



Vale of Glamorgan Financial Inclusion Group Meeting

26th February 2015.

Committee Room 1, Civic Offices, Barry.

Present:

Hayley Selway (Chair) – Vale of Glamorgan Council (Housing)
Nadia Abdurahman - VoGC (Benefits)
Francesca Howorth – VoGC (Strategy and Partnerships)
Lloyd Fisher – VoGC (Strategy and Partnerships)
Jane Clay – Cardiff and Vale Citizen’s Advice Bureau
Amy Troy – Department of Work and Pensions
Sam Jones – Barry Communities First
Lucy Egan – Hafod Housing Association
Rhianon Urquhart – Public Health Wales
Ian Jones – VoGC (Homelessness) (agenda item 4)

Apologies:

Kay Quinn – Atal Y Fro
Becky Wickett – VoGC (Family Information Service)
Meredith Gardiner – VoGC/ Cardiff and Vale UHB
Clare Hughes – DWP
Linda Lewis – Hafod Housing Association
Dave Browne – Cardiff and Vale Credit Union

	Action
<p>1. <u>Welcome and Introductions</u></p> <p>Introductions were made and apologies noted.</p> <p>The group expressed their thanks to Maureen Neave for all her work to develop the group and the contributions she has made. It was agreed for a letter of thanks to be sent to Maureen on behalf of the group.</p>	<p>HS/FH</p>
<p>2. <u>Note of Meeting 3rd November 2014 and Matters Arising</u></p> <p>The minutes were agreed as an accurate record.</p> <p>It was advised that the Local Service Board has approved the change of name for the group, which will be the Financial Inclusion Group from this point forward. The terms of reference for the group were approved.</p> <p>The DWP will present an item on ‘Universal Support – Delivered Locally’ at the next meeting.</p> <p>The following action is outstanding from the previous meeting, all other</p>	<p>AT</p>



<p>actions have been completed.</p> <p>Action: Dave to send details of the Credit Union white goods scheme to Hayley.</p>	<p>DB</p>
<p>3. <u>General Update – Nadia Abdurahman</u></p> <p>Nadia Abdurahman, Benefits Supervisor for the Vale of Glamorgan Council provided an update on a number of issues relating to welfare reform. Nadia gave an overview of the numbers of people in the Vale affected by changes such as the Social Size Criteria (Bedroom Tax) and the Benefit Cap. Nadia also provided an overview of Discretionary Housing Payment (DHP) applications received. It was advised that Nadia has prepared a briefing note detailing the information and Francesca will circulate this with the minutes.</p> <p>There was a discussion regarding DHPs and Nadia highlighted that additional funding from the Council’s budget will be used until the end of the financial year as the Vale’s DHP allocation is unlikely to last until then. There is likely to be a significant reduction in the DHP allocation received next year and discussions are ongoing within the Council on how to ensure the most vulnerable clients continue to be supported. Nadia also advised that the Council have signed up to a DHP forum, consisting of 20 of the 22 Welsh local authorities and Welsh Government, to share good practice and help ensure consistency regarding DHP decisions. However it was highlighted that each authority still has local discretion regarding the criteria used to determine applications in light of any specific local issues.</p> <p>The migration to Universal Credit (UC) was also discussed and it was advised that each authority has now been designated to a ‘tranche’ of when this will take place. The Vale has been allocated to tranche 4 which will take place between December 2015 and April 2016. Trials on Universal Credit are still ongoing and although all UC claims are made online, Sutton is also trialling the online facility for claimants to manage their account. This includes the ability to make changes to the claimant commitment online.</p> <p>There was a discussion on whether any research has been conducted on the effect of UC on issues such as poverty and domestic abuse, particularly in areas trialling UC claims for families. Amy stated that she will look into this and report back at the next meeting.</p>	<p>FH</p> <p>AT</p>
<p>4. <u>Homelessness Transitional Funding – Ian Jones</u></p> <p>Ian Jones, Homelessness and Housing Advice Manager for the Vale of Glamorgan Council gave a presentation on the Transitional Funding which will be used to support the implementation of the Housing (Wales) Act 2014. Ian advised that the Vale Council has been allocated £194,104 for 2015/16 based on the standard spending assessment.</p>	



Ian gave an overview of the act and highlighted that the it focuses on prevention to tackle homelessness. The act also increases the duty to prevent homelessness from 28 to 56 days, gives the ability to discharge duties into the private rented sector (PRS) and removes the priority given to those leaving prison unless vulnerable.

Ian gave an overview of how the funding will be used, he advised that 2015/16 funding has been confirmed and there is an in-principle commitment to funding in 2016/17 and 2017/18. The 2015/16 funding will be used for additional private rented sector staffing resource, an increase in prevention funds and a new housing advice module.

There was a discussion around the PRS and Ian highlighted that the authority has worked well with private landlords for a number of years. The additional staffing resource will build on these good relationships and the authority will be working to reassure landlords that where vulnerable tenants are placed in private accommodation there is a support network in place.

There was also a discussion around the increased focus on prevention. The importance of the group was highlighted as the onus is on all partners to prevent homelessness. All partners will play a role in ensuring people don't reach the stage of contacting the homelessness team and Ian highlighted that Welsh Government will be making additional funding available to deliver training for partners on the new legislation.

Ian also provided an overview of an online housing advice tool that will be developed with the funding. 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 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. Ian highlighted that the tool will be compatible with a number of devices including smartphones and while it is recognised this will not be a preferred method of gaining advice for everyone, it will be extremely useful for those who do use it. The tool is expected to be developed by the end of May 2015.

There was also a discussion around the feasibility study which took place to explore the potential to develop a housing advice hub. Ian advised that the funding to do this is no longer available, however the team are working to develop a virtual hub. Service level agreements will be put in place with partner agencies and a system developed to allow partners to be in contact with one another virtually and immediately when the advice is required. Ian advised that the timeframe to develop this is to have systems



<p>in place by September before developing the links with other agencies.</p> <p>The group requested that Ian attend the Autumn meeting of the group and update on progress.</p>	<p>IJ</p>
<p>5. <u>Citizen's Advice Bureau Data – Jane Clay</u></p> <p>Jane advised that the Citizen's Advice Bureau collect a wealth of information that may be of use to the group. Jane will present a number of the different sources of information during future meetings of the group for feedback on what the group find most useful.</p> <p>Jane presented the Cardiff and Vale CAB Social Policy Issues Report for January 2015. It was advised that the report is an analysis of Bureau Evidence Forms generated during January, outlining the issues being found by CAB advisors.</p> <p>Jane advised that an evidence form is only raised where the CAB have found the issue to be true and have intervened. The forms are used to monitor issues and identify any patterns of issues recurring. It is appreciated that organisations and employees can make mistakes however where something is occurring regularly the CAB will investigate. Issues may also be found due to policy changes, in which case policy campaigns are considered. The CAB also liaises with other local and national CAB offices to identify any common issues.</p> <p>From the report it can be identified that issues relating to requests for Food Vouchers account for the largest topic category for evidence forms being generated. Jane also advised that issues relating to Bailiffs and Council Tax seem to be decreasing at the moment which is pleasing.</p> <p>Jane advised that at the next meeting she will present the Bureau's end of year stats outlining the number of enquiries received for various categories along with a breakdown of client group and area.</p>	<p>JC</p> <p>JC</p>
<p>6. <u>Community Strategy Delivery Plan 2014-18 Monitoring and Data</u></p> <p>Hayley reminded the group that the group leads on delivering the 'Mitigating the Impact of Poverty' workstream within the Community Strategy Delivery Plan 2014-18. A report updating on progress against all workstreams within the plan will be taken to the Local Service Board (LSB) in April and Hayley will present the update against the mitigating poverty workstream to the board.</p> <p>Update reports will be taken to the LSB twice a year and prior to this, the group will be asked to update against the actions within the plan and will have an opportunity to request any amendments/ additional actions. Feedback from the LSB will then be provided at the next meeting of the group.</p>	<p>HS</p>



<p>Francesca will begin to pre-populate the progress report and circulate to the group for further updates they may wish to add.</p> <p>The group also requested the following changes to be suggested to the LSB for approval:</p> <ul style="list-style-type: none"> • An additional action that the group will lead on drafting a Financial Inclusion Strategy for the Vale. • An additional action on debt and financial literacy in addition to identifying reasons for people not having enough money – it was agreed that Jane will suggest wording for this action. • An amendment to Action 2 regarding Universal Support that the group will also look to learn from research undertaken in other local authority areas. <p>Francesca advised that at the previous meeting of the group a report bringing together a range of data on financial inclusion was requested. Francesca presented the group with a proposed list of indicators to include in the report for any comments/ additions, the report will be presented at the next meeting of the group.</p> <p>Jane advised that the CAB can provide data on the issues of zero hour contracts and fuel poverty. It was also requested for data around debt and preventing homelessness to be included. Francesca will add this and liaise with Communities 2.0 for any additional data on digital inclusion.</p>	<p>FH</p> <p>JC</p> <p>JC</p> <p>FH</p>
<p>7. <u>Financial Inclusion Strategy Workshop – Hayley Selway</u></p> <p>Hayley reminded the group of the Financial Inclusion Strategy Workshop taking place on the 13th March. The aim of the day is for discussions to inform the drafting of a strategy to cover the next 12 – 24 month period. A draft agenda was presented and Hayley highlighted that there will be two breakout sessions, one focusing on in-work poverty and one on out of work poverty.</p> <p>The group agreed the agenda for circulation to the wider delegate list.</p>	<p>FH</p>
<p>8. <u>Any Other Business</u></p> <p><u>Date of Next Meeting</u></p> <ul style="list-style-type: none"> • Financial Inclusion Strategy Workshop – 13th March 2015, 08:45 – 13:00, Corporate Suite, Civic Offices. • Next Meeting 18th May 2015, 14:00-16:00, Committee Room 1, Civic Offices. 	



Items for Next Agenda

- Universal Support Delivered Locally – DWP
- Community Strategy Delivery Plan 2014-18 Progress Report - LSB Feedback
- Financial Inclusion Data Report
- Cardiff and Vale CAB End of Year Statistics
- Mental Health
- Financial Inclusion Strategy