkits, feedback forms indicated that:

* 25% had regularly used food banks in the last few months
* 26% are unemployed
* 23% are heavy users of the NHS

Siôn went on to discuss the involvement of the Pharmacy First scheme, which had been introduced to encourage people to contact their pharmacist for initial healthcare service. There had been a good response to this, and not only did it speed up people receiving care, it also relieved pressure on primary care providers and saved money with its preventative care measures.

Siôn summarised the main challenges and opportunities/next steps for the Stay Well campaign:

* He stressed the need to keep the ‘user journey’ as short as possible for the Toolkits – via a continuing focus on supplying front-line staff who then have a direct link with end-users
* He aimed to increase the response rate to Feedback Forms issued with the Toolkits
* He wanted to widen the reach of Toolkits to ethnic minority heritage groups (the profile of end users is currently 85% white)

Finally, there was a discussion about ways in which Siôn could support Forum members, and vice versa:

* He mentioned that he is happy to give presentations on request, and that these could also be managed via Skype
* He mentioned upcoming Road Shows which aim to promote the Stay Well work across the Cambridgeshire and Peterborough region
* ***QUESTION****:* He asked that Forum members let him know of any other potential contributors to the local Referral Pathways so that they could be as effective as possible
* ***ACTION:*** **Lynne McAulay** **said she would look at creating Referral Pathways focussed on families and asked anyone interested in cooperating on this to contact her directly**
* He mentioned his access to the latest statistics to help inform front line partner’s strategic action planning
* He talked about National Energy Action, who offer free training locally to front line staff (e.g. understanding policies on energy efficiency, how to identify vulnerable people), and that these training courses can lead to City and Guilds qualifications for the staff undertaking them
* ***QUESTION:*** Could front line partners apply for quite small grants (e.g. for draught excluders for letterboxes)
* ***ANSWER:*** **Yes – contact Siôn direct**
* ***QUESTION:*** Could front line partners apply for larger grants (e.g. for a new heating system?)
* ***ANSWER:*** **Not through PHE, but Siôn identified a separate agency, Cambs HIA, who can help** ([www.cambshia.org](http://www.cambshia.org))
* ***ACTIONS:*** **Sue Reynolds** **said she would scan and circulate information about this. South Cambs District Council will promote it to residents.**
1. **The Charities Networks in March and Wisbech**

**Sue Reynolds** noted that CHS facilitates a quarterly meeting called **Cambridge Charities Network** of local food banks and local charities, but as needs and interests are different in March and Wisbech separate groups were set up. Networks were also being launched in Peterborough and, possibly, Huntingdon.

**Sue Reynolds** invited representatives from March and Wisbech to give an update on local charities networking.

In March, **Emma Reney** had positive news to report, saying that people were using the Network to :

* ask about support for clients
* consult with each other professionally to identify where need is
* raise awareness of different resources, e.g. Food banks

She mentioned that they would be hosting an Anti-Food Poverty Event in the New Year (February 19th 2020 at March Town Hall). The aim of this event will be to formalise the Network and make it less ad-hoc, so that people are aware of local anti-food poverty actors, e.g. small lunch clubs etc. The event will facilitate conversations between suppliers and front line partners, and help to map the localised services, so the smaller charities are not missed.

***ACTION:* Sue Reynolds will circulate information on the Anti-Food Poverty Event. She will also circulate the notes of the Cambridge Charities Network. Any local charities would be welcome to join the email list to receive meeting notes.**

In Wisbech, **Julie Jeffryes** said their Network had focussed initially on Food banks and on ‘making things happen’ at a very local level. For example, a school had identified that some children were arriving at school hungry; they now have a small supply of food which teachers can issue in these cases. This is working very well.

Fenland District Council is highlighting that keeping migrant communities safe from ‘slum landlords’ is a major problem to be addressed.

The Network is also aiming to encourage more organisations to share food, e.g. it is having conversations with growers locally about them donating unsold produce.

1. **Information Exchange**

Members were invited to outline what was working well, or not so well, for them at present.

**Anjela Jones, Cambridgeshire County Council**

Anjela said that the ‘Early Help’ team was positively changing welfare benefit referrals, and that this area continued to be very busy.

**Helen Spriggs, CARC**

Helen reported that Help to Claim remained very busy, as was CLAS, which was constantly running out of money. She was pleased to report that CARC has been given the OK to continue with their help on CLAS, and that the budget is always spent as Universal Credit takes effect.

**Naomi Armstrong, Cambridge City Council**

Naomi reported that the Council’s proposed new scheme for Council Tax reductions had now gone to Committee, following consultation. It is proposed that the reductions would be banded in line with income (and nil income would mean nil Council Tax).

A flat rate non-dependant deduction of £10 a week would be made; non-dependants (adult children still living at home) would be encouraged to repay this via their work income (it equates to 1 hour of work per week at minimum wage).

There would be some transitional protection for the new scheme.

**Lorraine Payne, Cambridge Citizen’s Advice Bureau**

The CAB had received funding to provide face-to-face energy advice to 80 people. This funding would be available from Oct 1st2019-March 31st 2020.

The bureau was appointing more DRO (Debt Relief Order) intermediaries.

Lorraine thanked Sue **Reynolds** for promoting the spare places on the (CPAG) Child Poverty Action Group training (‘Universal Credit – the problem areas’) – this had been snapped up, and indeed they would be pleased if it could be offered again.

**Olena Batista, Clarion**

Olena talked about offering advice and support by phone, not only locally but to tenants across the country. She noted that the fundamental issues remain the same, regardless of locality, with people having no white goods, and no furniture for instance. Clarion is building a nationwide Directory of people who can help in these cases.

In terms of things not working so well, Olena noted that UC calculations are very complex, necessitating that Clarion uses its own software to help calculate benefits.

**Julie Jeffryes, Care Network**

Julie outlined the success of the Help at Home project – whereby volunteers can support any vulnerable adult leaving hospital with heating, medications, food etc. It is aimed to link this support to all the big hospitals. Care Network is also supporting ‘Community Car’ services, whereby volunteers get people to appointments – the Network is keen to support these kinds of volunteer services, ‘though it does not run them itself.

**Matt Brooks, New Horizons (CHS Group)**

Matt felt that the crises in which participants find themselves are getting worse. This means that he has to spend lots of time fixing these crises before he can help with other coaching. New Horizons is still very busy, and Matt was pleased to report a successful case recently where a client had been referred with rent arrears and DWP issues, all of which had been sorted. The Client had gone on to complete a Recovery College Course and is looking to become a peer support worker.

**Emma Reney, Clarion**

Emma echoed the comments made earlier in relation to good quality telephone support and highlighted how successful she felt it was, particularly in the areas of money and energy advice, with clients engaging very positively.

She said that members should look at the Clarion website as their small Community Grants (of up to £5000) would begin in December, with a wide scope of possible beneficiaries, e.g. schools, lunch clubs, organisations combatting food poverty, youth groups etc.

In terms of things not going so well, she mentioned that finite resources are making it difficult always to provide crisis support.

**Matt Nelson, Cambridge City Council**

Matt talked about the positive efforts that are being made to bring digital inclusion to those on low incomes. Cambridge Online is a brilliant volunteer group at Mandela House which helps people starting on all sorts of digital claims and they are hoping to grow this service. City Fibre will be putting fibre broadband into tower blocks where there are vulnerable people.

***ACTION:* Matt will add details of any organisations offering digital support to his Digital Directory. The Directory has been issued in paper form, but Matt is currently aiming to create a digital version, which will be searchable online.**

In terms of what’s not going so well, Matt mentioned a project aimed at those aged 60+ to equip them with digital skills to support independent living. He said it ran regularly but could support more participants.

***ACTION:* Matt invited all Forum members to forward invitations to their contacts aged 60+ who might like to participate in the project.**

He will let **Sue Reynolds** know where the project will be held and Sue will forward this.

**Naomi Armstrong** offered to promote the project via a City council mailshot, and Matt will update her on details.

**Sarah-Jayne Goakes, Clarion**

Sarah-Jayne noted how vital it is to use a pre-claim form for UC in order to help educate claimants about all that they were entitled to and/or whether UC was the right solution if circumstances changed (recognising that once on UC, claimants cannot come out of it, and backdated claims are difficult via UC).

She stressed that it is not sensible or feasible to try to actually physically complete the UC claims for claimants; it’s about empowering them to have the confidence and skills to interface with the claims system themselves as they will need to keep up with loking at their UC Journal and answering messages and completing their own actions. .

**Claire Watson, Huntingdon District Council**

Claire said that the role of the Local Authority has changed so that HAs work more holistically with clients, which is working well. Having the CAB and JCP in the same building enables them to do referrals back, and to pick up clients earlier.

She felt that the training to Make Every Contact Count was also very beneficial, and could pick up other issues aside from housing.

Overall, she felt it was very exciting that it was now easier to keep up to date with resources, toolkits and referrals and stop so many ‘revolving doors’ cases.

**Elaine Seager, Clarion**

In terms of issues not working well, it was noted that no APAs that the Housing Association had applied for had been awarded. It may be necessary to go to judicial review, to resolve the issue.

**Paul Szyszko, DWP**

Paul was pleased to confirm that Cambridgeshire Job Centres were appointing more Universal Credit Work Coaches: there would be 8 more in Cambridge, 5 more in Huntingdon, 3 more in Ely, and 3 in Wisbech. This was a significant additional resource; one which he anticipated would have a really positive effect.

**Naomi Clark, P3 Charity**

P3 had just passed its first birthday and was delighted to announce that it had prevented some 180 evictions. It was now fully staffed and has won finding for a Street Outreach project.

**Emma Cheer, Muir Housing**

Emma noted that having an office in the same building as the DWP was helping joint working. They were also finding that targeting clients via insight from their in-house money advisor was enabling them to intervene early to help those struggling with money issues.

**Chris Stevens, Oasis Centre**

Chris pointed out that Oasis represented lots of organisations working as one.

She regretted the loss of direct dial phones for Clarion.

**Ashley Godfrey, Fenland District Council**

Ashley praised their relationship with PECT – and in particular a project where they came to Travellers’ sites and saved up to £5000 in reducing energy costs. Having their own CLAS budget also speeded up their ability to give help, whilst at the same time easing pressure on CABS.

In terms of things which were not doing as well, Ashley reported that APAs were not set up properly but that the DWP is helping with this.

**Bethanie Kennedy, Anglian Water**

Anglian Water is keen to continue making partnerships, networking, and spreading the word about the support it offers, and Bethanie included everyone in the Forum as partners with whom they would like to collaborate. Anglian Water is being proactive to get vulnerable people onto better tariffs. She said that toolkits are a very good resource, and had enabled customers to claim additional benefits over and above those to do with water, as they signpost other resources available. She would be keen to talk to any Forum members in more detail about Anglian’s processes.

**Jennie Smith, Metropolitan**

Jennie is keen to tap into any resources she can which might help her tenants avoid eviction, and felt that the Forum was a useful way to keep up to date. In terms of what is not working so well, she struggles to get some clients to engage with (an eviction process) until a Possession Order is issued.

**Caroline Dennington, Cambridge City Council**

Caroline finds it works well to encourage clients to set up Standing Orders, not Direct Debits, as they are more in control, completing the Standing Order themselves and then instructing the bank.

She would like to get referrals before people move in, so that they can apply for UC early. The Landlord Portal is used by the DWP to ask the landlord to verify the correct rent.

It works well, as it then flags that a UC claim has been made. This means rent can be requested from the tenant before any arrears begin.

She would like non-dependents deductions paid directly into the City Council rent account.

APA direct payments are not working well, with Cambridge City having 2 email addresses per person, so it is easy to miss these if they are not sent to the right email address.

**Sue Reynolds, CHS Group**

What works well is sending out automated texts and emails to New Tenants on behalf of Carol Hopkinson (from Money Matters), offering help with CLAS and other charities. CHS does this really early so that they can help get the basics, e.g. beds for client to enable them to move in with at least some household items and white goods. Carol is a CHS CLAS Champion and also applies to Besom, local and national charities to access help for new tenants and those who have been referred in as well as advising on Benefit entitlement. This is important as some have been advised to apply for UC when they don’t need to and Carol can advise on the correct benefits. UC is still tricky, but CHS Community Investment staff are doing their best to support clients with it.

***Update sent for Sue to include in the notes:* Jo Stevenson, Area Manager Norfolk, Suffolk & Cambridgeshire, Trussell Trust**

Through grant money Trussell Trust are able to offer support to food banks as a result of their partnership with Asda. Food banks in Cambridgeshire (apart from Cambridge City FB) are putting in a collaborative bid with Rural Cambs Citizens Advice for a full-time CA worker to be available to support those referred to food banks – whether in person at centres / through direct phone line support.  This will be of great benefit to those centres that are in more rural areas – particularly Fenlands – where referral agencies have closed.  We are hoping the application will be successful and should hear within a month.  Cambridge City aren’t part of this as they are linked to a different CA and are already working in partnership with them.  The CA worker, as well as being available at some food bank centres, will also play a role in up skilling food bank volunteers with their signposting to make the project more sustainable when the funding ends.

If any other agencies feel it would be of benefit to them and those referred to food banks, to be available at food bank centres so people can access direct support eg with fuel issues / maximising income / benefits etc – then please contact me.  Our work with PECT has already assisted people at food bank centres with fuel issues.

**BREAK – 15 minutes**

1. **Universal Credit update**

Paul Szyzsko of the DWP gave members an update. He started with some statistics – some 2.4m people were claiming UC as of August 2019. This figure is projected to rise significantly over the next 2 years as UC will move towards ‘Managed Migration’. In light of these projected increases to UC usership, all development work that helps people with their financial and digital literacy is increasingly helpful.

He reminded members that, from mid-October, maximum deductions from UC dropped from 40% to 30% and that this would be very significant for individuals. He asked members to offer support to clients affected. Whilst the change should happen automatically for new enrolments to UC, Paul was less clear about the process for existing UC claimants.

A comment was made from the floor that rent payments are higher up the priority order, as a result of this reduction, and HAs should receive notification if deductions have ceased.

Next, Paul talked about UC & Severe Disability Premium. When UC came in, people who claimed UC due to moving geographical area had lost their Severe Disability Premium (SDP) altogether. Rules have been changed so that those with significant changes in receipt of the SDP (or in receipt within the last month) won’t go onto UC at all at this point. The DWP is now making backdated transitional payments to those who lost out when UC came in. There are special teams dealing with this issue, case by case, and over 6000 claims had been paid till end of August 2019, each one for an average of approximately £2000. He encouraged members to be aware of this issue and to help their clients manage it.

**Sue Reynolds** mentioned that if this lump sum pushed them over the £6000 lower capital limit they will have 52 weeks to reduce this and still be able to receive their benefit. .

Paul then turned to an update on UC advances and the DWP response to scams in this area:

* People must now have a face to face visit at the Job Centre in order to claim a UC advance
* People requesting more than one advance will be referred to Team Leaders

However, he insisted that people needing an advance should not be deterred from claiming one, and that the face to face interview would typically be made available within 10 days of requesting it.

***QUESTION:*** Can we still go through the verification process?

***ANSWER:* Yes, ‘though the face to face interview element will still remain.**

Cambridge is trialling a combined ID and Claimant commitment appointment (in one visit) with the aim of ensuring there is less chance that claimants miss out on any entitlements. Claimants can choose to do this or have separate appointments.

Whereas formerly claims for Childcare Costs had to be made in the month in which need arises, they may now also be made in the following month.

***QUESTION:*** Can these Childcare payments be made in advance?

***ANSWER:* Yes, if you speak to the Work Coach and/or escalate the matter to Paul himself, explaining why it’s needed in advance (e.g. to help Claimant get a job etc.)**. This is NOT part of UC, but is the **DWP Flexible Support Fund** which exists to help in these cases

Paul also wanted members to know that the blue paper Escalation Document is still available, containing his contact details. Members could also go through the Vulnerable Work Coaches to follow through any escalation issues.

***ACTION:***  **Paul will circulate the DWP Benefit Forum notes to members, who may then join if they wish. DONE. Sue circulated this.**

There was a discussion about natural and managed migration to UC. **Naomi Armstrong** pointed out that Cambridge (and SCDC) have experienced high levels of natural migration, and that consequently there will be lower numbers of managed migration cases when it does start.

Naomi wondered what had happened to the Harrogate trial? She had heard that in fact only 2 cases had been managed migrated so far. This may be because it is by invitation only, and the migration is only suggested if a ‘Better Off’’ calculation suggests the claimant will be better off migrating across to UC.

Paul confirmed that managed migration will only be done slowly.

***ACTION:* Paul to find out if there have been any updates on the Harrogate Trial.**

Finally, there was a question about the low-take up of more frequent payments, trialled in Ely. Paul thought that as the population is small, this may account for the low numbers taking up the more frequent payment option.

1. **Citizen’s Advice ‘UC Help to Claim’ service in Cambridgeshire**

**Helen Spriggs, CARC,** and **Lorraine Payne, Cambridge & District CA** gave a presentation on the ‘Help to Claim’ service operated by the CABs.

Help to Claim (HTC) is a grant given to the CABs by the DWP, which they operate confidentially and impartially to people needing help managing their UC claims. It helps clients up to their 1st payment. It cannot help once people have had their UC paid, but it can help right through the first 5 weeks.

Some 500 people to date have been helped in Cambridge and 800 in the rural areas.

It often deals with complex cases. Whilst it was envisaged as being quick and easy to access via web/phone chat lines, this has not been the route adopted by most users, who prefer face to face advice (for these more complex cases).

Helen and Lorraine took members through the Steps of the process, which are illustrated in their PowerPoint presentation.

***ACTION:* Sue Reynolds** **to circulate PowerPoint slides to members**. **Done.**

Key points that were made included:

* HTC doesn’t show CAB staff what else is going on in people’s lives, e.g. if they are eligible for UC
* HTC staff make an assessment of whether people can manage UC on their own or whether they will need further support
* HTC staff try to empower clients – helping them to access their online journals, set up emails and bank accounts for instance – but they cannot take over the task/process for the claimant
* It is important to make an assessment of how claimants will manage during the first 5 weeks prior to receiving their first UC payment
* CABs can continue to help with other issues in their CA core service after the 5 weeks.
* HTC staff have good relationships with the DWP and would encourage more referrals via the DWP
* There is a new email address htc@cambridgecab.org.uk which partners may use. There is also an 0800 number for partners, which is answered swiftly, by specialists
* Helen and Lorraine mentioned the ***‘Getting Ready for UC in England and Wales’*** leaflet which they thought was particularly useful. Members can order them through the Money & Pension Service website. <https://moneyandpensionsservice.org.uk/>

**The Cambridgeshire Local Assistance Scheme (CLAS) update**

**Sue Reynolds** gave members an update on this scheme.

The County Council are extending it for a further 2 years, with about the same amount of money in the pot. Many other counties, however, either do not have, or are stopping Local Welfare Schemes, so Cambridgeshire is very fortunate indeed.

The demand for CLAS supermarket food vouchers remains high. Sue reminded members that the Trussell Trust guidelines recommend that when using the local Food Banks only 3 food bank vouchers should be issued to any individual in a 6 month period, so CLAS supermarket vouchers are often a fall back position.

Sue noted that 33% of those using CLAS are affected by Domestic Abuse and these numbers are increasing. Also amongst CLAS clients there are often young children in the family. CLAS is also seeing a higher proportion of homeless people.

It was noted that research has shown that those in crisis (possibly living in financially precarious situations) and experiencing high levels of stress can have difficulty in making decisions.

Sue was keen that the Charities Network continued to flourish with links at local levels. She cited as an example a link between a Cottenham-based charity (which helps Cottenham residents) liaising with the Cambridge Aid charity to pay grants for Cottenham residents and therefore preserving the Cambridge Aid funding for other applicants.

She also mentioned that Gerry Cano, CLAS Project Manager, is working with the Children’s Society in a research project on Local assistance schemes. She will send out further information about this when it becomes available.

***Action:*** Sue to circulate CLAS Update. Done.

1. **‘New Horizons’ Building Better Opportunities**

**Lynne McAulay,** New Horizons Project Manager at CHS Group talked to Forum members about the feedback that New Horizons has gathered in its 3 years of operation via its ‘MOW’ feedback tool. The acronym stands for Money Online Work and the feedback tool asks participants in New Horizons about their confidence on a number of MOW issues at the time they join the project and once they have received coaching.

A draft report has been produced from this data and Lynne talked about the key points of learning from it.

* Firstly, New Horizons is helping very vulnerable people, e.g. high proportion with a disability
* Whilst New Horizons is about employability, the findings suggest it is marginally its least successful delivery aspect
* People have complex money problems and Coaches may find themselves devoting a greater proportion of their time helping to sort out these problems than in coaching for employability
* Perhaps the service gap points to a lack of longer term support for people who need help making sense of their money (as opposed to employability)? e.g. people finish the New Horizons programme but their money problems persist.

Lynne invited comments from the floor, and the following points were made:

* We can only help clients into work once we’ve eased their immediate source of stress in terms of money problems….
* …..but maybe for some people work isn’t a possible outcome?
* There is a ‘revolving door’ and it is heart-breaking to see people who are really struggling to find work whilst being mentally vulnerable…..
* …..acknowledging that some people aren’t motivated to work
* People’s mental health yo-yo’s: they get better then slide back
* Maybe a revolving door isn’t a bad thing if it indicates that people are continuing to ask for help
* We need a better funded ‘chronic mental health NHS’, not just short term funding for those who haven’t been helped before

New Horizons will stop in March 2022. The new ESF replacement, the Better Prosperity Fund, is not being looked at by government yet. We must start thinking about this now.

***ACTION:* Lynne McAulay will look further at what resources we can put together to help people self-manage.**

***ACTION:* Sue to circulate NH power point. DONE.**

1. **Suggestions for topics to cover in future Forum meetings**

**Sue Reynolds** invited members to email her with any suggestions that they would like to see covered.

1. **Any other urgent business**

The Making Money Count website now contains a link to the Cambridge University report on the first three years of the New Horizons project. This report includes a detailed literature review around the topics of helping digital and financial literacy.

**Nikki Di Giovanni, CCORRN,** said that she has a large supply of **paint, which can be donated free to community projects**, via their ‘Get Painted’ scheme. Cambridge Re-Use would like to set up a pop-up paint shop to provide paint & advice services; if members are aware of a suitable venue please could they get in touch with **Sue Reynolds**.

1. **Date of next meeting**

The next meeting will be from **10am-1pm on Friday 24th January 2020**, at the CHS Office at Endurance House, Chivers Way, Cambridge, CB24 9ZR, followed by a networking lunch.

**Sue thanked everyone for attending and Ann for taking the notes.**

**Networking lunch.**