**Notes of Financial Capability Form held on 24th January 2020 at   
CHS Office, Endurance House, Chivers Way, Histon, Cambridge, CB24 9ZR**

**Present:**

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| Andrew Church (Chair) | CHS Group |
| Sue Reynolds (Notes) | CHS Group |
| Ann Grimsdale | CHS Group |
| David Bailey | CHS Group |
| Jennie Smith | Metropolitan Thames Valley HA |
| Olena Batista | Clarion Futures |
| Sarah-Jayne Goakes | Clarion |
| Elaine Seager | Clarion |
| Sam Scharf | Orbit HA |
| Emily Shuttleworth | Hundred Houses Society |
| Naomi Armstrong | Cambridge City Council |
| Sue Beecroft | Cambridge City Council |
| David Kidston | Cambridge City Council |
| Susan Tufnell | South Cambs. District Council |
| Dan Pearce | Fenland District Council |
| Melanie Le Fort | Hunts District Council |
| Siobhan Adams | Hunts District Council |
| Dawn Rogers | Cambridgeshire County Council |
| Charlotte Homent | Cambridgeshire County Council |
| Paul Szyszko | JCP Partnership Manager, DWP |
| Dave Winterton | JCP Partnership Advisor, DWP |
| Caroline Laws | Money and Pensions Service (MAPS) |
| Alan Nicholls | Money and Pensions Service (MAPS) |
| Liz Banks | Cambridge & District Citizens Advice |
| Bethanie Kennedy | Anglian Water |
| Simon Pearce | South Staff Water |
| Margaret Saner | Cambridge City Food Bank |
| Jason Gosling | Papworth Trust |
| Ian Denton | Perennial (Horticulture Charity) |

**Apologies:**

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| --- | --- |
| Keith Bowman | Accent Group |
| Angie Noble | Axiom (Longhurst Group) |
| Mairead Wright | Longhurst Group |
| Alyssa Hearnden | CHS Group |
| Amanda Smith | CHS Group |
| Gerry Cano | CHS Group |
| Lynne Mc Aulay | CHS Group |
| Matt Brooks | CHS Group |
| Nigel Howlett | CHS Group |
| James Lewis | CHS Group |
| Breege Brandon | CHS Group |
| Liz Stannard | Clarion Futures |
| Emma Reney | Clarion Futures |
| Amanda Parnell | Cotman Housing |
| Simon Rudkin | Muir HA |
| Graham Dean | Muir HA |
| Emma Cheer | Muir HA |
| Sophie Hughes | Muir HA |
| Joao Ramos | Sanctuary Housing |
| Steve Wright | Sanctuary Housing |
| Pauline Green | Hundred Houses Society |
| Anjela Jones | Cambridgeshire County Council |
| Maria Martignetti | Cambridgeshire County Council |
| Sion James | Cambridgeshire County Council |
| Jane Hargrave | Cambridgeshire County Council |
| Matthew Nelson | Cambridge City Council |
| Helen Crowther | Cambridge City Council |
| Ashley Godfrey | Fenland DC |
| Kim Cummings | Anglia Revenues Partnership |
| Paul Bigger | Hunts DC |
| Claire Watson | Hunts DC |
| Paula Rae | SCDC |
| Pauline Stewart | SCDC |
| Terry | Wisbech Town Council |
| Lorraine Payne | Cambridge CAB |
| Helen Spriggs | Rural Cambs CAB |
| Jeanetter Mansfield | South Staffs Water |
| Amanda Lee | South Staffs Water |
| Rebecca Nash | South Staffs Water |
| Jonathan Edney | Cambridege City Food Bank |
| Sharon Keogh | Kingsgate Church |
| Joanna Stevenson | Trussell Trust |
| Tim Cracknell | Get group |
| Sue Bradshaw | CAP |
| Nikki DiGiovanni | CCORN |
| Chris Stevens | The Oasis Centre |
| Naomi Clark | P3 Charity |
| Kim Whitsey | P3 Charity |
| Pauline Barrett | P3 Charity |
| Angela Watts | H & I Besom |
| Allyson Broadhurst | Charis Grants |
| Daniel Francis | British Legion |
| Lorraien Bald | Care Network |
| Sue Bradshaw | CAP |
| Anita Grodkiewicz | Rosmini Centre |
| Fiona Morrow | Centre 33 |
| Chris Jenkin | CCHP |

1. **Welcome, Introductions and apologies**

Andrew Church chaired the meeting and welcomed all members. He explained that the Forum had been running for almost 11 years, and that it had been useful in bringing together a wide range of organisations who want to alleviate poverty and that together we can achieve a lot more than working in isolation. Everyone briefly introduced themselves, and Andrew advised that there would be a chance to expand on this during the ‘Information Exchange’ part of the meeting.

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

All action points had been completed and matters arising were covered in agenda items.

1. **Cambridge City Council’s Anti-Poverty Strategy 20-23 (consultation)**

**David Kidston, Strategies & Partnership Manager** *(see power point presentation).*

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

Cambridge City Council has had an APS since 2014 and is now reviewing it, which includes consultation. He is attending various groups to talk to a wide range of people at stakeholder events. This will be completed by July 2020.

David explained that Relative poverty = *households have less than 60% of contemporary median income (after taxes and benefit).* There is a large gap between the lowest and the median.

* 10% of people earning £162 pw or less
* 1 in 10 residents living in household claiming benefits in 2017
* 11.5% of people in fuel poverty
* Increasing housing affordability issues

Cambridge is the most unequal city in the UK (wages, pensions benefits and other income).It has a wide educational attainment gap and significant health inequalities with the poorest living on average 10 years less than those on the median income.

In Cambridge deprivation is concentrated in particular neighbourhoods in the North & East of the city and 3 of the wards were amongst the 20% of the most deprived in the UK (Abbey, Kings Hedges) in 2019.

**Cambridge’s Ant Poverty Strategy is concentrating on:**

1. Maximising incomes, reducing costs
2. Raising skills, access to employment
3. Improving health outcomes
4. Housing costs and conditions
5. Supporting groups who are more likely to experience poverty

**Questions David wanted to ask Forum members:**

* Which issues continue to affect people in poverty in Cambridge? Have any new issues emerged over the past three years?
* Which groups of people are more likely to experience poverty in Cambridge? How in are they affected?
* Which particular issues should the strategy prioritise in future? What actions should we take?

**1) Maximising income:**

**National Living Wage:**

75 City employers(out of 4,000) are signed up to pay the Living Wage.

The City employs a Financial Inclusion Officer.

**2) Digital Inclusion:**

The City grant funds various organisations for projects to improve Digital Inclusion.

**Example:** CHS receives a small pot of money to deliver 1:1 support to people in Cambridge in peoples home to learn about using a computer, saving money on line, keeping safe on the internet. Contact [james.lewis@chsgorup.org.uk](mailto:james.lewis@chsgorup.org.uk) for details.

**3) Health:**

Funds some exercise classes, free swimming lessons, exercise referrals from GP surgeries etc.

**4) Supporting Groups:**

Funds activities & projects for Disabled people, Older people, BAME etc.

**Questions and Discussion:**

a) People are unable to participate in in a ‘normal’ life a s they cannot afford to do anything. The real Living Wage may help, but few employers commit to it.

b) **Sue Beecroft :**The Local Housing Allowance rate (LHA) is being increased at last, but this will not make that much difference when the average private rent in Cambridge for a small property is £1,200 a month. Private landlords do not want to risk taking on those on Benefits, especially Universal Credit.

**Naomi Armstrong:** The City Council is encouraging private landlords to engage with the and has the HB + Project which helps people to get into a job or a better job and provides a financial ‘top up’ to top up the HB for 12 months (single) or 24 months (family).

**Sue Tufnell**: Villages in South Cambs: can be very rural & isolated with poor/no public transport. People cannot get into Cambridge to work.

**Jason Gosling:** There needs to be an incentive for Employers to take on local people and those with disabilities.

**Naomi Armstrong:** The City could incentivise this by a reduction in Business Rates, but this means less income for the City.

**The Local Plan**: Naomi Armstrong: The City are building new council houses.in NE Cambridge. Could some have workshops, business units etc. ot encourage local working.

**Sue Tufnell** will send a link to the consultation on the City and SCDC Local Plan.

**Sue Tufnell** emailed to say: “*Here is the web address for the joint Cambridge City and South Cambs local plan. Although it is only at the initial consultation phase, the timescale for implementation is ambitious so the more people who take part, the better. It is my hope that some of the issues that were raised in todays meeting, i.e. rural public transport, more employment opportunities, etc. can to fed back as part of the consultation.”*

[https://greatercambridgeplanning.org/local-plan](https://protect-eu.mimecast.com/s/0ay3Ck9zIwPkMi2mt2c?domain=greatercambridgeplanning.org)

**Paul Szyszko (DWP)** said there had been some research had been done on people living in various parts of Cambridge which indicated that many were not comfortable with going into other parts of the City and felt it was ‘not for them’, meaning that they would be less likely to want to work in ‘other’ areas. They wanted to stick to their own neighbourhood.

**Questions on the City Council and their contractors:**

Do the contractors/sub contractors pay the living wage? Not known. The outsourced work is likely to be cleaning, security and catering.

**Food Bank:** **Margaret Saner:** Biggest group of voucher users are single men. They may be living on £73.10 a week on JSA or ESA. Not enough income for anything, not even the basics.

How to feed back to David Kidston: Sue to circulate email address & presentation: **DONE**

By email: [david.kidston@cambridge.gov.uk](mailto:david.kidston@cambridge.gov.uk)

Davis is happy to attend other stakeholder meetings for more discussion.

1. **Information Exchange**

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

**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 for 6 months (or 12 months in exceptional circumstances).Consultation prior to making changes.

Naomi said that although the number of HB cases are reducing the complexity is increasing and more time is expended top sort them out. In 2020-2021 DWP Working Age benefits are increasing by 1.7% after being frozen for 4 years. The Local Housing Allowance (LHA) rate will increased by 1.7%. Rents can also be increased by 2.7 % (CPI plus1%).

**Emily Shuttleworth, Hundred Houses Society**

Fairly new to the post. Previously in Bedfordshire, which is very different in affordability to Cambridgeshire. Keen to make links. Rent review. New rents in 20-21 will increase by 2.7% after 4 years of government rent reduction of 1% a year.

***Sue Reynolds notes:*** ***As Councils & Housing Associations have had a government imposed 1% rent reduction a year for 4 years this means a 4 % rent reduction in total over 4 years PLUS 4 years of not being able to put up the rents at all, which we would normally have done by CPI plus 1%. This has been a huge loss of revenue for housing providers and has affected many aspects of our work.***

**Sue Beecroft, Housing Co-ordinator, Housing Board, Cambridge City Council**

Keen to share good practice. Noted new website ‘Street Support’. [www.streetsupport.net/cambridge](https://protect-eu.mimecast.com/s/Z4n7C7NltRwB4UWC9R4?domain=streetsupport.net)

**Connecting people and organisations locally, to tackle homelessness in Cambridge**

If you are worried about someone you’ve seen sleeping rough in Cambridge, you can alert the Council by email on [community.safety@cambridge.gov.uk](mailto:community.safety@cambridge.gov.uk) or by phone on [01223 457950](tel:01223457950). Alternatively, you can inform Streetlink by downloading the [Streetlink app](https://www.streetlink.org.uk/) app or by calling [0300 500 0914​](tel:03005000914​).

It has started in Cambridge but looking to ‘spread it out’, so if any partners have info on services, organisations or accommodation in Cambridge, Huntingdonshire, Fenland or South Cambs that would be very useful. Also if there are partners needing local residents or businesses to give time, money or goods that can also be listed on the site. Peterborough already has its own website, at [https://www.saferoffthestreets.co.uk/](https://protect-eu.mimecast.com/s/URIkC8PmUkEyDu2yj46?domain=saferoffthestreets.co.uk)

This initiative (which does cover some other cities) came out of the Homelessness Conference and ‘It Takes A City’. Many homeless people have a smart phone so can access this advice & information on the website. It shows what is on offer and also how to find help for a homeless person to get them some support. Fenland, Hunts & SCDC are also keen to join in.

**Sue Tufnell, SCDC Housing Advice & Homelessness Team Leader**

SCDC still has money in the DHP budget (slight underspend). Please consider making applications for relevant clients. HB cases are more complicated. Fewer than expected tenants are moving (naturally migrating) onto Universal Credit. Only 400 on UC. The Benefit Cap for those on UC is biting hard, as with UC the Cap affects more than just the Housing Element part (including the Child Element parts etc). Whereas with HB only the HB can be capped, leaving 50p so that DHP can be applied for. Due to the assumption by SCDC that HB cases would be reducing significantly the Housing Team have about half their team as temporary staff. However, as the real situation with HB/UC is far more complicated their contracts are being renewed to enable SCDC to deal with both HB and UC housing cases in more depth. Housing is often just not affordable with the UC Benefit Cap and tenants are therefore more at risk of homelessness.

**Dawn Rogers (Free School Meals & Childcare Funded 2’s) Cambridgeshire County Council**

Very busy. Those on Universal Credit (who are eligible) are applying for Free School Meals. The numbers applying for the Funded 2’s Childcare offer are increasing. Please encourage clients to look into both of these.

**Charlotte Homent, Community Protection Manager, Cambridgeshire County Council**

**Cambridgeshire & Peterborough Against Scam Partnership**

Actively promoting the fight against scams and also supporting the victims of fraud.

The rate of people reporting scams is very low (5%). Scammers often target those who have money and are vulnerable (older, disabled, socially isolated) but anyone can be the victim of scams. **Examples:** Subscription traps (clicking on a button unknowingly and being stuck with a £70 a month subscription).

Scams Partnership has an Action Plan which includes:

* Communication & getting the message out there.
* Prevention & Training
* Reporting and referral pathway – where to report scams to?
* Supporting victims of scams.

**Partners include:** Cambridge City, CCC, SCDC, FDC, Anglian Water etc.

Organisations can also signup to be **Supporters**: CHS Group, Housing Associations, Schools, etc.

[Charlotte.Homent@cambridgeshire.gov.uk](mailto:Charlotte.Homent@cambridgeshire.gov.uk) Tel: 01954 284635

Please join the fight against scams by registering to become a Friend Against Scams at [https://www.friendsagainstscams.org.uk/elearning/Cambridgeshire](https://protect-eu.mimecast.com/s/6oPECg1vFBVq0c2r9BS?domain=friendsagainstscams.org.uk)

Follow the Cambridgeshire and Peterborough Against Scams Partnership (CAPASP) on Facebook [https://www.facebook.com/CAPASP19/](https://protect-eu.mimecast.com/s/eLW0Cj7yFOpY5I7202c?domain=facebook.com) or Twitter @CambsPboroAgainstScams or visit our website [www.cambridgeshire.gov.uk/against-scams](https://protect-eu.mimecast.com/s/LNh9Ck9zIwmkWIJoWzN?domain=cambridgeshire.gov.uk) for more information.

**Comment:** ***By Jason Gosling, Papworth Trust:*** Concerned about disabled people being conned into buying ‘Mobility Aids’ such as special beds, riser recliner furniture etc. at hugely inflated process when the same items can be purchased for a lot less. Discussion. Trading Standards could be contacted about this issue.

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

Clarion ha a new computer system, which has been challenging. The majority of her work relates to identifying new people who are moving on to Universal Credit and ensuring the claim (and associated rent information) goes smoothly to result in an accurate and timely claim. Sarah-Jayne .wanted to raise awareness that Fenland District Council has only spent 52% of it’s DHP budget, so the rest needs spending up asap as year end is the end of March. . Please apply for your eligible/relevant clients.

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

Olena has attended the first Fenland DWP Universal Credit networking meeting. Met with Work Coaches etc. Will meet 6 weekly.

*Sue Reynolds comments: This appears to be a similar meeting to the ‘UC Vulnerable Work Coach Hub Meeting ‘ which meets monthly at Cambridge Jobcentre and covers Cambridge & South Cambs.*

Olena working with Simon from Cambridge Water (South Staffs Water) on Social Tariffs to clear water debts.

Olena’s CLAS budget for 19/20 is used up. Hoping there may be a small amount more, but no guarantees. Olena is applying to other charities for help.

Many clients on benefits need to use the Food Bank as their income is so low. Those under age 25 and single who are considered fit for work (or who are in the UC Work Related Activity Group) and not on extra benefits like PIP are only in receipt of £251.77 a month, which may be £180 a month after UC Advances have been taken out. Personal Budgeting Support advice is almost impossible on this level of income, as there is not enough to cover the basics and nothing to cut back on.

**Jennie Smith, Income Co-ordinator, Metropolitan Thames Valley HA**

Jennie visits her MTV tenants with rent arrears and other issues and is very concerned about those in hardship and refers them into the CHS Group Money Matters Team (MTV has a contract with CHS). Many issues, including UC, DHP, debt etc. Keen to prevent homelessness. 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. They may ask for help at the last minute, but if no contact and nothing can be done they will evict. Jennie does Walkabouts around various MTV estates, including many new build houses in Brampton. Most are on UC. Issues include the tenants receiving UC but for various reasons (including lack of understanding) do not hand over the rent element to MTV so rent arrears escalate.

New MTV computer system allows tenants to actually see their own Rent Account so can see if they are in arrears etc. The automated system also calls up those in arrears, which can be upsetting for those with severe Mental Health problems, so these tenants are identified and are taken off the automated phoning list and dealt with in different ways.

**Bethanie Kennedy, Partnership Co-ordinator, Anglian Water**

Anglian Water is keen to continue making partnerships, networking, and spreading the word about the support it offers. Anglian Water is being proactive to get vulnerable people onto better tariffs to try to prevent problems before they happen. 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.

Also concerned about those with Mental Health issues being upset by standard arrears letters issued and the need for something more suitable.

Anglian Water is signed up to the Preventing Scams Partnership.

She would be keen to talk to any Forum members in more detail about Anglian’s processes.

[bKennedy2@anglianwater.co.uk](mailto:bKennedy2@anglianwater.co.uk) Mobile: 07971579839 Telephone: 01522 347273

**Ian Denton, Senior Case Worker with Perennial** - **The Royal Gardeners Benevolent Trust, (the charity for people who have worked in Horticulture)**

Ian previously worked as a Tenancy Support Officer for Accent Housing. He wants to network and make contact with anyone in Peterborough and Cambridgeshire who may have clients the charity can support. [www.perennial.org.uk](http://www.perennial.org.uk) [identon@perennial.org.uk](mailto:identon@perennial.org.uk)

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| 01372 384040 or 07498 175403 |

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

Universal Credit – concerns about when to escalate legal proceedings for rent arrears when CHS does not have all the facts about the UC claim and payments. Need to know when to apply for a Warrant to Evict. The uncertainty makes things difficult and has led to a slow down in action. This is a very different situation to dealing with HB where we usually know everything about the state of the HB claim and what was due to be paid and when.

***Davis has another specific UC payment query that will be raised after Dave Winterton’s UC update.***

**Caroline Law, Managing Editor, Money and Pensions Service (MAPS)**

[Caroline.Laws@maps.org.uk](mailto:Caroline.Laws@maps.org.uk) [www.maps.org.uk](http://www.maps.org.uk)

Working with MAPS, CAB etc. Looking at the Citizens Advice ‘Help to Claim’ Service delivery. Also updating the information and guidance for the ‘Getting ready for UC’ leaflet. Looking how DWP Work Coaches can play a role in supporting Money Advice and Debt within Jobcentres.

**Jason Gosling, Papworth Trust, Project Manager of Community Connections South, a BBO project funded by the European Social Fund and the National Lottery Community Fund.**

Supporting vulnerable clients who are unemployed or economically inactive back to work or into training or job seeking. Several partners involved: CHS Group, Switch Now, Cambridge Ethnic Forum, Cambridge Community Arts, WEA & Papworth Trust. .

[Jason.Gosling@papworthtrust.org.uk](mailto:Jason.Gosling@papworthtrust.org.uk) and [CambsBBO@papworthtrust.org.uk](mailto:CambsBBO@papworthtrust.org.uk)

Please Contact Jason for a chat if you have a client who may be suitable for support.

**Daniel Pearce, Homelessness Trailblazer, Fenland District Council**

The Trailblazer Project takes referrals and supports those who are pre-56 days at risk of Homelessness. Funding has been extended until September 2020. Working on a strategic level. Referring into Housing at an earlier stage. Fewer Prison Leavers are presenting as Homeless. Using DHP’s to pay off arrears and to prevent homelessness. Fenland still has DHP funding available due to underspend. Please apply. May cover historic arrears etc.

**Alan Nicholls, East of England Partnership Manager, Money and Pensions Advice Service (MAPS)**

Involved in the new UK strategy for Financial Well Being. Ten year strategic plan. Looking at better Debt Advice, Money Guidance, next steps etc. Interested in stakeholder engagement in Eastern Region. [.alan.nicholls@maps.org.uk](mailto:.alan.nicholls@maps.org.uk)

**Liz Banks, Cambridge & District Citizens Advice.**

Involved in Crisis Project. Interested in partnership working and client referrals. Can deal with more complex benefit and debt cases. Deal with initial crisis then support for up to one year to get things set up (DD’s SO’s, repayments, bank accounts etc.)

[elizabethb@cambridgecab.org.uk](mailto:elizabethb@cambridgecab.org.uk)

Also direct email address for referrals to the Universal Credit ‘Help to Claim’ Service delivered by CAB. [H2C@cambridgecab.org.uk](mailto:H2C@cambridgecab.org.uk)

**Simon Pearce, Community Engagement Co-ordinator, Cambridge Water (South Staffs Water)**

Promoting the Assure social tariff and the Priority Service Register. Also the Charitable Trust to help with Water debts. Once set up the customer needs to pay £1 a week for 52 weeks then if they stick to it the Water debt will be written off at the end of the period.. Encouraged to set up a Standing Order so they don’t forget to pay. Keen to develop partnerships with organisations. Already involved with Hundred Houses and Clarion. Keen to get to now others (such as MTV – Jennie Smith). Gave a talk at the AGM of DISH in Godmanchester. [simonpearce@south-staffs-water.co.uk](mailto:simonpearce@south-staffs-water.co.uk)

**Margaret Saner, Cambridge City Food Bank**

Over 9,000 food parcels given out in 2019. 2018 was the record increase on 2017.Fuel Bank awards stopped as funding from Energy supplier ceased. Do have some funding from the Cambridgeshire Community Foundation ‘Winter Warmth’ campaign, so can provide small top ups at two of the Food Bank distribution centres, but not as easy to distribute as previously as need to accompany client to get Pre Pay Top Up.

The Food Bank Volunteers have had training from CAB to increase the quality of their signposting for Debt Advice and other help. This is NOT actual advice but to enable them to give good information on where to go to get help and support to move clients forward so they are not returning to the Food Bank so regularly. Example: DHP’s., CAB, etc.

**Melanie Le Fort, Housing Advice & Support Assistant, Huntingdon District Council**

Provides administrative support to Housing Officers. Manages the Temporary accommodation. Provides support to tenants to try to avoid getting into rent arrears. Involved in Rent Deposit Scheme which provides a deposit (loan) for those who need to move into private rented properties. Involved in Landlord Forum (private landlords) to improve relationships with this sector. Aspiration is to become a Housing Officer.

**Siobhan Adams,** **Housing Advice & Support Assistant, Huntingdon District Council**

Similar to Melanie. Involved in pilot with DWP to provide Job Seekers with work experience within the Hunts DC departments. Three people so far doing this. She provides some support. May be able to expand it further. Involved with HOPE social enterprise (furniture recycling) to provide furniture to new tenants who have nothing. Items very cheap (£35 for a sofa). Use a voucher scheme.

**Sam Scharf, Community Investment Director, Orbit Housing Association**

Sam is also on the CHS Group Board. Involved in various things at Orbit including the carpets and curtains issue (presentation later). Also looking into the value and effectiveness of Debt and Money Advice in the longer term. Looking at effectiveness after in relation to rent arrears after several months. This varies. It appears to be less effective in the longer term for young people and the BAME community.

**Why?** **Suggestions:** Young people under 25 on benefits have such a low income they cannot even afford the basics.

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

CHS has received money from **Cambridgeshire Community Foundation** from their new ***‘Winter Warmth Fund’*** to help those in fuel poverty.

CHS has also been successful in funding applications to Cambridge City Council for:

* **Housing Benefit Plus Project** – providing Outreach Employment Advice to help homeless& vulnerably housed people to get into a job (or a better job) so that they stand more chance of getting (privately) housed. HB + provides a financial top up to HB to enable them to afford the rent (single: 12 months, families 24 months) whilst they work with us to improve their situation. Delivered by Liz Talbot at present.
* **Outreach Employment Advice** at the Homeless Hostels.50% funded by Cambridge City, plus an application for the other 50% to **Cambridgeshire Community Foundation through Cambs Cuisine Community Fund.** Across all nine of the Cambscuisine restaurants they have been raising money to support vulnerable people in Cambridgeshire. For every bill over £30, they have been adding a discretionary £1 to support the Fund. Since launching, the Cambscuisine Community Fund has raised over **£16,000**for local charities. <https://www.cambscuisine.co.uk/community> This will be delivered by Polly Thurston.
* **Digital Inclusion Project:** Small fund to deliver DI work to vulnerable people in their own homes and the loan of a suitable device. Delivered by James Lewis.

The CHS Money Matters Service continues to provide support with ESA,PIP,UC and all other benefits and debt. Very busy at present. PIP Appeals are taking about 12 months (paper) and even longer for Appeals in Person.

The **New Horizons** Project Coaches (Amanda Smith, John Morris & Matt Brooks) continue to be very busy. If you have clients who are unemployed or economically inactive you can refer in by emailing: [New.Horizons@chsgroup.org.uk](mailto:New.Horizons@chsgroup.org.uk)

**Community Connections South** CHS Outreach Employment Advisor Jo Burton is also very busy. Sue is happy to discuss any referrals with you [sue.reynolds@chsgropup.org.uk](mailto:sue.reynolds@chsgropup.org.uk)

**BREAK:10 minutes**

**5.’Flooring & Furniture Poverty’ – a follow on from the CPAG/Orbit report ‘Happy Healthy Starts’.** *Unfortunately the Skype connection was unavailable, so Tracey Savory, Lettings Manager at Orbit was unable to deliver her talk.*

Sam Scharf, Orbit was able to talk us through the main points. Any further questions can be put to Tracey Savory, via Sue.

Sam put the issue in context. Orbit has 45,000 household units over a wide geographical area. They have a large Community Investment programme. Three years ago they started looking into the issue of tenants moving into properties where all the flooring (carpets & laminate) had been removed at the end of the previous tenancy. Only bathrooms and kitchens had vinyl flooring remaining in most cases. This is common practice in Council & Housing Association properties. This leaves tenants with bare concrete floors which is a health and safety issue, leaves the house feeling very cold and unwelcoming and in many cases pushes the tenants into taking out high cost loans (door step lenders) to buy poor quality flooring that doesn’t last long.

***Comment from Sue:*** *Tenants also resort to companies such as* [*https://www.payweeklycarpets.co.uk/*](https://www.payweeklycarpets.co.uk/) *(the largest UK supplier of weekly payment carpets), with money taken from their debit card automatically on a weekly basis.*

A report was commissioned jointly with CPAG (Child Poverty Action Group). This involved a 9 month ethnographic research project talking with those who have lived experience of this situation, and explored wider issues than just carpets & curtains. The report ‘Happy, Healthy Starts’ was published in 2018, outlining the development of an Orbit practical approach to solving this issue.

**Highlights: Carpets & Curtains**

**1)What actually happened at the start:**

When a property was void all the carpets and curtains were ripped out, leaving a bare shell with concrete floors. Sam (and others) felt this was not acceptable. However, the attitude of other departments was that it was not possible to leave anything in the property as the carpets and curtains were not in a good state, there may be stains, urine, dog faeces etc. etc. It was easier to deal with a void property when it was completely stripped out etc. Lots of reasons NOT to keep anything, it is not possible, legal reasons etc. etc.

**2) What happened next:**

Orbit decided that the policy and procedure MUST change to ensure that in the majority of cases the carpets & curtains were left in the property and gifted to the next tenant. Carpets were cleaned (by Orbit). This would become normal practice. Orbit did work on this with tenancy agreements and legal disclaimers about the gifted items. Made it very clear what the situation was and that keeping the carpets & curtains was the default (normal) situation. Photos were taken (by Orbit) of the carpets & curtains so that there would be a record of the condition. The decision to keep the carpet is made by the Housing Officer and NOT the Void Contractor (who finds it easier to rip everything out). If the carpets are OK the HO says ‘Keep them’. If they are really unsuitable then they will be removed. To keep the curtains they MUST have a label with a Fire Certificate to say they are fire resistant. If not they must be removed. The new tenant can still say that they don’t want to have the carpets gifted and they will be removed.

**How much does it save the tenant?**

An impact report indicated it saves on average £500 - £1,500 in total. Prevents tenants getting into debt taking out loans to buy carpet/curtains. Makes the property more homely and comfortable.

**What is next for Orbit?**

1) Furnished properties. More likely that new tenants will remain in the property if it is furnished and feels like a home. Less need to use high cost door step lenders so tenancy likely to be more sustainable. Research on 1,000 tenants in London indicated that 70% have used a high cost lender.

2) Void Energy switching to lower cost tariffs to save money for the new tenants.

**Questions, Comments and suggestions from Forum Members:**

**Sue Reynolds:** Void energy Switching. Need to take care as CHS considered this and was looking into suppliers such as Robin Hood Energy. Sue pointed out that as they do not participate in the ‘Warm Home Discount Scheme’ the tenant could actually be worse off by £140 a year.

**David Bailey:** CHS has been told by their Voids Contractor that when the property is void it should be considered to be a ‘Building Site’, all staff should wear hard hats & that potential new tenants should not be allowed in. This is making viewings more difficult and keeping carpets virtually impossible.

**Sam’s response:** Everyone will try to stop you doing the carpet thing. The Housing Association itself needs to set the tone of what they want.to happen and not be dictated to by others. The Housing Officers will have a different approach to what is an acceptable condition for a carpet whereas and the Void Contractor may think it is not ‘perfect’ so needs to be removed. Sam says the Orbit Housing Officer does the visit with the Void Contractor and the HO makes the decision. ***Keeping the carpet is the default position.***

**Simon Pearce:** What about infestations?

**Sam’s response:** Not a big issue. Only one in the last 20 years with a legal claim.

**Elaine Seager:** What about same day sign up? Is it possible with this approach?

**Sam’s response:** Yes.

**Sue Reynolds:** What percentage of void properties DO retain the Carpets?

**Sam’s response:** Don’t know,as we don’t keep these figures any longer.

***Action:*** Does ***Tracey*** know the rough figure? We really need some statistics to persuade our Housing Association that it is feasible and that it saves a certain percentage of new tenants X amount of money.

***Action:*** **If you have any more questions please email Sue Reynolds and she will pass them on to Tracey Savory at Orbit.**

Andrew thanked Sam for stepping in at the last minute.

**6. Universal Credit update**

**Dave Winterton, Jobcentre Plus UC Partnership *Advisor, DWP***

*Please* see the very detailed 5 page update provided by Dave W.

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

**These are the items that Dave mentioned. Full details are in his update.**

1. Key Statistics
2. Benefit Sanction Rates
3. Findings from Research
4. What is Universal Credit
5. Universal Credit if you have a disability or health condition
6. Universal Credit guidance on consent and disclosure of information
7. Update on the Move to Universal Credit (formerly Managed Migration) pilot

The Harrogate pilot - began in July 2019 and will last 18 months.

1. Important Changes to EU Settled Status Scheme
2. News on Clive Diver – DWP Disability Employment Adviser
3. Jobcentres to receive new £3 million fund to support homeless people
4. Benefits if you are Terminally Ill.

**Other items:**

The Cambridgeshire Job Centres have appointed 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.

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

**Specific question about UC from David Bailey, CHS Group**

A particular issue with UC gap in payments of 8 weeks. David has emailed this directly to Dave Winterton (DWP) for advice. It appears that this is due to an issue with the start of the UC Assessment Period and the UC Payment Period to the Housing Association, Schedule of Payments and cycles.

**Comment:** Sarah-Jayne Goakes, Clarion, has experience of this issue (as she has been dealing with UC for longer than we have) and has created a table of dates etc. relating to the Schedule of Payments

***Action:*** Sarah-Jayne to email this to Sue to send to David Bailey. **DONE.**

***Action:*** Dave Winterton to email David Bailey to answer query in more detail.

**Note:** Dave Winterton said that it is hoped that in future the DWP will be able to align the rent element payments of UC to fit in better with what is required by landlords.

**Work Capability Assessment and Universal Credit query:**

Question on why it is taking so long to get a WCA Medical Assessment for those who have a Limited Capability for Work. It should be completed within 13 weeks of start of the claim but is taking much longer. **Dave Winterton’s reply:** This is to do with the contractors who do the assessments and not the DWP. There is a large backlog.

**Advice:** Client can contact their MP to make a complaint. Or complain to the contractor. Or report it to CPAG on their website as an issue and they will take up any social policy issues if enough people report it.

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

**Sue Reynolds, CHS Group**

Sue Reynolds advised that CLAS is a replacement for the defunct DWP Social Fund Community Care Grant and Crisis Loan. Initially Charis Grants held the contract, but 2 years ago CHS Group won the tender from Cambridgeshire County Council. There is a network of ‘CLAS Champions’ each holding their own small budget for ‘goods’ .These are: Re-used furniture, white goods and paint (from Cambridge Re-Use, Octavia & CCORN) , new cookers & mattresses and supermarket vouchers for food and clothing. Universal access is through the two CAB’s.

The County Council are extending CLAS 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.

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.

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 Gerry’s update when it is ready.

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

**Ann Grimsdale, New Horizons Project Officer**

*(see power point presentation)*

Ann gave participants a brief overview of some of the evaluation feedback from participants in the New Horizons project. New Horizons aims to help people (not in work or training) across Cambridgeshire and Peterborough and West Norfolk with issues relating to money, getting online, and finding work. This help is delivered via 20 hours of one-to-one coaching, tailored to each individual’s circumstance.

Ann highlighted the level of high level of monetary stress participants reported when they joined New Horizons, and she showed the uplifts in ratings across all aspects measured after participation. She showed the positive ways in which participants spoke about the caring and responsive way in which Coaches worked with them.

Finally, she mentioned that further research is about to be undertaken by the University of Cambridge, which will, inter alia, seek to understand how people are coping some months after taking part in the project.

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

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

* Customer engagement – reasons for dropping out of programmes, and what might be done to enhance engagement rates
* Naomi Armstrong offered to give a talk about Discretionary Housing Payments – how they are managed etc

1. **Any other urgent business: Andrew encouraged everyone to :**

* let Dave Kidston have any comments for his stakeholder meeting
* consider signing up as a supporter for the Cambridge County Council Anti-Scam programme
* contact the Water companies to create partnerships for the benefit of customers
* consider taking up the Orbit approach of leaving carpets and curtains in-situ as tenancies change (unless tenants specifically request otherwise)

**10. Food Poverty in Fenland Event:**

Date: **Wednesday 19th February**

Time: **10.30am - 2.30pm**

Venue: **March Town Hall, Skoulding Suite**

Invitation to: **People who work, volunteer or live in Fenland.**

**Background and organisers:** The March and Whittlesea food poverty network is a group of organisations committed to working together to respond to food poverty in March, Whittlesea and the surrounding villages. This event will also be supported by the Wisbech food poverty group.

**Aims of the day:** Thinking about what is already happening and what we might want to do differently, this event will aim to:

•        Promote awareness of food poverty in Fenland

•        Increased awareness of the issues surrounding food poverty

•        Increased awareness of some of the existing provisions

•        Action planning and building local solutions

•        Bring the community together to create new connections and help increase knowledge and confidence in spotting food poverty and positively responding to it.

To book, please email [nichola.west@cambridgeshire.org.uk](mailto:nichola.west@cambridgeshire.org.uk) and see the attached flyer for further details. If you are interested in more information on the food poverty networks please email [lynne.mcaulay@chsgroup.org.uk](mailto:lynne.mcaulay@chsgroup.org.uk) ***Action***: Sue to circulate the flyer: **DONE.**

1. **Date of next meeting**

The next meeting will be in March library at the end of April, after the Easter holidays, followed by a networking lunch. Sue to book and send invitation at a later date.

**Andrew thanked everyone for attending.**

**Networking lunch provided by CHS Group.**