



## **Vale of Glamorgan Public Services Board – Financial Inclusion Group**

**22<sup>nd</sup> July 2016**

**Committee Room 1, Civic Offices, Barry.**

### **Present:**

Hayley Selway (HS) – VoGC, Housing and Building Services  
 Fran Howorth (FH) – VoGC, Performance and Policy  
 Ceri Morgan (CM) – Cardiff and Vale Citizen's Advice  
 Penny Fuller (PF) – VoGC, Money Advice  
 Rhianon Urquhart (RU) – Cardiff and Vale Public Health Team  
 Nadia Abdurahman – (NA) VoGC, Benefits  
 Leanne Herberg (LeH) – Cardiff and Vale Credit Union

Deborah Roberts (DR) – Newydd Housing Association  
 Joanna Parks (JP) – Newydd Housing Association  
 Beatrice Roberts (BR) – Cardiff and Vale Care and Repair  
 Karen Thomas (KT) – United Welsh Housing Association  
 Lisa Hordy (LiH) – Hafod Housing Association  
 Dayne Owens (DO) – Cardiff and Vale Citizens Advice (Agenda Item 3)

### **Apologies**

Nicola Eynon – VoGC, Money Advice  
 Alison Wood – VoGC, Money Advice  
 Giavanna Inwood – Communities 4 Work  
 Karen Thomas – DWP

Michael Halloran – Wales and West Housing Association  
 Colin Davies – Barry Communities First

|  | <b>Action</b> |
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| <b>1. <u>Welcome and Introductions</u></b><br><br>Introductions were made and apologies noted.   |               |
| <b>2. <u>Note of Meeting 7<sup>th</sup> April and Matters Arising</u></b><br><br>PF advised that the minutes from the previous meeting of the group suggest the Council's Money Advice team offer services to all residents; unfortunately the service is available to Council tenants only. FH to amend this. | <b>FH</b>     |

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| <p>Minutes were agreed as an accurate record subject to the above amendment.</p>   |  |
| <p><b>3. <u>Standing Item: Exchanging Ideas/ Sharing Success: Citizens Advice Live Webchat Service Demonstration</u></b></p> <p>CM introduced DO to provide an overview of the Citizens Advice live web chat service which was highlighted at the previous meeting of the group.</p> <p>It was emphasised that as demand for Citizens Advice services has grown and the needs of communities to access advice has changed, the organisation has explored alternative ways of offering its services. It was highlighted that as people's finances become more and more stretched, Citizens Advice are seeing more 'middle income earners' who work during office hours and are digitally competent requiring advice, therefore a live web chat service has been piloted as an approach to providing advice in alternative ways.</p> <p>The web chat service was piloted in its first phase by a number of branches including the Cardiff and Vale branch in relation to advisors working on the web chat although clients from all across the UK could access the service. During phase 1 which was trialled during the 2015/16 period over 100,000 cases were dealt with through the web chat service. The advice provided was often tier 1 which included signposting people and undertaking gateway assessments. This phase also emphasised the different clientele being reached through the service, for example 20% of cases dealt with were employment based queries whereas very few face to face cases relate to employment issues. It was also suggested that as Citizens Advice are a high profile organisation often those people who have traditionally not required advice will be more aware of Citizens Advice rather than other organisations and this service is therefore useful for this client base to access. DO also highlighted how his involvement in phase 1 has meant dealing with clients from all across the UK on issues including Universal Credit allowing the Cardiff and Vale branch to learn from the types of queries and issues being experienced elsewhere prior to Universal Credit being rolled out fully in this area.</p> <p>Following successful involvement in phase 1, the Cardiff and Vale branch bid to be involved in phase 2 of the pilot and again were successful. This has involved testing home working for advisors, many of whom are volunteers and therefore provides more flexibility for being available to provide advice. This phase has also involved looking at extending the hours advisors are available beyond 9am – 5pm and developing the depth of advice being provided through the web chat service. DO advised that chats can now be transferred to a specialist advisors on a certain topic where more in depth advice and knowledge is required. It is expected that by the end of 2017 all offices across South Wales will have advisors working through the web chat service.</p> <p>DO then gave a demonstration of the live system both from the perspective of</p> |  |

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| <p>the client and the advisors and showed various functions such as transferring chats to specialist advisors, and how the system shows advisors how long a client has been waiting. When clients log into the system they are asked to specify what they're enquiry relates to, advisors are then able to view this information allowing specialist advisors to pick up the queries relevant to their area of expertise. Those who have ongoing cases are asked to input their reference number which will automatically give the advisor all the information that has previously been discussed in relation to the case to avoid clients having to repeat information.</p> <p>The group asked around quality assurance in relation to the advice being provided through the service. CM advised that all advisors undertake 12 months of training and are observed providing advice before they are able to do so alone. They continue to have a number of their chats checked by senior advisors with the number reducing as they become more experienced. The audit team then look at a random sample of cases every quarter.</p> <p>The group agreed that this was a useful alternative way of reaching clients and is something other organisations could consider and learn from.</p> <p>FH to email the group asking for suggestions for the next Exchanging Ideas/ Sharing Success standing agenda item.</p>   | <p><b>FH</b></p> |
| <p><b>4. <u>Standing Item: Benefits General Update</u></b></p> <p>NA provided an update on a range of benefit issues including bedroom tax, Benefit Cap changes and Discretionary Housing Payments (DHPs).</p> <p>NA gave an overview of the number of Vale resident's affected by bedroom tax and gave a breakdown of numbers affected by landlord and of those affected by a 14% reduction in Housing Benefit (1 extra bedroom) and those affected by a 25% reduction (2 or more extra bedrooms). It was noted that the numbers affected are reducing slightly each quarter. It was highlighted that information on whether these numbers are reducing as people move to more appropriate properties or due to people finding work and coming off housing benefit would be useful as the latter would demonstrate a successful outcome. It was agreed this would be useful although appreciated that this would be difficult to collect.</p> <p>In relation to DHPs, it was advised that from the Vale's central government allocation of £233,006.00, as of 19<sup>th</sup> July 2016, £105,583.77 has been allocated. However due to changes in the Benefit Cap which is estimated to affect over 150 additional households in the Vale it is expected that the Vale's allocation will be significantly exceeded. It was advised that as per previous years the Council has allocated additional funds from within its budget for this purpose. There was a discussion around the criteria used to determine applications and NA advised that the Council is one of 20 local authorities in Wales signed up to the pan wales criteria on making DHP decisions. NA agreed to circulate a copy of this to the</p> | <p><b>NA</b></p> |

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| <p>group.</p> <p>The issue of changes to the Benefit Cap was discussed further and NA advised that an initial 'scan' undertaken by the DWP has identified an additional 166 households in the Vale who would become affected by the cap when it reduces in Autumn 2016. NA advised that details of the estimated reduction amounts and households affected will be sent out to all RSLs shortly although the DWP have advised the Council to wait for a second 'scan' to be undertaken before contacting people. There was a discussion on when people should be contacted as it was acknowledged that some household will be unaware that these changes are taking place although similarly if households are contacted who are not affected when the changes come into place it may cause undue panic and stress. KT advised that in other DWP areas the advice has been to begin contacting people now. LiH advised that the approach at Hafod will be to put together a questionnaire to send to people when contacting them about the Benefit Cap to determine how far away from the labour market and obtaining work they are. This will help determine how likely it will be that their circumstances could change to avoid being affected. It was suggested that others could look to take a similar approach.</p> |                  |
| <p><b>5. <u>Local Housing Allowance Discussion</u></b></p> <p>Following a discussion at the previous meeting of the group, particularly in relation to the impact on under 35s, HS advised that Lord Freud had recently given a statement on the matter. Lord Freud had stated that an evidence report is currently being prepared and once received and considered a further announcement would be made. The issues have been recognised and a more long term solution is being sought in relation to impacts on supported housing.</p> <p>The group discussed this issue further and it was highlighted that a number of RSLs would not build any more supported housing schemes until there is clarity around Local Housing Allowance.</p> <p>HS advised she will ask the Council's Operational Manager for Public Housing Services to set up an operational group for partners to discuss this issue and potential options for the way forward in more detail.</p>   | <p><b>HS</b></p> |
| <p><b>6. <u>In-Work Poverty in Barry Discussion</u></b></p> <p>The Barry Communities First team due to lead this discussion were unable to attend at short notice. A paper will be circulated to the group electronically when available.</p>  | <p><b>FH</b></p> |
| <p><b>7. <u>Vale Food Charter/ Network Update</u></b></p> <p>RU gave an update on the work to develop a food charter and network in the Vale of Glamorgan. It was highlighted that a network group has been established</p>  |                  |

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| <p>and the Sensemaker Project that was outlined at a previous meeting of the group is underway. The project involves collecting qualitative data around the food environment in the Vale with a particular focus on Barry. Volunteers have been used to collect information around people's experiences with food and feedback on the project has been presented to the network group.</p> <p>RU also highlighted that the network are working to become a member of the Sustainable Food Cities Network which will open up opportunities to gain funding for work around the food poverty and healthy eating agendas.</p> <p>RU also gave an overview of the School Holiday Enrichment Programme which has been developed and will be piloted in the Vale of Glamorgan this summer. The group were reminded that Katie Palmer from Food Cardiff attended a previous meeting and the group were shown a video from the project that had run in Cardiff during last year's school holidays. It was advised that two schools in the Vale are signed up to host the project this year which involves providing pupils with lunch during the school holidays alongside a range of activities. There are a range of benefits to the project such as ensuring pupils receive a healthy meal during the holidays when some parents struggle to provide an extra meal during the day, children taking part in a range of physical activities, children being able to attend the school so they have somewhere to go during the day and so parents do not need to find childcare, and providing additional work for often low income school and catering staff. The project will be run in Barry Comprehensive and Bryn Hafren Comprehensive although free school meal pupils from other schools have been invited to attend and will run from 10am – 3pm. It was also highlighted that once a week a family lunch will be provided for parents and other siblings to also attend. Another additional benefit of the project is that all staff involved have undertaken Making Every Contact Count and Nutritional Skills for Life training.</p> <p>Following the project Cardiff Metropolitan University will produce an evaluation report of the project. RU will feedback on the project at the next meeting.</p> | <p><b>RU</b></p>                |
| <p><b>8. <u>Financial Inclusion Strategy</u></b></p> <p>HS highlighted that following initial momentum, changes in the membership of the group in addition to increasing work pressures across members of the group has resulted in progress in delivering the strategy stalling. It was suggested that the action plan could be reviewed as a number of the actions have slightly changed direction since originally agreed. FH to amend and present suggested update to the action plan at the next meeting for agreement by the group. It was also agreed to review timescales and leads for the actions at the next meeting.</p> <p>The group were reminded that the action around mapping services to then identify gaps in provision and overlaps in client bases had been started. A mapping questionnaire was developed but there has been a limited response to date, Communities First, the Credit Union and Citizens Advice have responded. It</p>   | <p><b>FH</b><br/><b>ALL</b></p> |

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| <p>was agreed that the questionnaire would be recirculated and recognised that a coordinated Council response would need to be provided.</p> <p>HS suggested that a jointly funded post could provide the group with the resource needed to drive forward the strategy. HS to liaise with relevant officers across partner organisations to establish whether there is appetite to do so. Members of the group suggested this could be a good opportunity for students if offered as an internship.</p>  | <p><b>FH</b></p> <p><b>HS</b></p> |
| <p><b>9. <u>Public Services Board Update</u></b></p> <p>FH advised that since the previous meeting of the group the Vale's Public Services Board (PSB) – 'Our Vale' – has been established and replaces the former Local Service Board. The PSB is comprised of senior representatives from a across a range of public and third sector partners working in the Vale of Glamorgan, this includes four statutory members (the local authority, health board, Natural Resources Wales and fire service) plus a range of invited participants such as the police and Glamorgan Voluntary Services. The PSB is chaired by the Leader of the Council and has appointed representatives from the Ambulance Trust and Police and Crime Commissioner's Office as Vice Chairs.</p> <p>At the inaugural meeting of the PSB, it was agreed that the Board would adopt the former LSB's partnerships, strategies and performance management arrangements. In line with the Well-being of Future Generations Act the PSB is required to undertake a Well-being Assessment to inform a Well-being Plan for the Vale of Glamorgan which must be published by April 2018. Through adopting the former LSB arrangements in this interim period, the PSB will ensure momentum in delivering this work will continue. Therefore this group will now report to the PSB in relation to delivering the Financial Inclusion Strategy plus the 'Mitigating the Impact of Poverty' workstream of the Delivery Plan 2014-18 for which the group is responsible.</p> <p>In relation to the delivery plan, FH advised that the latest update report, for which the group had provided updates at the last meeting, was presented to the PSB in May. A copy of the full report which includes updates against actions for the other workstreams in the plan plus updates against the identified performance indicators was circulated with the agenda and may be of interest to the group. It was advised that updates for the next round of progress reports would be requested at the next meeting.</p> <p><a href="#"><u>Community Strategy Delivery Plan 2014-18 Progress Update Report – May 2016</u></a></p> <p>In addition to regular delivery plan update reports the PSB also receives an annual core indicators report. This provides the PSB with an update against a series of previously agreed indicators to monitor progress against the Community Strategy (the Vale's Single Integrated Plan) in light of the more focused delivery plan. The latest report was presented to the PSB in July and a copy was circulated</p> | <p><b>FH/ALL</b></p>              |

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| <p>to the group. The PSB requested that an issue identified through this report around female life expectancy was raised with each of the board's sub-groups. FH outlined that the difference in female life expectancy in the Vale between the least and most deprived areas has increased considerably in recent years and the gap is now the largest in Wales. It is also of concern that the gap in healthy life expectancy between the least and most deprived areas is also the largest in Wales at 23 years. The group discussed this issue and it was explained that the reasons behind this will need to be explored in more detail as there are a range of possible explanations for this.</p> <p><a href="#"><u>Community Strategy Core Indicators Report – July 2016</u></a></p> <p>FH also gave an update on progress in developing the Vale of Glamorgan Well-being Assessment and highlighted that female life expectancy has already been highlighted as a key issue to explore in depth through this piece of work. It was advised that the work must assess the state of social, economic, environmental and cultural well-being across the Vale as a whole and within its communities. FH advised that the assessment will consider a range of data, research and engagement information and it was highlighted that a range of engagement work is underway. A series of focus groups will be held and the team will be attending a range of events over the summer. A survey is already live and has received over 700 responses to date, this includes a range of questions in relation to residents economic well-being and FH advised that results will be shared with the group when available.</p> | <p><b>FH</b></p>                    |
| <p><b><u>10. Any Other Business</u></b></p> <p>HS advised that she will be leaving the Vale of Glamorgan Council shortly to take up a new role elsewhere. FH expressed thanks on behalf of the group for the work HS has undertaken to develop the group in the past few years. It was advised that the Council will recruit a replacement for HS who will be asked to take on responsibilities for chairing the partnership. The group were asked to identify a representative to chair the meetings of the group in the interim period. LiH stated that she would be happy to do so and this was agreed.</p> <p>LeH advised that the Credit Union are looking at their long term accommodation strategy for Barry in light of the lease on the current Holton Road Premises coming to an end. The Credit Union are exploring options for property in Barry and are open to the prospect of shared space with partners, if anyone has any suitable suggested of space available please let LeH know.</p>   | <p><b>LiH</b></p> <p><b>ALL</b></p> |