

Vale of Glamorgan Financial Inclusion Group Meeting

7th April 2016

Committee Room 1, 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)
Joanne Parkes (JP)	– Newydd Housing Association
Gareth Fuller (GF)	– Vale of Glamorgan Council (Benefits)
Lisa Hordy (LH)	– Hafod Housing Association
Chrissi Williams (CW)	– Cardiff and Vale Credit Union
Alison Wood (AW)	– Vale of Glamorgan Council (Money Advice)
Mike Halloran (MH)	– Wales and West Housing Association
Shani Payter (SP)	– Vale of Glamorgan Council (Housing)
Becky Wickett (BW)	– Vale of Glamorgan Council (Family Information Service)
Colin Davies (CD)	– Barry Communities First
Penny Fuller (PF)	– Vale of Glamorgan Council (Money Advice) (Agenda Item 3)
Lisa Davies (LD)	– Vale of Glamorgan Council (Money Advice) (Agenda Item 3)

Apologies:

Mark Ellis	– Barry Communities First
Clare Hughes	– Department of Work and Pensions
Giavanna Inwood	– Communities 4 Work
Beatrice Roberts	– Cardiff and Vale Care & Repair
Jane Clay	– Cardiff and Vale Citizen's Advice
Ben Woods	– Newydd Housing Association
Stephanie Kendrick -Doyle	– Cardiff Council/ Vale of Glamorgan Council

	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 26th January 2016 and Matters Arising</u></p> <p>Minutes agreed as an accurate record.</p>	



<p>CD updated on the action regarding outcomes from the DWP/ Communities First Jobs Fair. It is currently not possible to accurately record the number of job outcomes gained through the event however this is looking to be resolved through the Communities 4 Work project by using DWP systems. CD advised that a questionnaire had been used for feedback from the event and can provide the results of this to the group.</p> <p>FH advised that all other actions were complete or included on the meeting agenda.</p> <p>It was also highlighted that a new Vale Foodbank distribution centre will be opening in St. Athan on the 12th April.</p>	<p>CD</p>
<p>3. <u>Standing Item: Exchanging Ideas/Sharing Success</u></p> <p>The Vale of Glamorgan Council’s money advice team who work with Council tenants gave a presentation on the services they provide. It was highlighted that the team works closely with the Council’s income team to provide money advice where it is identified that the tenant would benefit from this. It was emphasised that the team’s main objective is to provide advice that allows tenant’s to remain in their homes.</p> <p>The team help in a variety of ways through visiting clients in their own homes and it was highlighted that from November 2015 – March 2016 the team carried out 367 visits to clients and helped with applications for Housing Benefit, Discretionary Housing Payments, Water Meters, the Warm Home Discount Scheme, Discretionary Assistance Scheme applications for award of goods, applications to benevolent and charity funds and issued Foodbank vouchers. The team also undertake money advice sessions with clients prior to them taking on a tenancy.</p> <p>CW asked whether the Credit Union were able to refer clients to the service and AW confirmed this was possible.</p> <p>BW advised that DEWIS is an online website being developed to provide information for people to easily access details of organisations for a range of topics relating to well-being. BW highlighted that the system is currently being populated with information for the Vale of Glamorgan and that it would be useful to include details of the money advice service on the system. BW to forward details of how to upload details to FH in order to circulate to the group.</p> <p>It was advised that the previous Council contact to the money advice team for Newydd Housing Association has since left their post. CD advised that he will ask an alternative from the Communities First team to contact NE to arrange who the contact will be moving forward.</p> <p>There was a discussion around links from the service to Personal</p>	<p>BW/FH</p> <p>CD/NE</p>



Budgeting Support in relation to Universal Credit. AW highlighted that the team will meet with the Housing Benefit team to link to UC cases where advice is needed.

4. Standing Item: Benefits General Update

GF provided the regular update from the Council's benefits team. It was advised that the total spend on DHPs during 2015/16 amounted to approximately £189,000, this included a small additional contribution from funding set aside by the Council as the Vale's DHP allocation for the year was £187,000. The Vale will receive a slightly higher allocation for 2016/17.

A breakdown of the numbers of Vale residents affected by under occupancy rules were also provided as below and it was highlighted that these are slowly reducing.

	14%	25%
Council	370	91
Hafod	61	12
Newydd	174	29
Wales and West	28	3
Gwalia	3	
United Welsh	24	2
Can Do Lettings	2	

There was a discussion in relation to the benefit cap and it was advised that there are currently 22 cases affected by the cap in the Vale with the largest reduction being £130 a week. This is set to increase heavily when the reduced cap comes into effect. It was advised that GF will be meeting with the DWP to discuss timeframes and an action plan to prepare for the introduction of the reduced cap. Numbers that will become affected are not currently known however an exercise will be undertaken to identify these clients. Once these have been identified, GF advised that two officers will visit these claimants to ensure they are aware of the changes. A benefits check will also be undertaken to ensure the information held in systems is correct and the claimant is affected by the changes.

GF also updated on the roll out of Universal Credit and advised there have been 14 cases in the Vale to date with 10 applicable to housing benefit. There have been no referrals for personal budgeting support as yet however the team are in close contact with the DWP to ensure nothing is missed. This is largely due to the current UC claims being from younger claimants who don't require support with using digital services. It was advised that currently referrals for support would be on a case by case basis. It was agreed that it would be useful to put a formal system in place.

GF will arrange a meeting for the benefits team to meet with all housing associations to discuss any issues around personal budgeting support referrals in relation to UC before they start to

GF



<p>come through.</p> <p>There was a discussion around budgeting support in general and the need to ensure the client is referred to the correct organisation based on their circumstances was highlighted. It was suggested that a gateway model could be developed to ensure this and to reduce duplication. It was agreed to discuss this further once the mapping exercise being undertaking through the Financial Inclusion Strategy has taken place as this information will assist.</p>	
<p>5. <u>Local Housing Allowance Discussion</u></p> <p>There was a discussion in relation to housing benefit for social rents being capped at local housing allowance rates. It was advised that this will apply to all social rents from April 2018 where tenants had signed new or re-let tenancies from April 2016. The recent announcement from Lord Freud that there will be a year-long exception for all tenants of supported accommodation so this will only apply to these tenancies from April 2017 was also discussed.</p> <p>It was highlighted that there is a difficult dilemma and it could be viewed as setting people 'up to fail' by placing them in tenancies now that they may not be able to afford from April 2018, however it was understood that there is still a duty towards those in housing need.</p> <p>A number of issues were discussed including the impact for under 35s who would only be eligible for the shared room rate. A number of issues were highlighted including that in the Vale a large portion of the property stock is family accommodation. There will therefore be a need for more bedsits and shared accommodation however it will not be possible to create accommodation quickly enough. It was agreed that there needs to be a strategic approach to this and HS agreed to bring together a group with RSLs to discuss these issues relating to under 35s. It was also agreed that it will be useful to find out how many under 35s are currently on the housing waiting list and GF agreed to look into this and circulate the information.</p> <p>MH asked how accommodation is classified between supported and sheltered for the purpose of local housing allowance. GF advised that he will look into this and feedback to MH.</p>	<p>HS</p> <p>GF</p> <p>GF</p>
<p>6. <u>Supporting People Programme Development</u></p> <p>HS presented a letter received from the Minister for Communities and Tackling Poverty outlining how the Minister envisages the Supporting People Programme developing and that the programme was protected under the last budget. The letter outlines a range of points including how the Minister wishes to see Supporting People and homelessness teams working even closer together. The letter also highlights the steer towards</p>	



<p>closer alignment between Supporting People and the Communities First, Flying Start and Families First programmes. This includes aligning reporting arrangements and the opportunity use up to 5% of funding from the programmes budgets across all programmes.</p> <p>CD highlighted that the Vale is well placed in respect of alignment between the programmes and highlighted the poverty alignment group which brings together leads from across the four programmes in addition to Public Health representation. The group leads on the preventing poverty workstream of the Community Strategy Delivery Plan 2014-18, and therefore also report into the Vale Local Service Board, as the Financial Inclusion Group does for the mitigating the impact of poverty workstream.</p> <p>CD gave an overview of the work that has taken place through the poverty alignment group to date.</p>	
<p>7. <u>NEST Overview and Update</u></p> <p>Item deferred to next meeting.</p>	
<p>8. <u>Standing Item: Cardiff and Vale Citizen's Advice Update</u></p> <p>CM provided the regular update from Cardiff and Vale Citizen's Advice. It was advised that the delivery model used has been changed, previously clients had a 35 minute gateway assessment, this has now been changed so that a 5/10 minute check in service is used to identify which specialist caseworker the client needs to see, they are then allocated an appointment usually within a week.</p> <p>It was also highlighted that there are two citizen's advice workers situated with Communities First in Barry. There has been an extension of the budget allocated for providing debt advice and it was also advised that the Welsh Government 'Better Advice Better Health' project has been extended.</p> <p>CM advised that around 70% of clients seen require debt or welfare benefit advice, it was noted that the numbers are starting to level out in the Vale following a period of the numbers increasing which is surprising. The next most common reason for requiring advice in the Vale related to employment, followed by housing then family and relationship advice.</p> <p>It was advised that training from Citizens Advice has been funded for staff through Families First on issue relating to general benefits, PIP/DLA and Universal Credit. It was advised that there is one training course left to run and if any staff are therefore associated with Families First they may be spaces left on the course.</p> <p>CM also advised that Citizens Advice are seeing a change in client groups needing advice and have therefore developed a web chat service to reach these different audiences. It was advised that the webchat is a national</p>	



<p>service and therefore staff from the Cardiff and Vale branch that provide advice through the service have therefore been working on Universal Credit queries for a number of months as it has been rolled out in other areas. It was agreed that a demonstration of the service would be provided at the next meeting of the group as other service providers look for alternative ways of reaching particular groups of clients.</p>	<p>CM</p>
<p>9. <u>Community Strategy Delivery Plan Monitoring</u></p> <p>FH advised that the next round of progress reports was due to be presented to the Local Service Board.</p> <p>It was highlighted that the Well-being of Future Generations (Wales) Act came into effect on the 1st April 2016. FH advised that the Act places local service boards on a statutory footing, these new boards will be known as Public Services Boards and are based on local authority footprints. An overview of the membership of these new boards and the requirements for each board to produce an assessment of the economic, social, cultural and environmental well-being of its area and the communities within the area in order to inform a Well-being Plan was provided. FH advised that membership of the new Vale Public Services Board is similar to the previous Vale Local Service Board.</p> <p>In light of this, at the final Vale LSB meeting held in February 2016, the Board agreed to recommend to the new PSB that it adopts all previous plans/ strategies of the Vale LSB, including its key partnerships and performance monitoring arrangements while the work for the Board to develop its Well-being Plan, to be published by April 2018, takes place. This aligns with the timescales of the Community Strategy Delivery Plan 2014-18.</p> <p>Therefore, FH advised that the Financial Inclusion Group will continue to work in its current format, reporting to the new Vale PSB and continuing to deliver the mitigating the impact of poverty workstream of the delivery plan including delivering the Financial Inclusion Strategy. The other lead groups will also continue to deliver their workstreams under the delivery plan.</p> <p>The next full progress report to the Board is due to be presented in May. Therefore FH advised that the template to update on actions for the group will be circulated following the meeting. FH requested that partners provide any updates relevant to the actions in order to inform the report. A copy of the full report to the Board, including updates from the other workstreams and feedback from the PSB will be included on the next meeting agenda.</p> <p>It was also advised that the mapping questionnaire discussed at the previous meeting of the group has now been adapted for the Vale of Glamorgan. The group were reminded that it was previously agreed to initially focus on the Financial Inclusion Strategy action to map local advice services. Although this exercise is also taking place on a national level it</p>	<p>ALL</p>



<p>was agreed it would be useful to conduct this at a local level should there be any gaps in either exercise. The results will then help inform possible future discussions such as establishing a gateway model as discussed previously. FH advised that the questionnaire will be circulated shortly and requested partners complete the exercise and circulate throughout their own networks of organisations working across the Vale.</p>	<p>FH/ALL</p>
<p>10. <u>Vale of Glamorgan Food Charter Development Update Paper</u></p> <p>FH advised that following the presentation provided previously by the Cardiff and Vale Public Health team in relation to establishing a food charter and network for the Vale of Glamorgan a briefing paper had been provided for the group.</p> <p>The team have met with a range of partners to discuss a food charter and network for the Vale and draft principles for the charter are being developed. Due to staff shortages as a result of long term sick leave within the Public Health Team the charter has not yet been published however this work will be reviewed shortly.</p> <p>Alongside this work a project is taking place to explore the individual and community assets that exist locally to promote good food. A session was delivered to 14 participants at the Age Connects café in Barry and a 'collectors booklet' was developed for participants to record anecdotes of their experiences to provide insight into the complex individual and societal drivers that determine food availability and choices in areas like Barry. The session not only explored what services are needed but also what people can do to help the community.</p> <p>It was agreed to invite Public Health to attend the next meeting to provide a further update.</p>	<p>FH</p>
<p>11. <u>Any Other Business</u></p> <p>CW advised that either herself or the Chief Executive would continue to attend meetings of the group to represent the Credit Union moving forward. CW encouraged partners to continue to promote the Credit Union and that the Credit Union are keen drive forward the action in the Financial Inclusion Strategy around the promotion of Credit Union services.</p> <p>Date of next meeting – 22nd July 2016, 10:00-12:00, Committee Room 1, Civic Offices, Barry.</p>	