



**Vale of Glamorgan Financial Inclusion Group Meeting**

**15<sup>th</sup> September 2015.**

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

**Present:**

Hayley Selway (Chair) (HS) – Vale of Glamorgan Council (Housing)  
Christina Delaney (CD) - VoGC (Benefits)  
Francesca Howorth (FH) – VoGC (Strategy and Partnerships)  
Lloyd Fisher (LF) – VoGC (Strategy and Partnerships)  
Dave Browne (DB) – Cardiff and Vale Credit Union  
Mary Bousie (MB) – Department of Work and Pensions  
Lisa Hordy (LH) – Hafod Housing Association  
Ben Woods (BW) – Newydd Housing Association  
Rhianon Urquhart (RU) – Public Health Wales  
Sue Campbell (SC) – Age Connects  
Mandy Collins (MC) – Wales and West Housing Association  
Leanne Jennings (LJ) – Vale of Glamorgan Council (Agenda Item 5)

**Apologies:**

Jane Clay – Cardiff and Vale Citizen’s Advice Bureau  
Mark Ellis – Barry Communities First  
Mike Doucas – Barry Communities First  
Clare Hughes – Department of Work and Pensions  
Joanne Carter – Newydd Housing Association  
Becky Wickett – VoGC (Family Information Service)

	<b>Action</b>
<p><b>1. <u>Welcome and Introductions</u></b></p> <p>Introductions were made and apologies noted.</p>	
<p><b>2. <u>Minute of Meeting 18<sup>th</sup> May 2015 and Matters Arising</u></b></p> <p>Minutes were agreed as an accurate record.</p> <p>DB updated on the Credit Union white goods scheme. There is an agreement in principle to pilot the scheme in the Cardiff and Vale Credit Union offering loans for the purchase of white goods. There has been a focus on critical goods and a series of ‘packs’ have been designed such as a microwave, kettle and toaster pack. There is a significant discount compared to companies such as Brighthouse when interest is taken into account. It is hoped the scheme will be introduced in the New Year.</p> <p>MB will contact Gaynor Williams to provide details of her contact in Cardiff</p>	



<p>who has led on linking the award of DHPs to budgeting advice.</p> <p>An update on local support for Universal Credit will be provided at the next meeting.</p> <p>HS will arrange to meet Tony Curliss, the Council's Digital Champion, to ensure the Financial Inclusion Strategy is aligned to the Council's Digital Inclusion Strategy.</p>	<p>MB</p> <p>CD</p> <p>HS</p>
<p><b>3. <u>Standing Item: Exchanging Ideas/Sharing Success – Barry Communities First</u></b></p> <p>Postponed until next meeting.</p>	
<p><b>4. <u>Standing Item: Benefits General Update – Christina Delaney</u></b></p> <p>CD provided an update on a number of areas including Bedroom Tax, the Benefit Cap and Discretionary Housing Payments. It was agreed for the briefing note prepared by CD to be circulated with the minutes.</p> <p>CD advised that all benefits team staff are now trained to assess DHP applications and will shortly be reviewing all of the no decisions taken this year. CD requested that if partners are aware of cases which should be reviewed, as for example circumstances have changed or new evidence has come to light, to let her know.</p> <p>SC queried around the number of older people making DHP applications. It was advised that some applications are received usually due to under occupancy however, the numbers are small due to the rules not applying to those of pension age.</p> <p>There was a discussion regarding the private rented sector and it was advised that this year there has been an increase in DHP awards for rent advances and bonds. In general there has been good engagement from private sector landlords with regards to being able to discharge the homelessness duty to the private rented sector.</p> <p>CD also advised that she has been contacting other local authorities with regards to support services for universal credit. The majority have outsourced the funding available to the third sector to provide support services. As the Vale is in tranche 4 to go live the funding for this financial year is small. It was agreed that this would remain on the agenda for discussion.</p>	<p>FH</p>
<p><b>5. <u>Approach to Fuel Poverty – Leanne Jennings</u></b></p> <p>HS advised that through Welsh Government Vibrant and Viable Places funding a range of activity has been undertaken in Barry. This included refurbishing a former housing office in Gibbonsdown to create a</p>	



<p>community hub which is used for a range of purposes. All Youth Matters are based at the hub, digital inclusion sessions are held and it is also used as a base for PCSOs. An energy advisor has also been appointed to be based at the hub to provide advice for local residents and LJ gave an overview of her role.</p> <p>LJ has been contacting residents in a range of ways including liaising with the resident's board to provide energy advice. LJ visits people at home, or at Council offices if they feel more comfortable, and can provide people with support such as fuel switching. 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.</p> <p>There is a view to expand the scheme into Communities First areas and LJ requested that partners refer those eligible into the scheme.</p> <p>SC asked how the support might work for older people who may not be able to use switching websites or the app. LJ advised that she is able to research information for people and provide them with this on paper or can sit with people while they discuss switching over the phone. SC stated she would be interested in the number of over 50s in the Gibbonsdown area who would therefore be able to access the scheme. FH advised that she can provide this data.</p> <p>It was advised that there is a gap with finding help/ discounts for those who are not on benefits and may be homeowners on a low income. HS suggested that the Financial Inclusion Strategy action around mapping services for those in fuel poverty begins now and asked partners to find out what they are doing and feedback at the next meeting so gaps can be identified.</p> <p>HS also advised that the Council has recently been successful in applying for ARBED eco funding, Approximately £2million has been awarded which will allow for improvements such as external insulation, roof insulation and boiler improvements to be made to around 250 properties in the Gibbonsdown area. The funding can be used to improve both Council and private sector homes which is great news for the area.</p> <p>DB stated that the Credit Union collect data on fuel poverty and can provide this to LJ. It was also advised that currently 155 Citizen's Advice Bureau clients in the Vale have fuel related debts.</p>	<p>FH</p> <p>ALL</p> <p>DB</p>
<p><b><u>6. Welsh Government Tackling Poverty Annual Report 2015 – Hayley Selway</u></b></p> <p>HS advised that the Welsh Government have published the Tackling Poverty Annual Report 2015. The group were reminded that the Community Strategy Delivery Plan 2014-18 has been aligned to the Welsh Government Tackling Poverty Action Plan. As the group leads on one of the delivery plan workstreams, it is important that the Financial Inclusion</p>	



<p>Strategy captures the issues identified by Welsh Government.</p> <p>The group were asked to review the document and feedback if there are any areas not covered.</p>	<p>ALL</p>
<p><b>7. <u>Local Government Data Unit Tackling Poverty Analysis – Francesca Howorth</u></b></p> <p>FH presented a report presenting an analysis of poverty and deprivation across the Vale of Glamorgan. FH advised that as the focus of the Community Strategy Delivery Plan 2014-18 is on tackling poverty, the Local Government Data Unit were commissioned to undertake an in depth analysis across the Vale of Glamorgan.</p> <p>The report uses a combination of Census, WIMD 2014, DWP and CACI paycheck data and as far as the data unit are aware this is the first time these sources of data have been used in this way across Wales. The report contains a range of maps displaying the data at LSOA level for a number of themes including people and households, education, income and employment.</p> <p>It was advised that maps from the report will be included within the Financial Inclusion Strategy to set the context for the strategy. FH also advised that she can provide the raw data behind the maps and to contact her if there are any maps the group would like the data for.</p>	
<p><b>8. <u>Draft Financial Inclusion Strategy – Hayley Selway</u></b></p> <p>HS presented the draft Financial Inclusion Strategy and action plan. It was advised that the strategy will run until 2018 to fit with the Community Strategy Delivery Plan timeframes. It was advised that the data context section is still to be completed and will be added just before publication to ensure the data is as up to date as possible. A front cover is being designed and the group were asked to send FH an image of their organisations logo to include.</p> <p>An exercise was undertaken to assign leads to each of the actions, these will be added to the action plan and a copy of the strategy will be circulated to the group in addition to those who attended the workshop for any final comments. It was agreed that detailed timescales will be added in future once the actions have begun to take place.</p> <p>HS will present the strategy to the Vale Local Service Board in December for endorsement. It is requested that organisations represented on the group sign up to the strategy and therefore take this through any necessary approval processes.</p>	<p>ALL</p> <p>FH</p> <p>HS</p>
<p><b>9. <u>Standing Item: Cardiff and Vale Citizen’s Advice Bureau Data</u></b></p> <p>FH advised that the quarter 1 Cardiff and Vale Citizen’s Advice Bureau</p>	<p>FH</p>



<p>statistics will be circulated with the minutes.</p>	
<p><b>10. <u>Any Other Business</u></b></p> <p>MB provided an update on the work being undertaken by the DWP to prepare customers for the introduction of Universal Credit in the Vale. This includes support to set up bank accounts and holding group support sessions.</p> <p>RU requested that a workshop style item on food poverty is included on the agenda for the next meeting as Public Health are developing a food charter for the Vale.</p> <p>FH advised that the next Community Strategy Delivery Plan progress report will be presented to the LSB in December. This will form an agenda item at the next meeting of the group and the template will be circulated in advance. The group are therefore requested to prepare updates to discuss at the next meeting once circulated.</p> <p><b>Date of Next Meeting</b></p> <p>Tuesday 10<sup>th</sup> November 2015, 2pm-4pm, Committee Room 1, Civic Offices.</p> <p><b>Items for Next Agenda</b></p> <ul style="list-style-type: none"> <li>• Exchanging Ideas/ Sharing Success - Barry Communities First (Standing Item)</li> <li>• Benefits General Update (Standing Item)</li> <li>• Community Strategy Delivery Plan Monitoring</li> <li>• Financial Inclusion Strategy</li> <li>• Homelessness Update</li> <li>• Mapping Fuel Poverty Feedback</li> <li>• Food Poverty</li> <li>• Cardiff and Vale Citizen's Advice Bureau data (Standing Item)</li> </ul>	<p><b>RU/FH</b></p> <p><b>ALL</b></p>