

Meeting Minutes

Lincolnshire Financial Inclusion Partnership Meeting	
Heading	Note
Name of meeting	Lincolnshire Financial Inclusion Partnership Meeting
Location	Lincoln City Hall (City of Lincoln Council Offices), Beaumont Fee, Lincoln, LN1 1DD
Date	Tuesday 07 February 2017
Time	10:00 to 12:00
Chairperson	John Eames
Notes taken by	Lynne Faulder
Attendees	
Name	Organisation
John Eames	Lincolnshire Credit Union /Lincs2Advice
Anli Van Thi Nguyen	University of Lincoln
Martin Walmsley	City of Lincoln Council
Luisa McIntosh	North Kesteven District Council
Tracey Manton	Boston Borough Council
Katy Roberts	Boston Mayflower
Lisa Barwell	Citizens Advice South Lincs
Stuart Hellon	Citizens Advice Mid Lincs
Nicola Bathard	Wellbeing Service (LILP)/LHIA
Lorraine Palmer	Learning Communities
Mark Keal	LCC Trading Standards
Jo Gray	City of Lincoln Council
Carly Willingham	Lincolnshire County Council
Roxanne Warrick	East Lindsey District Council
Graham Metcalfe	DWP
Joanne Crookes	City of Lincoln Council
Steve Ward	Illegal Money Lending Team
Linda Vincent	South Kesteven District Council
Angela Thompson	Boston Mayflower
Lynne Faulder	Lincolnshire County Council
Apologies	Organisation
Simon Hoare	Acts Trust / Christians Against Poverty
Gordon Hunter	Lincolnshire Community Foundation
Nicoya Palastanga	West Lindsey District Council
Don Robbie	National Landlords Association
Karen Morton	Waterloo Housing
Carol Sharp	Boston Mayflower
Sean Johnson	Lincolnshire County Council

Agenda Items		
Item No	Item	Action
	Welcome and Introductions – John Eames	
	John Eames welcomed all to the meeting.	
1	Matters from Previous Meeting – Lynne Faulder	
	Previous meeting 13 October 2016. Outstanding action – Don Robbie, John Eames and Jo Gray to explore a landlord scheme for Universal Credit with the Credit Union.	Don Robbie, John Eames and Jo Gray
2	City Of Lincoln Council Vision – Martin Walmsley	
	<p>Martin Walmsley delivered the presentation attached on the CoLC Vision 2020. CoLC's objective of reducing inequality fits in with FIPs aims and demonstrates commitment to the financial inclusion agenda.</p> <p>In including the Public Service Hub at City Hall the presentation prompted a discussion about whether any research was available on the acceptability to clients of having advice agencies sharing premises with statutory bodies.</p> <p>Martin Walmsley - advantages due to increased partnership working are being seen in Lincoln.</p> <p>Lisa Barwell – co - location has worked well at Spalding where Citizens Advice South Lincs are in South Holland District Council premises. The only barrier, when clients wanting to access CA have been barred from council buildings, has been overcome by directing them to outreach.</p> <p>Graham Metcalfe - West Lincolnshire UC Trial had shown that partnerships developed had been a real strength.</p>	
3	Barriers to Employment – Martin Walmsley	
	<p>At a recent meeting attended by Martin Walmsley and Graham Metcalfe regarding the new Work Programme contract, Andy Brookes, LCC Environment and Economy Directorate, had asked if FIP could suggest any 'barriers to employment'. A brief discussion provided the attached information.</p> <p>Martin Walmsley will relay this to Andy Brookes and feedback to FIP on the follow up.</p> <p>Roxanne Warwick – ELDC are looking at barriers to employment from the employer perspective – scope for joint working?</p>	MW to provide feedback

4.	Universal Credit Update – Graham Metcalfe/ Martin Walmsley	
	<p>Graham Metcalfe – UC Live Service is currently availability with limited eligibility. Rollout has been by Local Authority area. Rollout of UC Full Service will be by Job Centre. DWP will be running local stakeholder events around a month before the go live date.</p> <p>UC Full Service will be 'agile' throughout the rollout period, evolving through the lifetime of implementation.</p> <p>FIP viewed the You Tube 'Universal Credit Online' video which describes the process for clients https://www.youtube.com/watch?v=fy06rAVZuss</p> <p>It should be noted that this video may be updated during the rollout to reflect changes to UC processes.</p> <p>The dates of UC Full Service rollout by Jobcentre in Lincolnshire are as follows; Oct 17: Grantham & Stamford Feb 18: Boston: Mar 18: Lincoln & Skegness: Apr 18: Spalding: May 18: Louth & Gainsborough: Jul 18: Sleaford:</p> <p>At this time the timeline for the transfer over of existing UC claimants is not known, only that it will follow Full Service rollout and is a separate and later process.</p> <p>Currently Live Service includes digital support and personal budgeting support - funding is provided to local authorities (DCs in Lincolnshire) for this and is based on a percentage of what the uptake of UC Full Service will be.</p> <p>Graham Metcalfe noted that under Full Service there will be an intervention regime with DWP for all recipients of in work benefits, including those that would have previously been on Tax Credits.</p> <p>Research is showing that currently there are around 60,000 UC claimants nationally, 99% of these are made digitally and 60% of these through android phones.</p> <p>FIP Discussion:</p> <p>Martin Walmsley – even with online guidance, support will be needed by some people.</p>	

	<p>Graham Metcalfe – planning assumption is that 6% of new claimants will need digital support.</p> <p>Stuart Hellon – noted that a number of passwords and checks are needed.</p> <p>Graham Metcalfe – if the verification process doesn't work online there is an option to ring/visit the job centre.</p> <p>Roxanne Warrick – what will the DWP partnership funding be doing forward? Can ELDC Housing Advice Team get an Apollo Password?</p> <p>Graham Metcalfe – from April 2017 national settlements will be made between DWP and LAs whereby UC funding is no longer separate and contained within the usual funding mechanism to LAs. GM will look into Apollo password access.</p> <p>Martin Walmsley provided statistics on the number of people on Universal Credit – document attached. Key themes of emerging issues are said to be:</p> <ul style="list-style-type: none"> • The reduction to the taper rate means that possibly not everyone may be better off on UC – although this would need further consideration/analysis. • Advance payments are not widely advertised. • Emergency accommodation (due to the length of time it takes for UC to be paid, tenants may often 'move on' during the assessment period). • Families already on UC who have a third child after April 2017 will remain on UC and receive just two child elements, but Damian Green announced that new claims from families with more than two children will need to claim Tax Credits until November 2018, from then new claims with more than two children will claim UC. <p>Steve Ward – there has been media interest in the suggestion that the gap in payments in moving to UC is leading to the use of loan sharks, though there is no evidence of this as yet.</p> <p>Lorraine Palmer – the gap is an issue and needs consideration by FIP.</p> <p>Graham Metcalfe - there are options such as splitting payments as well as advance payments which have eligibility criteria. Trials are taking place in Scotland on reducing the gap time and making direct payments to landlords.</p>	
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5	Big Lottery Money Lincs Project Update – Providers	
	<p>Seven strands being delivered by:</p> <p>Citizens Advice Mid Lincolnshire Citizens Advice East Lindsey Crosby Community Association Lincolnshire Action Trust Acts Trust Citizens Advice South Lincolnshire Boston Mayflower</p> <p>The project is a money mentoring programme delivering intensive support. Each delivery partner has a target of seeing 30 individuals per year (therefore 210 for the project each year) and the project will run for 3 years. Client access to the project will be subject to eligibility criteria; clients will need to be unemployed or economically inactive.</p> <p>Stuart Hellon - initial experience is showing that the biggest concern is finding people who will engage through the process.</p> <p>Katy Roberts – issues for clients who are underemployed, i.e. not working enough hours (rather than unemployed) as this group are not eligible for support under the project.</p> <p>Lisa Barwell – support with child care is available for those accessing the project. Lisa to share information on this and Carly Willingham will forward to Children's Services.</p> <p>Information on the project and how to referral details attached.</p>	
6	Lincolnshire JSNA and Financial Inclusion – Lynne Faulder	
	<p>Following the Financial Inclusion Expert Panel on October 2016 the review of the JSNA has been finished and the Financial Inclusion topic has been signed off with the JSNA Strategic Delivery Group. It will be included in the JSNA which will be launched/published in the Spring.</p> <p>John Eames thanked Lynne Faulder for leading on this who thanked all who contributed in the process.</p>	
7	FIP Conference – All	
	<p>John Eames – FIP Steering Group had been considering proposals for a conference. Suggested date October 2017, venue Sleaford (previously used New Life Centre) with a theme of Corporate Social Responsibility. Ideas include covering banks' financial capability resources and involving large employers in the county. Funding to be raised by 'corporate sponsorship'.</p>	

	<p>Ideas from FIP discussion included contacting Economic Development Teams, Job Centres and NHS. ELDC is working with employers on East Lindsey. Luisa McIntosh can explore the use of NKDC Council Chamber as a venue.</p> <p>Suggested duration 10am – 3pm.</p> <p>Katy Roberts and Lynne Faulder are meeting Friday 24 February, 10am at Chantry House, Boston to carry out planning. Volunteers to help requested – please contact Katy/Lynne.</p>	ALL
8	Any Other Business – John Eames	
	<p>John Eames – Informed FIP that a Social Impact Bond funding bid for a rough sleepers initiative had been successful. Information attached.</p> <p>John Eames – proposal via Martin Walmsley for University of Lincoln representation on FIP – agreed by all. Steering Group to follow up.</p> <p>Steve Ward – the BBC1 documentary on loan sharks is still available on iPlayer.</p> <p>The Illegal Money Lending Team has a new website www.stoploansharks.co.uk. Please take a look and feed comments back to Steve.</p> <p>Roxanne Warrick – ELDC held a Rural Services Delivery Event in collaboration with Citizens Advice East Lindsey on 27 January. The event included development of a health and wellbeing strategy and financial inclusion and financial capability will be a priority within the plan.</p> <p>Carly Willingham – leading on the Lincolnshire Participation and Action Group which is a network of young people. Carly to share further details.</p>	<p>Steering Group</p> <p>ALL</p> <p>Carly Willingham</p>
9	Date of next meeting	
	To be arranged by Steering Group for June 2017.	Steering Group