# Notes of the Scrutiny and Overview Committee Social Inclusion Working Group 9<sup>th</sup> February 2015

- **Present:** Councillors: Kate Rowbottom (Chairman), George Cockman, Christian Mitchell, Godfrey Newman, David Skipp, Tricia Youtan
- Apologies: Councillors: David Coldwell, Duncan England
- **By invitation:** Citizens Advice Bureau: Lee Furlong, Client Services Manager Horsham Churches Together: Ian Fletcher, Deacon Tom Murray Horsham Debt Advice Service: Moira du Bois, Chairman Samaritans (Horsham & Crawley): Sue Jago, Director
- Officers: Lisa Boydell, Community Development Manager Julian Carrington, Community Planning Manager

## 1. <u>TO APPROVE AS CORRECT THE RECORD OF THE MEETING HELD ON</u> <u>1<sup>ST</sup> DECEMBER 2014</u>

The notes of the meeting held on 1<sup>st</sup> December 2014 were approved as a correct record.

# 2. TO RECEIVE ANY DECLARATIONS OF INTEREST

There were no declarations of interest.

## 3. ANNOUNCEMENTS FROM THE CHAIRMAN OR CHIEF EXECUTIVE

There were no announcements.

#### 4. <u>REVIEW OF THE EFFECTIVENESS OF PROVISION FOR LOCAL RESIDENTS</u> WHO ARE IN FINANCIAL HARDSHIP

The Chairman welcomed the representatives of key organisations who were attending to participate in the review and to share information. The Chairman invited them to outline the support their organisations provided to those in financial hardship.

## Horsham Churches Together

Deacon Murray and Ian Fletcher informed the Working Group of the support provided by Horsham Churches Together (HCT) which represented 32 local churches. HCT together with Horsham Matters operated a night shelter from mid-October 2014 to mid-March 2015. Guests, with a local connection, were referred to the shelter by approved agencies; it was not a drop-in centre. The shelter, located in a different church hall each evening, could accommodate 10 people and it was in regular use. A person could stay for up to a maximum of 28 days. HCT worked with a number of referring agencies including Ark Horsham which helped and provided guidance to those who were disadvantaged by poverty, substance misuse, repeat offending and homelessness. The Ark was a daytime drop-in facility.

HCT had two co-ordinators who liaised and communicated with referring agencies.

HCT and Horsham Matters operated a foodbank. The number of people being helped by the foodbank was increasing.

HCT worked with partners such as Horsham Matters, the Oasis Crisis Pregnancy Centre, Ark, Streetlight, and the Horsham Debt Advice Service.

#### Horsham Debt Advice Service

HDAS had been established in 2003. It was financially supported by 10 member churches. Moira du Bois, Chairman of HDAS, explained that it provided practical support and expert advice to those who were in financial difficulty and who had been referred to the service by relevant agencies. HDAS was not a drop-in service and clients were seen by appointment.

Trained advisers and volunteers from Horsham churches provided free and impartial advice. They suggested methods to help clients to manage their finances better, to deal with debts and arrears. HDAS would contact creditors on behalf of clients to try to agree affordable repayment plans.

The Chairman of HDAS stated that there was an increased demand on the service and that it could benefit from additional resources to provide more trained advisers.

#### The Samaritans

Sue Jago, Director of Samaritans Horsham and Crawley, explained that her organisation provided a listening service for those who were in distress, lonely, or suicidal; the service helped people to deal with their emotional problems. The issue of debt or financial hardship could be part of the issues that prompted people to contact the Samaritans.

People could contact the Samaritans by telephone, email, letter, and by visiting the drop-in centre at 21 Denne Road, Horsham. Text support and online help was also available. Its advisers signposted other organisations such as the Horsham Debt Advice Service and the CAB which could assist with financial and debt matters.

#### Citizens Advice Bureau

Lee Furlong, Client Services Manager, Citizens Advice Bureau (CAB), explained that advising people with debt issues was a large part of the CAB's work. People could access the service by visiting the CAB office next to Horsham library from 9.30 a.m. to 4.00 p.m., Monday to Friday. A short introductory interview would help decide how best to advise the person. If a further meeting was required, an appointment would be arranged. The public could also telephone the advice line which operated between 9.00 a.m. and 5.00 p.m., Monday to Friday, or access CAB information on a range of topics via its website.

CAB provided six outreach services in local towns each month.

CAB assisted those who were in financial difficulty and encouraged them to own the process and, where applicable, to contact creditors to seek a Common Financial Statement/Plan and a resolution.

CAB helped people with benefits issues; in some cases recent changes to the benefits system could lead to delays in benefits being paid and debts could result. CAB helped people with benefit applications and appeals. CAB also advised those who had incurred high levels of credit debt.

The key message that CAB wished to communicate was that early intervention to tackle financial issues and debt was crucial. CAB helped people to manage their money and informed them of what priority payments should be made.

Mr Furlong explained that previous Legal Aid funding for caseworkers had ended which had resulted in the loss of some expertise two years ago. Volunteers provided generalist legal advice.

Horsham District Council provided funding for a Homelessness Prevention Adviser who worked at CAB on two days a week.

The following comments were made in general discussion:

- To note that many of the services were provided by the voluntary sector and churches, and to emphasise that shift when communicating with Councillors.
- There might be a benefit in re-establishing the Horsham Community Partnership.
- West Sussex County Council could be requested to promote education of these
  matters by inviting relevant agencies to visit schools. The topic of financial
  management could form part of PSHE lessons (Personal, Social, Health and
  Economic education) in District schools.
- The Health & Wellbeing service provided courses on health and exercise; perhaps consideration could be given to providing courses on financial management skills.

- The Health & Wellbeing website pages in relation to managing money should be updated to include more information about available local services and organisations.
- Organisations which may not be aware of all of the existing services which assist those who are financial hardship could be contacted. For example information could be provided at Children and Family centres, and organisations could work more closely with local housing associations.
- GPs, health centres, health service providers and Patient Participation Groups could be reminded to signpost patients, when appropriate, to organisations that provide assistance and advice to those who are in financial hardship.

The Working Group and the representatives of the local organisations agreed to continue to work together and to share information.

The Working Group agreed that it would, as part of its final conclusions, request the Scrutiny and Overview Committee to:

- (1) recommend the Cabinet Member for a Safer and Healthier District to review the impact of the decision to disband the Horsham District Community Partnership and consider it being reinstated, or otherwise request the Council to host a forum at least twice a year to facilitate the meeting of Council Members and officers and local organisations, councils and churches to discuss community issues of common interest;
- (2) request that the Health & Wellbeing website pages be updated to include more information about debt and money advice services;
- (3) request that the Horsham District News magazine include information listing services and organisations that exist for people who are in financial hardship; and
- (4) request the Communications team to publicise information via internal communications and the intranet about services which are available for those who are in financial hardship.

The Chairman thanked the attendees for their contributions and invited everyone to attend the next Working Group meeting on Monday 9<sup>th</sup> March at 5:30 p.m. when representatives of Age UK Horsham District and the West Sussex Credit Union would be attending.

The meeting finished at 7.05 p.m. having commenced at 5.33 p.m.

# **CHAIRMAN**