

# **Meeting Minutes**

Lincolnshire Financial Inclusion Partnership Meeting						
Heading	Note					
Name of meeting	Lincolnshire Financial Inclusion Partnership Meeting					
Location	Boston Mayflower Ltd and Citizens Advice Mid Lincolnshire,					
	Chantry House, 3 Lincoln Lane, Boston, Lincolnshire, PE21 8RU					
Date	Thursday 1 February	2018				
Time	09:30 – 12:30					
Chairperson	John Eames					
Notes taken by	Lynne Faulder					
Attendees						
Name		Organisation				
John Eames		Lincolnshire Credit Union /Lincs2Advice				
Liz Simms		Barclays				
Paul Johnson		Lincolnshire County Council				
Roxanne Warrick		East Lindsey District Council				
Maggy Nicholas		University of Lincoln				
Marta Villafranca		Lincolnshire Credit Union				
Nicola Bathard		Wellbeing				
Simon Hoare		Acts Trust / Christians Against Poverty				
Martin Walmsley		City of Lincoln Council and North Kesteven				
ivial till vvalilisley		District Council				
Maureen Leonard		St Barnabas Hospice				
Gemma Creasey		Boston Borough Council				
Graham Metcalfe		Department for Work and Pensions				
Felicity Cooper		Department for Work and Pensions				
Don Robbie		National Landlords Association				
Kirsty Mowbray		Nationwide				
Paul Hewlett		Carers First				
Alison Davis		Carers First				
Angela Thompson		Boston Mayflower				
Carol Sharp		Boston Mayflower				
Katy Roberts		Boston Mayflower				
Stuart Hellon		Citizens Advice				
Lynne Faulder		Lincolnshire County Council				
Apologies		Organisation				
Joanne Crookes		City of Lincoln Council				

Karen Morton	Waterloo Housing				
Mark Keal	LCC Trading Standards				
Nicoya Palastanga	Lincolnshire Credit Union				
Angela Matthews	West Lindsey District Council				
Ann McGirr	PA Housing				
Ben Barley	Voluntary Centre Services				
Michele Seddon	Age UK Lincoln and Kesteven				
Heather Grover	City of Lincoln Council				
David Margarson	Department for Work and Pensions				
Sean Johnson	Lincolnshire County Council				
Steve Ward	Illegal Money Lending Team				
Janet Clark/Samantha Smith	Community Lincs				
Lorraine Palmer	Learning Communities				
Sue Fortune	Lincolnshire Community Foundation				
Nick Spolton	Lloyds Bank				
Terry Buzec	North Kesteven District Council				
lan Evans	Boston Foodbank				

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Item No	Item
1	Welcome and Introductions
	John Eames welcomed all to the meeting, including guest speakers Alison Davis and Paul Hewlett from Carers First.

### Presentation from Carers First

Alison Davis, Team Leader East, Carers First, delivered the attached presentation to give a Lincolnshire Carers Service overview.

Paul Hewlett, Benefits Advisor, spoke about benefits advice provided by the Carers First service which includes telephone advice and surgeries (usually at Children's Centres) and home visits for vulnerable clients. Income maximisation advice is given, identifying benefits that could be claimed by the client and offering advice and help where requested. Debt issues are referred to Citizens Advice. There will be 2 Advisors covering the county.

The presentations were very interesting and informative and promoted discussion.

Carers First work with partners including the Wellbeing Service. They have received funding from the Better Care Fund and employment support will be a new project. The Carers Service is very busy; the next available appointments for carer's assessments and benefits telephone advice both being in April.

Alison and Paul left the meeting.

#### **Lincolnshire Foodbanks** 3 Apologies were received from Ian Evans who was to deliver a presentation about the Boston Foodbank. The meeting therefore moved to a table discussion led by John Eames who noted that the profile of support for foodbanks had recently diminished and asked what FIP partners' views were. Liz Simms - Barclays were collecting food donations over Christmas using shopping trolleys in branches. Paul Johnson – since the end of LCAS foodbanks are wholly reliant on donations and foodbank use has increased in the ELDC area. Roxanne Warrick - Foodbanks are now tightening eligibility criteria and monitoring demand. A county picture would help to illustrate need. Stuart Hellon – foodbank demand is not just due to Universal Credit as has been reported in the media but by people struggling day to day. Lynne Faulder – is there scope for University of Lincoln research on this? Martin Walmsley food strategy for Lincoln (http://hartresearch.org.uk/2017/09/24/lincoln-whole-city-food-strategylaunch/) could link into this, also the work of Caroline Kenyon through the Lincoln Food Summit (https://thelincolnite.co.uk/2017/12/caroline-kenyonfood-thought/). Simon Hoare - Foodbanks are not such a hot topic as a year ago which has impacts on donations, the loss of LCAS has had an impact too. Foodbanks in Lincoln (Trussel Trust and Community Larder) work together. Need has risen by 8% this year. Trussel Trust statistics state a 16% rise where Universal Credit is rolled out. Lincoln foodbank triage at point of donation, signposting to advice and other sources of support. Looking at a food hub to receive food waste and working with City of Lincoln Council and University of Lincoln on that project. Nicola Bathard – Wellbeing service holds foodbank parcels and can deliver to people in need. Kirsty Mowbray - Need for education about food use too; managing on a budget and cooking skills. Don Robbie – UC Steering Group in Wolverhampton brought everyone together to look at triage and advice and community support from supermarkets and corner shops. Martin Walmsley - initiatives include foodbank Friday at City of Lincoln Council and other internal council initiatives at NKDC. Schools and education role in teaching young people how to cook. Community Café initiatives like Mint Lane Café in Lincoln. Help in Crisis group in Lincoln with agencies working together. Katy Roberts - Community Lincs are collating information on Lincolnshire foodbanks?

# Universal Credit Update

Graham Metcalfe and Felicity Cooper, Department for Work and Pensions,

delivered a verbal update outlining information in the Universal Credit Local Authority Bulletin <u>Universal Credit local authority bulletin UC1/2017 - Gov.uk</u> and letter to partners, attached.

The current Universal Credit full service rollout schedule is as follows:

(Grantham and Stamford – 18 Oct 2017)

Lincoln – 7 March 2018

Newark - 9 May

Skegness - 13 June

Spalding – 11 July

Louth – 12 September

Boston – 12 September

Gainsborough – 12 September

Sleaford – 14 November

The rollout is by Job Centre postcode area (not Local Authority area).

#### Noted in the discussion that followed:

- The changes described in the update were positive.
- Co-location of services is beneficial in facilitating a holistic approach through ability for 'warm handovers' of clients.
- Partnership working is key.
- There are good local relationships between Citizens Advice, DWP and local offices and other partners in Lincolnshire.
- DWP is monitoring where personal budgeting support uptake is low. DWP is looking at wider partnerships to provide personal budgeting support and offer choice to clients.
- Some West Midlands areas are using a 'soft touch' approach to personal budgeting support e.g. badging it as 'Making the most of your money' to increase engagement and uptake.
- Nationwide have 'My Choices' personal budgeting support tool.
- There will be no new claims to Universal Credit live service.

## 5 Any Other Business

- Stuart Hellon Citizens Advice Mid Lincolnshire has secured a small amount of funding from the Controlling Migration Fund to translate information into other languages. There is a proposal that the Income Maximisation Project will close at the end of March, the proposal is subject to Lincolnshire County Council Budget approval on 23 February.
- Nicola Bathard The current Wellbeing Service offers some Income Maximisation support, not yet confirmed what the new service will deliver.
- Katy Roberts Mayflower are delivering in three ESF funded projects;
   MoneyLincs, MOVE and Step Forward.
- Carol Sharp Mayflower are working on the Landlord Portal
- Simon Hoare Acts Trust are also delivering MoneyLincs. Christians Against Poverty's offer include home visits and the current lead in time in Lincoln is around 2 weeks. CAP is in discussion with DWP about personal budgeting

support.

- Martin Walmsley Grants for Discretionary Housing Payment will be lower in 2018/19. Regarding the Income Maximisation Project, CoLC are looking at how this can be managed in Lincoln in terms of levels of benefit/welfare advice.
- Don Robbie NLA has introduced a new "contractual periodic' tenancy agreement.
- Roxanne Warrick ELDC are leading on Wellbeing Service re tender; the service is currently being redesigned. A recent Child Poverty Action Group Report notes that some ELDC wards have child poverty levels of 50%. There are current discussions around Universal Credit and free school meal entitlement. Partnership working is more challenging in ELDC due to rurality.
- Paul Johnson ELDC are working with DWP to improve digital access, including a bid to increase provision in the LN12 (Mablethorpe) area.
- Liz Simms Barclays Financial Wings Programme can be of support. Basic bank accounts now include mobile banking facility. There is information on the website about ID requirements.
- John Eames LCU has secured a grant from Lloyds Bank Foundation for a one year project to achieve a step change growth and reduce reliance on grant funding by developing a corporate engagement strategy. Through this LCU will attract deposits from business and other organisations to provide affordable loans. LCU will also work with employers to provide payroll savings to encourage thrift and financial resilience.

# Date of next meeting To be arranged by Steering Group for May 2018.