

## **TAMESIDE COMMUNITY LEGAL SERVICE PARTNERSHIP**

### **MINUTES OF A PROVIDER GROUP MEETING** **HELD ON TUESDAY 11<sup>TH</sup> JUNE 2003**

<b>Present:</b>	Annette Goodfellow	Tameside CAB (in the Chair)
	Michelle Brennan	Partnership Consultant, LSC
	Alan Franco	CLS Co-ordinator, TMBC
	Linda Walker	Partnership Secretary, TMBC
	Ruth Cheesbrough	Welfare Rights Service, TMBC
	Elizabeth Simpson	Welfare Rights Service, TMBC
	Ahmed Ali	TREC
	Karen Heathcote	Tameside Libraries
	Martin Goodsell	Shelter
	Steve Moss	NCHT
	Richard Holland	Tameside CAB
	Janine Yates	Welfare Rights Service, TMBC
	Irfan Munir	Bromley Hyde and Robinson
	Jim Gourley	Mencap
<b>Apologies:</b>	Trish Deaville	Pluck Andrew Solicitors
	Roger Thompson	Welfare Rights Service, TMBC
	Pam Tweedie	DIAL Tameside
	Andrew Shanahan	Beevers Solicitors
	Julia Bentley	Trading Standards, TMBC

#### **1. MINUTES**

The Minutes of the proceedings of the meeting held on 11<sup>th</sup> March 2003, having been circulated, were approved as a correct record.

#### **2. MATTERS ARISING**

##### **(a) Homelessness Strategy**

Steve Moss, NCHT, updated the meeting on progress with the Homelessness Strategy. Efforts were being made to ensure the Homelessness Strategy was as inclusive as possible taking into account any future changes in legislation and the outcome of the review of the Tameside Housing Register.

He also reported on the contract for a homelessness advice service which had now been finalised and was awaiting ratification.

##### **(b) Partnership Initiatives Budget**

Michelle Brennan reported on the outcome of the second round of bids for the Partnership Initiatives Budget. It was noted that the two Tameside bids from MIND and Dial Tameside had not been successful in securing funds and it was agreed that other opportunities for these initiatives should be explored.

### **3. DEBT ADVICE IN TAMESIDE**

The following issues on the current debt provision in Tameside was discussed:

**(a) Current local and national issues regarding debt**

The local issues were mainly concerned with housing benefit and council tax arrears and negotiations with TMBC to settle these debts. In terms of the national issues, problems being experienced with debt collection agencies, high street banks and catalogue debts were highlighted.

**(b) Tameside CAB – Money Advice Team**

Statistical information for 2002/2003 from the CAB was distributed which indicated the number of clients seen at the Bureau and the factors leading to indebtedness, e.g. relationship breakdown, unemployment. A further breakdown gave details of age, gender, ethnicity and postcode areas of clients.

**(c) Mental Health Debt and Money Advice Project**

An update on this project for the period 1<sup>st</sup> July 2002 to 31<sup>st</sup> March 2003 was provided. A total of 148 referrals had been taken originating from statutory and voluntary mental health services. Good relationships had been established with the health services resulting in medical evidence being submitted to creditors which had resulted in a number of debts being written off.

Officers from CAB and the Mental Health Debt and Money Advice Project were due to meet to identify common problems in dealing with debt issues. It was agreed that a representative from the Exchequer and Customer Services Section be invited to a future Provider Group meeting to discuss these areas of concern and a way forward. It would also provide an opportunity to update them on the work being undertaken by various projects eg mental health debt and money advice and county court duty scheme.

**(d) Debt Advice for Newton and Copley areas**

It was noted that NCHT and Tame Valley Partnership had identified a need for debt advice to be provided in several of their estates, e.g. Newton and Copley. Following a successful partnership bid for SRB monies a Debt Adviser plus clerical support had been recruited to work on a peripatetic basis providing free, confidential, impartial and independent money advice for people on these estates. The project was due to commence on 30<sup>th</sup> June and run for two years. Alternative locations on other estates was being sought with the possibility of sessions commencing in a few months time. A flyer advertising the project was distributed for information.

**(e) Outreach Sessions at County Court**

It was reported that the County Court duty adviser sessions were going well. The only likely change to be made was that responsibility for supervision would change from being under the jurisdiction of London to LSC locally. Statistical information indicating the number of sessions, clients seen and

outcomes from January to April 2003 was considered. Of 35 clients advised at court, 9 clients were identified as having multiple debt problems. In terms of client profile, all clients were White British, generally covered the age range and two of which were disabled. The figures did not take account of the numbers of rent clients seen by Beevers in response to clients receiving the county court flyer. Action on these cases would have already been agreed prior to the court hearing which appeared to indicate that the early distribution of the flyer was having some impact.

**(f) Housing Sessions at Housing Aid**

Appointments were available each week with either a debt adviser (CAB) or housing specialist (Beevers Solicitors or Shelter North West). Appointments made for January and February 2003 were slow with 1 appointment each session. However, numbers peaked in March/April with 3-4 attending each session.

**(g) Increased Capacity of the Credit Unions to Provide Debt Advice**

Annette Goodfellow reported that the Project Officer for Social Enterprise working for the Credit Union for Tameside Employees (CUTE) had been investigating the various possibilities for tackling debt amongst credit union members. Initial conclusions were that they were unable within their current constitution to provide in house debt counseling. Amongst other things, there would be a serious conflict of interest. Credit Unions were currently considering the cost of applying to an external body to provide debt counselling and the possibility of undertaking preventative work, i.e. financial literacy training.

**(h) Review of Self Help Packs**

Annette Goodfellow commented that there was no statistical evidence to ascertain the actual number of clients who had used the self help packs either successfully or unsuccessfully. However, from March 2003 to 10<sup>th</sup> June 2003 the CAB had distributed 48 mortgage and 25 rent self help packs.

**4. DATE OF NEXT MEETING**

It was noted that the next meeting will be held on Tuesday 9<sup>th</sup> September 2003 when the discussion will concentrate on housing and family matters.