



Vale of Glamorgan Financial Inclusion Group Meeting

26th January 2016.

Committee Room 2, Civic Offices, Barry.

Present:

Hayley Selway (Chair) (HS) – Vale of Glamorgan Council (Housing)
 Francesca Howorth (FH) – Vale of Glamorgan Council (Performance and Policy)
 Ceri Morgan (CM) – Cardiff and Vale Citizens Advice
 Nicola Eynon (NE) – Vale of Glamorgan Council (Money Advice)
 Ben Woods (BW) – Newydd Housing Association
 Gareth Fuller (GF) – Vale of Glamorgan Council (Benefits)
 Clare Hughes (CH) – DWP
 Leigh-Anne Phelps (LP) – DWP Communities for Work (Agenda item 4)
 Emma Mansfield (EM) – DWP PACE (Agenda item 4)
 Richard Thomas (RT) – Care and Repair Cardiff and Vale (Agenda item 6)
 Kate Whitehouse (KW) - Care and Repair Cardiff and Vale (Agenda item 6)
 Andrew Treweek (AT) – Vale of Glamorgan Council (Building Services) (Agenda item 6)
 Keeli Morgan (KM) – Hafod Housing Association (Agenda item 6)

Apologies:

Leanne Herberg – Cardiff and Vale Credit Union
 Chrissi Williams – Cardiff and Vale Credit Union
 Alison Woods – Vale of Glamorgan Council
 Mike Halloran – Wales and West Housing Association
 Sue Campbell – Cardiff and Vale Age Connects

	Action
<p>1. <u>Welcome and Introductions</u></p> <p>Introductions were made and apologies noted.</p> <p>HS gave an overview of the group's purpose to those who had not previously attended.</p>	
<p>2. <u>Note of Meeting 10th November and Matters Arising</u></p> <p>Minutes were agreed as an accurate record.</p> <p>CH stated she had contacted DWP colleagues to find out the number of job outcomes gained from the recent Communities First/ DWP jobs fair. CH will circulate the information once received.</p> <p>FH advised that the food poverty item to follow up from the previous meeting had been deferred. Katie Palmer who leads on the Food Cardiff project and attended the group previously is putting together a briefing paper to update the</p>	CH



<p>group on how work to develop a food charter and network in the Vale is progressing. FH to circulate this report once received.</p> <p>All other actions completed or included on the meeting agenda.</p>	<p>FH</p>
<p>3. <u>Standing Item: Benefits General Update</u></p> <p>GF provided an update from the Council's benefits team on a number of areas. The number of people in the Vale affected by the Social Size Criteria (bedroom tax) is slowly reducing; there has also been a decrease in the numbers affected by the Benefit Cap although this is set to increase when changes come into place. The reduced Benefit Cap is likely to gain royal assent in the spring. This is reducing to a maximum of £20,000 for lone parents/families and a maximum of £13,000 for single people (in areas outside of London). The impact of changes to Local Housing Allowance was also discussed and it was agreed that this should be included on the agenda for the next meeting. HS encouraged partners to consider the impacts this will have on their clients, for instance for older people in sheltered accommodation.</p> <p>GF also provided an update on Discretionary Housing Payments and advised that it is likely that the additional funding set aside by the Vale Council will be needed to cover DHP awards until the end of the financial year. As previously advised all staff are now trained to assess DHP applications and the team are revisiting any applications which had not been awarded to ensure the correct decision had been reached. The group highlighted the importance of capturing outcomes where a no decision had been made to understand the affects this has and GF advised that the Benefits and Payments Manager had been tasked with looking at this.</p> <p>There was a discussion regarding Universal Credit and it was advised that a report on the Universal Credit Support Delivered Locally Initiative for the Vale which has been developed between the DWP and the Council was presented to the Council's Cabinet on the 25th January 2016. Cabinet have delegated authority for Council officers to refine and enter into the agreement with the DWP to begin delivering the initiative from the 22nd February. FH to circulate a copy of the Cabinet report.</p> <p>CH also advised that in Wales Universal Credit will only be rolled out to single people initially, with the roll out to single claimants beginning in February 2016 in the Vale. The full digital roll out is due to take place in 2017/18 and as this needs to be done so bilingually in Wales and the Vale of Glamorgan is in Tranche 4 for roll out, it is likely to be 2020/21 until Universal Credit is completely rolled out to all claimants in the Vale.</p>	<p>FH</p> <p>FH</p>
<p>4. <u>Communities for Work Overview</u></p> <p>LP introduced her role and provided an overview of the Communities for Work (C4W) programme. It was advised that C4W is an ESF funded project that was set up around 6 months ago. The project works with people furthest from the labour market to overcome barriers to employment by identifying what support clients will need. To be eligible, clients must live within a Communities First area. The two priority groups for the project are adults with complex needs who</p>	



<p>are economically inactive and facing barriers to employment (long term unemployed, economically inactive, lone parents, carers, people in receipt of Disability Living Allowance/ Personal independence payments), and 16-24 year olds who are Not in Education, Employment or Training (NEET). It was advised that it is voluntary to enrol and that the programme has a small fund available to help clients with things such as childcare, training and travel costs.</p> <p>KM asked whether the programme would cover the costs of learning to drive as this is often one of the main barriers Hafod find tenants have faced to employment. CH advised that this has previously been funded; however is order to do so now there would have to be a concrete job offer for the client.</p> <p>It was agreed that a representative from the C4W programme would continue to attend the meetings of the group.</p> <p>EM gave an overview of the PACE (Parents, Childcare and Employment) project which is similar to C4W, however clients must not reside in a Communities First area. The project therefore covers the areas of the Vale not included by C4W. PACE is targeted at parents who are economically inactive and therefore cannot be receiving JSA if over 25, the project can also support 16-24 year olds who can claim JSA but must be NEET.</p> <p>HS asked how the projects link with other programmes such as Flying Start and Communities First. It was highlighted that the two programmes work alongside these and close ongoing dialogue ensures that outcomes are not replicated. C4W is complementary but separate to Communities First. It was also highlighted that in other areas Flying Start operates in different locations than Communities First and the fact these programmes cover the same areas in the Vale is unusual. CH highlighted that although the Vale as a whole is seen as affluent, there are pockets of deprivation and as these programmes are focused in Barry, the DWP have found there can be a lack of training support available for clients of the Penarth JCP office.</p> <p>CH also gave an update on the Work Programme and advised that it will be running in its existing format until 2017. 2017-19 will see the introduction of a new programme 'Work and Health'; however details are unknown at present. CH also advised that there is an ongoing issue with the programme and WEFO as clients receiving support from other programmes such as C4W cannot then access the Work Programme. This is demonstrated by the low number of outcomes achieved through the programme across Wales compared to results in England. Also due to this reason, the C4W project cannot work with Universal Credit customers and the DWP are currently lobbying for this issue to be resolved.</p>	<p>CH/FH</p>
<p>5. <u>Standing Item: Cardiff and Vale Citizen's Advice Update</u></p> <p>CM gave an update from Cardiff and Vale Citizen's Advice and advised that in the Vale an average of 15-20 people receive face to face advice on a daily basis with the biggest reason for needing advice still related to benefits. CM also highlighted a range of other projects such as 'Better Advice, Better Lives' which reaches approximately an additional 200 clients a month. It was also advised that in the last quarter, the Vale office had received 17 referrals from the FACT team, had managed approximately £70,000 of debt and made approximately £120,000 in benefit gains for clients.</p>	



CH asked whether ESA customers would be eligible for support through the 'Better Advice Better Lives' project and CM advised that ESA customers can be eligible if they are referred to the project via a healthcare professional. CM also highlighted that Communities First has a dedicated worker for benefit/ debt issues and can work with anyone who lives in the Cluster area including ESA clients.

CM also advised that generic advice can now be offered via web chat. An overview of the number of calls received and the reasons why across the Cardiff and the Vale area was provided and it was also advised that the branch now has specialist advisors for issues relating to pensions. CM highlighted that advisors are now finding that more working people in low to middle income brackets are seeking advice as the cost of living rises.

CM also updated the group on Citizens Advice social policy work and advised that one of the main campaigns currently is around the length of time clients spend on hold to Government organisations and the costs this is incurring. NE advised that free apps are available which absorb the cost of having to wait on hold, they can also convert premium rate numbers so users are only charged standard rates when making calls. The group suggested they could recommend the use of apps such as this to any clients with smartphones who are facing issues with being on hold for long periods of time.

6. Fuel Poverty Discussion

HS reminded the group that at a previous meeting the issue of fuel poverty was discussed and that within the Financial Inclusion Strategy there is an action related to mapping services around fuel poverty. HS advised that a number of partners would discuss some of the projects/ services they are currently providing in relation to fuel poverty to begin an initial discussion on the topic, this will then feed into a piece of work to map services as outlined in the strategy.

Care and Repair Cardiff and the Vale

RT provided an overview of the services offered by Cardiff and Vale Care and Repair and advised that the organisation has recently gained £133,000 in Healthy Homes funding from British Gas. This comprises of £103,000 in revenue funding and £30,000 in capital funding which has been used to set up and now deliver the 'Warm and Well' project from October 2015 to March 2017.

The project targets those whose health is being impacted on by living conditions relating to issues around fuel and can be delivered to anyone aged 60+ across the Cardiff and Vale area in any tenure. Individuals can be referred to the project and it was advised that caseworkers work closely with Housing Associations and other organisations to identify anyone in need.

KW introduced her role as a caseworker for the project and provided more detail on how this operates. Once a referral has been received, caseworkers will look at what the issues are whether this is affordability, broken equipment or whether there are issues such as not being able to use programmers etc. to set temperatures. The caseworkers will then help as appropriate. This often includes applying for grants from organisations such as NEST on behalf of the client in order to gain funding to carry out any improvement work necessary. KW



advised that rather than just signposting, the caseworkers will help clients with making phonecalls, filling in forms etc. It was also highlighted that the project works closely with NEST and if NEST identify any cases where they feel the assessment has been failed because of confusion with the application, and the person is eligible for the Warm and Well project, they will refer back to the caseworkers who can then help with the application. NEST will also make referrals if they have approved a grant but have identified other issues that the person may need help with. Where a client is not eligible for grants, caseworkers will often fundraise on their behalf by contacting charities and benevolent organisations to explore if there are any funds the person may be eligible for.

KW also advised that the project has its own small pot of funding available to make repairs which can also cover windows repairs which other funding streams often do not. The project is also working closely with Speak Easy in Cardiff and referring clients where fuel debt issues are identified.

KW gave a number of case study examples where the project has helped and demonstrated that Care and Repair often then assist with other issues that are identified when they visit clients. For example where other improvements are needed to the home, the organisation can provide a list of their approved contractors and will inspect the work for the client before any invoices are paid. Caseworkers can also complete benefit checks with clients and will often refer to organisations such as Citizen's Advice where a client may not be receiving all that they are eligible for.

Finally KW also highlighted that the handy person service provided by Care and Repair can fit items such as grab rails and key chains for clients. They have also been trained by the fire service to fit smoke alarms.

Vale of Glamorgan Council

AT gave an overview of work being undertaken by the Vale of Glamorgan Council in relation to fuel poverty.

Through Welsh Government Vibrant and Viable Places funding a range of activity has been undertaken in Barry including the creation of an energy advisor post, based at the refurbished Gibbonsdown Community Hub to provide advice for local residents. The advisor has been contacting residents in a range of ways including liaising with the resident's board to provide energy advice. Visits are undertaken with people at home or at Council offices if they feel more comfortable, and support with matters such as switching fuel providers is given. A number of advice sessions have been held on a variety of themes and residents can be provided with an energy monitor and app to monitor their usage.

AT advised that this work is also complementing another project taking place in Gibbonsdown through ARBED eco funding. This funding is available to undertake external improvement works to both Council and private properties. AT advised that there has been a huge take up for the project and the improvements being made will impact on reducing energy bills for tenants.



<p>Hafod Housing Association</p> <p>KM gave an overview of a range of projects being undertaken by Hafod and focused on a project to fit Oxypods to boilers. KM advised that the devices are fitted and draw the air out of radiators in order to make heating more efficient. Hafod have fitted devices and are monitoring them in five properties at the moment. Tenants have already seen a difference and have reported that thermostats have been turned down as a result which in turn will save money on fuel bills. KM advised that she will share the full results of this pilot when available.</p> <p>Newydd Housing Association</p> <p>BW also provided an overview of a range of initiatives being undertaken by Newydd and presented statistics in relation to works carried out by maintenance teams to improve fuel efficiency. HS highlighted that there is opportunity to train maintenance staff to be able to signpost tenants to money/ energy advice where appropriate.</p>	
<p><u>7. Financial Inclusion Strategy Implementation</u></p> <p>HS advised that the strategy had been endorsed by the Local Service Board in December. Therefore the group will need to consider which actions will be focused on initially. In light of the earlier discussions it was agreed that the following actions would form the focus for the group to deliver initially:</p> <ul style="list-style-type: none"> • Devise a questionnaire for all partners to complete to inform an information pack on services offered, where they are located and criteria for clients. Partners to share the information gathered with the public and staff through a variety of means. • Map services relating to fuel poverty being delivered across partners in the Vale of Glamorgan to ensure schemes are promoted widely, identify referral opportunities and reduce duplication. <p>It was highlighted that there would be opportunity to link these two exercises together. BW who is the identified lead for the former action presented a copy of a questionnaire which had been devised by the Wales Cooperative Centre to map money advice services in Blaenau Gwent. BW stated that we have permission to adapt this questionnaire to suit our purposes so long as the Cooperative Centre is credited.</p> <p>It was agreed that BW would adapt the questionnaire for the Vale to circulate to the group and that there will be two sections to the questionnaire focusing on money advice services and fuel poverty services respectively in order to begin delivering these two actions. FH and NE will assist with gathering the information and collating it to present to the group. A discussion on how to best disseminate and present the information for partners and the public could then take place. FH advised that she has a GIS license and could assist with mapping some of the information gained.</p> <p>BW asked the group to let him know of any suggestions to take into account when adapting the questionnaire for the Vale of Glamorgan.</p> <p>An item will be included on the next meeting agenda to update on this work.</p>	<p>BW</p> <p>BW/ALL</p> <p>FH</p>



<p>8. <u>Community Strategy Delivery Plan Monitoring LSB Feedback</u></p> <p>FH advised that the latest Community Strategy Delivery Plan progress report was presented to the Local Service Board in December. FH thanked partners for providing updates for the 'Mitigating the Impact of Poverty' workstream that the group leads on and advised that the LSB noted the good progress being made. The suggested amendments to actions in the plan were also approved by the Board.</p> <p>A copy of the full progress report including updates against the other delivery plan workstreams – 'Preventing Poverty' and 'Helping People into Work' is available online should the group be interested in this information.</p> <p>The next progress report will be presented in May 2016, therefore further updates from the group will be discussed at the next meeting.</p>	<p>ALL</p>
<p>9. <u>Any Other Business</u></p> <p>RT advised that Cardiff and Vale Care and Repair would continue to attend meetings of the group.</p> <p>Date of Next Meeting</p> <p>7th April, 10:00 – 12:00, Committee Room 1, Civic Offices, Barry.</p> <p>Items for Next Agenda</p> <ul style="list-style-type: none"> • Exchanging Ideas/ Sharing Success - (Standing Item) • Benefits General Update (Standing Item) • Cardiff and Vale Citizen's Advice Bureau update (Standing Item) • Local Housing Allowance • Financial Inclusion Strategy Implementation 	