

TAMESIDE COMMUNITY LEGAL SERVICE PARTNERSHIP

PROVIDER GROUP MEETING

5th December 2006

Commenced: 2.00 pm

Terminated: 3.35 pm

Present:	Alan Franco	-	CLS Co-ordinator (TMBC) (in the Chair)
	Ahmed Ali	-	TREC
	David Burdis	-	MINT
	Eden Carruthers	-	Social Care and Health, TMBC
	Yvonne Cartey	-	Economic Development, TMBC
	Ruth Cheesbrough	-	TMBC Welfare Rights
	Julie Collins	-	Housing Options Centre
	Trish Deaville	-	Pluck Andrew and Co
	Caroline Gregory	-	Neighbourhood Renewal, TMBC
	Martin Goodsell	-	Greater Manchester Shelter
	John Hughes	-	TMBC Housing Strategy
	Lisa Jackson	-	New Charter Housing Trust
	Alison Kenworthy	-	Ashton Pioneer Homes
	Peter Marland	-	Ashton Pioneer Homes
	Yasmin Mohammed	-	TMBC Mental Health Money Advice Project
	Karen Morgan-Hopwood	-	Tameside & Pension Service Joint Team
	Andrew Shanahan	-	Beevers
	Helen Stonehouse	-	Carers Centre, TMBC
	Jackie Taylor	-	Community Rehabilitation Team Mental Health
	Patricia Tow	-	Victim Support
	Linda Walker	-	Partnership Secretary, TMBC
	Gill Williams	-	Tameside County Court
Apologies	Sarah Bartram	-	Parker Bird Whiteley
for Absence:	Annette Goodfellow	-	Tameside CAB
	I B Jones	-	Chronnell Hibbert
	Roger Thompson	-	TMBC Welfare Rights
	Julie Vickers	-	New Charter Housing Trust
	Janine Yates	-	TMBC Mental Health Money Advice Project

Partnership Issues

1. LOCAL AREA AGREEMENT (LAA) UPDATE

Alan Franco presented a report which provided the Partnership with a progress update on the development of the Tameside LAA, the priorities identified by the four block negotiating groups and details of performance measures and the associated supporting actions. Consideration was given to a summary of the outcomes/priorities identified which related to increasing the incomes of older people and also issues relating to the prevention of homelessness.

2. PARTNERSHIP PERFORMANCE INDICATORS

Consideration was given to the Partnership's Performance Indicators, the key points of which were highlighted as follows:

- **Tameside County Court Possession Summonses** – There was a slight upward trend in the issue of both rent and mortgage possession summonses and in the last three months those issued for mortgages was higher than for rent which was unusual. These figures were also being fed into the Housing Partnership as a way of keeping a track of the potential level of people presenting themselves as homeless.
- **Council Tax Liability Orders** – There was a seasonal pattern to the issue of Council Tax Liability Orders with a fairly static number of 10,000 people being issued with summonses during the year.
- **Council Tax Benefit (aged 60+)** – Due to new computer system for Council Tax Benefit recently going live, the latest figures available were April 2006. However, figures fairly static. Council Tax administration would be contacted to ascertain if the new computer system would be able to identify any “hot spots” in the Borough.
- **Pension Credit/Attendance Allowance** – Fairly static and work ongoing to ensure this situation was maintained. It was noted that people who reach retirement age are issued with a leaflet with information on claiming Pension Credit.

General Business

3. MINUTES

The Minutes of the proceedings of the meeting held on 5th September 2006, having been circulated, were approved as a correct record.

In relation to Minute 9, John Hughes, Tameside MBC Housing Strategy, advised that Tameside MBC no longer held the contract for dealing with asylum seekers entering the Borough and concerns had been expressed regarding the lack of information from the two private companies now providing this service. Inappropriate placements and families having to move on a frequent basis were highlighted as well as a recent case of ex asylum seekers facing eviction who had leave to remain. These issues would be raised at the next meeting of the asylum seeker multi agency forum.

4. DEBT ADVICE IN TAMESIDE

Yasmin Mohammed, Mental Health Money Advice Project, provided details of the headline figures for the service from April to November 2006. 133 cases had been opened with £652,052 total debt (30 cases of rent arrears totally £19,872 and two cases of mortgage arrears totalling £544). In 11 cases homelessness had been prevented and 40 cases were reported as better able to manage their affairs. Due to the ill health of clients, the service was still pursuing write offs in some cases and at this stage totalled £73,716. A number of clients were also asking for advice due to difficulties paying IVA's that they had entered into. A copy of the Tameside Welfare Rights Service Annual Report 2005/06 was circulated for further information.

Alan Franco circulated a note provided by Annette Goodfellow, which summarised the work undertaken at Tameside Citizens Advice Bureau by two specialist debt advisers and also general debt advice provided under the “core” service. From April to November 2006 the number of debt issues dealt with under the core service was 1055. 133 new debt cases were opened by the specialist debt advice service from April to October 2006 with 228 cases being active at any time during this period. The lack of a written policy which advisers could consult when in negotiations with Tameside MBC on standard council tax recovery procedures was still an issue despite requests to hold meetings with Tameside MBC to discuss this matter.

As both Services were funded by the Legal Services Commission contracts, problems were being experienced regarding clients who were not eligible for assistance. For clients falling outside the LSC rules growing numbers were approaching the CAB core service for help with debt issues. Both services were also reporting a continued increase in the number of clients enquiring about making themselves bankrupt and the British Gas and United Utilities Trust funds were regularly applied to for grants to help with bankruptcy costs. The CAB had helped 38 people to become bankrupt in 2005-06 and from April to November 2006 the Mental Health Money Advice Project had dealt with 10 bankruptcy cases so far with more in the pipeline.

The Chair welcomed Dave Burdis, recently appointed as Financial Inclusion Manager for the Money Information Network Tameside, based at New Charter Housing Trust, to this his first meeting of the Provider Group. Dave gave a brief resume of his work and experience in the debt advice field over a number of years and advised that since his appointment he had been visiting various organisations and key issues emerging was the need for good debt advice, budgeting and financial literacy. He also highlighted issues relating to funding for debt advice and the restrictions and pressures on organisations who are only able to offer advice to eligible clients.

Caroline Gregory also stated that the Hospital Transfer Service had several cases recently of elderly people not being able to access their bank accounts because they had forgotten their PIN number and had led to them being admitted to hospital and the consequences of this were discussed.

It was noted that the number of doorstep lenders in Tameside was increasing, targeting those communities that have difficulty in obtaining credit from other sources. The Cash Box Credit Union had been promoting its services in helping people towards financial independence and to keep people out of the clutch of doorstep lenders. Further details could be found on the website www.cashbox.org.

5. HOUSING ADVICE IN TAMESIDE

Andrew Shanahan, Beevers Solicitors, presented a report on the review of outreach advice scheme at Tameside County Court when both rent and mortgage possession cases were heard to assist and represent defendants who arrive at Court without legal representation. Currently funded by the Legal Services Commission, the participants in the scheme, namely Beevers Solicitors, Parker Bird Whiteley Solicitors and Greater Manchester Shelter, recently signed a new contract with the Legal Services Commission to continue the funding of the scheme until April 2007.

In the 12 month period between November 2005 and October 2006, 129 people had received assistance, 39 of which were tenants of local authorities or registered social landlords and 84 were homeowners subject to mortgage possession proceedings. It was highlighted that the number of tenants seeking advice was comparatively low compared with the number of homeowners seeking assistance. This was attributed to a continuing change in approach taken by registered social landlords to rent arrears cases and the result of changes in the interest rates and those whose finances may have become overstretched as a result of second loans secured on their property.

A pre-action protocol for residential possession claims had been introduced via the Civil Procedure Rules a copy of which was appended to the update report. To a large extent the protocol reinforced procedures which many social landlords already followed. However, it was noted that there were serious implications for landlords who did not comply with the protocol, in particular, if a landlord who had pursued rent possession proceedings based on discretionary grounds for possession had unreasonably failed to comply with the protocol, the Court would be entitled to adjourn, strike out or dismiss the landlord's claim.

Martin Goodsell, Greater Manchester Shelter, advised that the organisation provides advice to ten Greater Manchester authorities. In Tameside over the last 12 months, 151 cases, second only to Manchester, had been dealt with relating to problems around homelessness and rent or mortgage

possessions. A telephone advice service was available each weekday afternoon and outreach sessions at the CAB, County Court Duty Scheme and the Mental Health Unit at Tameside Hospital. Primarily funded by the LSC, Greater Manchester Shelter provided some support to clients who are not eligible by using Shelter funding.

Tameside was in the process of developing a protocol relating to patients being discharged from the Mental Health Unit at Tameside Hospital and their housing needs whether it be temporary or supported. John Hughes, Tameside Housing Strategy Team advised that he had recently attended a seminar looking at good practice regarding discharge of patients from hospital and the need for local authorities and health authorities to work together on this key piece of work. The Government was encouraging protocols of this nature to be established and this issue was recently discussed at the Greater Manchester Homelessness Forum.

Julie Collins, Housing Options Centre, advised that there was an increase in clients with mortgage arrears mainly due to taking out a second mortgage with a company who were not a high street lender.

Gill Williams, Tameside County Court, highlighted the issue of companies buying properties from people facing eviction for mortgage arrears and then renting the property back to them and in some cases the rent charged was higher than the mortgage payment. It was noted that in certain cases New Charter Housing Trust would consider buying back a property purchased under the Right to Buy Scheme.

6. DATES OF FUTURE MEETINGS

A schedule showing the date and themes for meetings in 2007 was noted as follows:

Date	Theme (area of law)
6 th March 2007	(i) Welfare Benefits (ii) Family
19 th June 2007	(i) Employment (ii) Consumer
4 th September 2007	(i) Immigration (ii) Discrimination
4 th December 2007	(i) Housing (ii) Debt