



Vale of Glamorgan Financial Inclusion Group Meeting

10th November 2015.

Committee Room 1, Civic Offices, Barry.

Present:

Hayley Selway (Chair) (HS) – Vale of Glamorgan Council (Housing)
 Christina Delaney (CD) – Vale of Glamorgan Council (Benefits)
 Clare Hughes (CH) – Department of Work and Pensions
 Francesca Howorth (FH) – VoGC (Performance and Policy)
 Sue Campbell (SC) – Cardiff and Vale Age Connects
 Rhianon Urquhart (RU) – Cardiff and Vale Public Health Team
 Ian Jones (IJ) – Vale of Glamorgan Council (Homelessness)
 Oliver Craner (OC) – Cardiff and Vale Citizens Advice
 Alison Wood (AW) – Vale of Glamorgan Council (Money Advice)
 Shani Payter (SP) – Vale of Glamorgan Council (Community Development)
 Michael Halloran (MH) – Wales and West Housing Association
 Mike Doucas (MD) – Barry Communities First (agenda item 3)
 Katie Palmer (KP) – Cardiff Council/ Public Health (agenda item 4)
 Chris Jones (CJ) – Cardiff and Vale Public Health Team (agenda item 4)

Apologies:

Jane Clay – Cardiff and Vale Citizen’s Advice Bureau
 Mark Ellis – Barry Communities First
 Becky Wickett – Vale of Glamorgan Council (Family Information Service)
 Lisa Hordy – Hafod Housing Association
 Dave Browne – Cardiff and Vale Credit Union
 Mandy Collins – Wales and West Housing Association

	Action
<p>1. <u>Welcome and Introductions</u></p> <p>Introductions were made and apologies noted.</p>	
<p>2. <u>Note of Meeting 15th September and Matters Arising</u></p> <p>Minutes were agreed as an accurate record.</p> <p>It was advised that Dave Browne from Cardiff and Vale Credit Union would be leaving his post and an alternative rep from the Credit Union would need to be sought. The group expressed thanks to Dave for his work with the group since it was initially established as the welfare reform stakeholders group in 2012.</p> <p>The group were reminded that at the previous meeting it was agreed each partner organisation would gather information on what they are currently</p>	<p>FH</p> <p>ALL</p>



<p>doing in relation to fuel poverty and feedback. It was agreed that this should form an item on a future meeting agenda as part of beginning work towards achieving the fuel poverty action contained with the Financial Inclusion Strategy.</p> <p>All other actions completed or included on the meeting agenda.</p>	
<p><u>3. Standing Item: Exchanging Ideas/ Sharing Success – Barry Communities First</u></p> <p>MD gave a presentation to the group about the work of Barry Communities First and in particular the marketing tools used by the team.</p> <p>The cluster covers parts of the Buttrills, Cadoc, Castleland, Court and Gibbonsdown areas in Barry, an area with over 15,000 residents. There are three strands to Communities First – Health, Learning and Prosperity and MD gave an overview of several of the projects within these strands.</p> <p>MD then highlighted the mechanisms the Cluster uses to market the projects they offer such as the website and the online newsletter. It was highlighted that for the Cluster, Facebook is by far the most effective tool. The group were provided with an overview of paid Facebook advertising and how it can be used to target people by age, gender, location and likes/interests.</p> <p>There was a discussion regarding how this process works and MD explained how it does in the Council; however this will vary across organisations. MD also advised that the current Facebook audience for Communities First is around 75% women and 25% men and the team are exploring how they can engage with more males.</p> <p>MD also advised that Communities First had recently held a job fair in partnership with the DWP which was attended by approximately 850 people. The group asked if there was any data regarding outcomes from the day with regards to how many jobs were available and how many people gained employment through the job fair. CH stated that she will look into whether this data is available.</p>	<p>CH</p>
<p><u>4. Food Poverty – Rhianon Urquhart</u></p> <p>RU advised that the Cardiff and Vale Public Health Team are beginning initial discussions on setting up a food charter and network for the Vale. It was advised that similar arrangements are in place in Cardiff and work has been progressing through the Food Cardiff initiative.</p> <p>KP, who leads on the Food Cardiff initiative, was introduced to the group and gave an overview of one of the major projects that has taken place. A steering group comprised of a range of partners including education, the</p>	



<p>UHB, Food Cardiff and Sport Cardiff was set up and one of the main issues identified was ‘school holiday hunger’. Therefore a series of pilot projects were set up, one in each of the four Communities First areas in Cardiff to open schools during the summer holidays. The children would be looked after in a safe environment and took part in a range of activities including exercise and healthy eating classes. The children were provided with a healthy breakfast and lunch meal during the day as it was recognised not all children will have this during the school holidays. This also had an added benefit of increasing the household budget of parents to then have more money available to provide an evening meal. The project was staffed by volunteers including parents plus some paid catering staff, this was seen as another benefit of the project by providing additional work for low income staff.</p> <p>KP advised that the project was delivered within four months and funded from a range of sources including Communities First, through the Council supporting staffing costs and through donations of food from suppliers such as Brakes. Sport Cardiff also provided equipment etc. for a range of sporting activities which were available for the children. It was advised that the project cost less than £100 per child and Food Cardiff are now lobbying Welsh Government to look at this on a national basis with the Pupil Deprivation Grant being cited as a potential source of funding for such a project.</p> <p>RU advised that Public Health were keen to see similar initiatives set up within the Vale and have begun initial discussions with staff such as Communities First and the Council’s Catering Manager to establish a food network and charter for the Vale. A proposal will be presented to the joint Cardiff and Vale Public Health Board, in addition to the Vale LSB. It was highlighted that Financial Inclusion Group partners would play a key part and it is important that links to the group and the food network, once established, are in place.</p> <p>The group were keen that work begins to examine what is already in place in the Vale to tackle food poverty such as what services are in place, for example meals on wheels, what organisations in the Vale are living wage employers, and the eligibility vs uptake of Free School Meals. It was highlighted that the Mitigating the Impact of Poverty workstream within the Community Strategy Delivery Plan for which the group leads, contains an action regarding food poverty. It was suggested that the group requests to the LSB that this action is amended to reflect this work through the next delivery plan progress report.</p> <p>It was agreed that food poverty would be included on a future meeting agenda for the group, once work to develop a charter and network has progressed.</p> <p>RU also highlighted that the Public Health team are beginning to undertake a project to explore what food means to different people through a series of digital stories and will report back to the group on the findings.</p>	<p>HS/FH</p> <p>RU/FH</p> <p>RU</p>
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<p>5. <u>Standing Item: Benefits General Update – Christina Delaney</u></p> <p>CD provided an update in a number of areas including the numbers of residents in the Vale currently affected by the Bedroom Tax and the Benefit Cap plus the numbers of Discretionary Housing Payment applications the benefits team are receiving and the reasons for them. It was agreed for the briefing note prepared by CD to be circulated with the minutes.</p> <p>Universal Credit</p> <p>It was advised that Universal Credit (UC) for single person claims will go live in the Vale from February 2016. It is expected that the full roll out to all claims will take place from 2020/21. In order to prepare for the introduction, DWP funding will be used to put support services in place through a Partnership Delivery Agreement. It was advised that CD, CH and the Council’s Manger for Exchequer Services, Nigel Smith, will meet shortly to discuss the support to be put in place in the Vale. It was highlighted that as the Vale is in Tranche 4 to go live with UC, the support will need to run until March 2017, therefore discussions on putting the agreement in place have been delayed as the DWP cannot commit funds until after the December Spending Review. It was also advised that the DWP will be providing technical training for the Council’s benefits team staff to run through a live claim.</p> <p>Also in preparation for UC it was highlighted that a significant gap has been identified with regards to 1-2-1 support for people at home with using digital technology. It was advised that a pilot is currently taking place through Digital Communities Wales working with ESA customers in Newport and in Barry.</p> <p>Housing Benefit</p> <p>CD advised that from April 2016, backdates on Housing Benefit will only be allowed for a maximum of 4 weeks. There was a discussion regarding the difference between backdates and a review. With regards to backdates CD advised that if a claim is cancelled, there will be a 4 week period to reopen the claim and receive backdated payments, however if there are good reasons for not reopening the claim and providing information at the time then this can be looked at.</p> <p>HS advised that the Council will be recruiting a Tenancy Ready Officer and the post is currently going through job evaluation.</p> <p>Benefit Cap</p> <p>CD highlighted that the Benefit Cap will be reducing further from April 2016. The new weekly benefit cap will now be £385 for families and single parent households and £258 for single people. Therefore more households</p>	<p>FH</p> <p>CD/CH</p>
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<p>in the Vale will be affected by the cap than when it was originally introduced. As previously, the DWP will work closely with the Council's benefits team to identify all those affected by the cap in the Vale and contact them regarding the advice and support available.</p> <p>FSF Grant Funding</p> <p>CH advised that the application process for DWP Flexible Support Funding for 2016/17 is now open. It was advised that grants of up to £50,000 are available for projects which must be innovative, must not duplicate existing provision and are focused on priority customers, such as those on ESA, age 50+ and hardest to help. FH to circulate further details of the grant and how to apply to the group. Applications should be returned to CH by the end of December 2015.</p>	<p>FH</p>
<p>6. <u>Standing Item: Cardiff and Vale Citizens Advice Update – Oliver Craner</u></p> <p>OC provided an update from Cardiff and Vale Citizens Advice Bureau and advised that a rebranding process has been taking place. The organisation will no longer be the Citizens Advice Bureau and will be known as just Citizens Advice (CA) moving forward.</p> <p>It was also advised that CA is moving away from having an initial diagnostic gateway and making appointments to providing advice on the day with clients being handed over to an advisor following an initial check. This approach is being trialled in the Barry office and more volunteer advisors are being trained in light of this. The numbers of volunteers for the telephone advice service are also being expanded. OC also highlighted that Shelter will be based and the Barry office for 1 morning a week to offer advice.</p> <p>There was a discussion regarding referrals to CA from GPs and it was advised that the numbers of referrals are low and more come through Community Mental Health teams. CH advised that the DWP are beginning to link with Public Health Wales to identify and refer ESA clients where appropriate.</p>	
<p>7. <u>Homelessness Transitional Funding Update – Ian Jones</u></p> <p>IJ provided the group with an update on the online housing advice tool that is being developed through homelessness transitional funding.</p> <p>The group were reminded that IJ had attended the February meeting of the group and had advised that the tool was being developed. The tool will be accessible for both the public and professionals working within partner organisations and other Council Departments. The interactive tool will contain the same information that people would receive from the homelessness team and would therefore allow other professionals to</p>	



<p>provide the advice to the client immediately. The tool will contain links to videos on how to use it and will allow users to email factsheets to themselves. There will also be a section where users can input all their information to generate a personalised housing plan, there will also be an option to do this anonymously or notify the homeless team who can then make an appointment with the client and already have all the information to hand.</p> <p>IJ advised that a steering group has been formed consisting of 6 volunteers and Shelter to test the content of the self-help guides within the tool. The group are testing whether the guides contain the right information and the necessary links to other organisations such as Citizens Advice. The tool is due to be completed by the end of March 2016 and a post will be created to manage the tool and ensure it is kept up to date etc. The post will also work to develop the tool which was originally intended to focus on housing but there is now the intention to develop it over time to include wider aspects of financial inclusion and related issues such as advice on accessing Foodbanks and healthy eating.</p> <p>IJ also advised that the Vale of Glamorgan has been a pilot local authority in relation to the new homelessness legislation. The team have been working closely with Shelter to implement a new streamlined approach and will report back to the WLGA along with the other two pilot areas. IJ highlighted that the pilot areas will be able to learn from what each other have implemented but advised that staff in the Vale are happy with the approach taken and feel it is working well.</p>	
<p>8. <u>Financial Inclusion Strategy – Hayley Selway</u></p> <p>A final draft of the Financial Inclusion Strategy 2016-18 was presented to the group which incorporates the changes requested previously. The group approved the strategy which will be presented to the Local Service Board for endorsement in December 2015.</p> <p>SC requested that an additional partner joint leads on action 1 regarding identifying opportunities for joint training. It was suggested that the Credit Union would be a good partner to work with SC on this action. FH to contact the Credit Union about this.</p> <p>In light of the actions within the strategy, HS requested that IJ, SP and AW become regular attendees of the group.</p> <p>It was advised that the DWP had previously volunteered to lead on the action regarding social enterprise. However the group agreed that the DWP would not be best placed to do so and a request will be circulated via email to identify an alternative lead.</p> <p>The strategy will form a standing agenda item moving forward and at the next meeting of the group leads will be requested to assign start dates to each action in order to plan delivery of the actions over the course of the</p>	<p>HS</p> <p>FH</p> <p>IJ/SP/ AW</p> <p>FH</p>



strategy.	
<p>9. <u>Community Strategy Delivery Plan Monitoring</u></p> <p>FH advised that the next progress report to the Local Service Board updating on the Community Strategy Delivery Plan 2014-18 workstreams will be presented to the Board in December 2015. As the group leads on delivering the Mitigating the Impact of Poverty workstream updates will need to be gathered.</p> <p>FH stated she would circulate the template for the group to provide any information required, a draft of the report will then be circulated to the group for final approval before being incorporated into the overall report to the LSB.</p> <p>It was agreed that the following amendments to the actions within the plan would be requested:</p> <ul style="list-style-type: none"> • Action 2 – Monitor an agreed Universal Support Delivered Locally Initiative Partnership Delivery Agreement and continue to share and discuss best practice/research undertaken in other authorities • Action 4 - Continue to develop a range of tools to provide a customer focused housing (plus) advice and options service through a hub and spoke model • Action 5 - Utilise a range of information gathered including the use of foodbanks and reasons for referrals to help inform the Public Health team work to develop a Food Charter and Network for the Vale of Glamorgan. inform a better understanding of need and possible interventions. <p>Feedback from the LSB and the full progress report incorporating updates from the other workstreams will be provided at the next meeting of the group.</p>	<p>FH</p> <p>FH</p>
<p>10. <u>Any Other Business</u></p> <p>CH advised that a Communities 4 Work project will be implemented to replace the previous Want to Work project. The Communities 4 Work project will assign work coaches within Communities First areas. CH to invite a work coach to attend the next meeting of the group.</p> <p>AW suggested that the Council's money advice team could provide the next update under the Exchanging Ideas/ Sharing Success standing agenda item.</p> <p>Date of Next Meeting</p>	<p>CH</p> <p>AW</p>



26th January 2015, Committee Room 2, Civic Offices, Barry.

Items for Next Agenda

- Exchanging Ideas/ Sharing Success - (Standing Item)
- Benefits General Update (Standing Item)
- Cardiff and Vale Citizen's Advice Bureau update (Standing Item)
- Community Strategy Delivery Plan LSB Feedback
- Financial Inclusion Strategy
- Food Poverty