

TAMESIDE COMMUNITY LEGAL SERVICE PARTNERSHIP

PROVIDER GROUP MEETING

4th December 2007

Commenced: 2.30 pm **Terminated:** 4.15 pm

Present:	Alan Franco	CLS Co-ordinator (TMBC) (in the Chair)
	Sarah Bartram	Parker Bird Whiteley Solicitors
	Stephanie Booth	Tameside Libraries Information Service
	David Burdis	MINT
	Eden Carruthers	TMBC Adult Services
	Ruth Cheesbrough	TMBC Welfare Rights Service
	Rachael Cox	Pluck Andrew & Co Solicitors
	Caroline Gregory	TMBC Neighbourhood Renewal
	Paula Newton	NCHT
	Susan Riley	Tameside CAB
	Andrew Shanahan	Beevers Solicitors
	Branley Scott	Parker Bird Whiteley Solicitors
	Ursula Sharma	GM Immigration Aid Unit
	Roger Thompson	TMBC Welfare Rights Service
	Linda Walker	Partnership Secretary
	Gill Williams	Tameside County Court
	Janine Yates	Tameside MBC Welfare Rights Service

Apologies for Absence:	Ilys Cookson	TMBC, Asst Executive Director, Exchequer and Support Services
	John Galvin	Rogerson Galvin Solicitors
	Iain Jones	Chronnell Hibbert Solicitors
	Nicola Jones	TMBC Disability Housing Support
	Sharon Stevenson	TMBC Disability Housing Support
	Helen Stonehouse	Tameside Carers Centre
	Julie Vickers	NCHT
	Sarah Waters	Shelter

1. MINUTES

The Minutes of the proceedings of the meeting held on 4th September 2007, having been circulated, were approved as a correct record.

2. MATTERS ARISING

The Chair advised that since the last meeting of the Provider Group, Annette Goodfellow, District Manager, CAB had retired and members joined the Chair in sending Annette best wishes for the future.

The Financial Inclusion Seminar organised by MINT and which took place on Friday 30th November 2007 had proved very successful.

Up to date details of the drop in sessions provided by the Greater Manchester Immigration Aid Unit would be circulated with the Minutes.

3. DEBT ADVICE IN TAMESIDE

Janine Yates, Tameside Welfare Rights and Money Advice Project, provided an update focusing on funding from the Legal Services Commission which had changed on 1st October 2007. The Service was now paid a fixed fee for each case regardless of the client group that it assists or the complexities of the case. In order to maintain funding received, 475 debt cases in an 18 month period would need to be opened averaging a total of 4 hours per case. This had resulted in a move away from a targeted service to clients in mental health services and it was hoped this case mix would allow some flexibility in dealing with more complex cases.

There were 3 debt advisers in the team providing advice at a new drop in session at the Council Offices, Ashton and delivering debt advice appointments for eligible clients at the CAB on Monday afternoons. From September 2007 the Service obtained funding through Housing Strategy to deliver debt advice from the Housing Options Centre for those clients at risk of homelessness including those with rent or mortgage arrears or with former tenancy arrears.

Quarterly meetings were held with Tameside CAB and Age Concern to discuss national and local issues around debt provision and links had also been made with the Credit Consumer Counselling Service (CCCS) and Grant Thornton so that clients could be signposted or referred to other agencies. The Service also regularly accessed Trust Funds from British Gas, United Utilities and occasionally the Mayor's Distress Fund. Advisers continued to see an increased number of clients choosing bankruptcy to deal with their debts. In terms of statistics, 194 debt cases had been opened in the period 1st April 2006 to 31st March 2007, with £1,175,233 total indebtedness. In 13 cases homelessness had been prevented, 91 cases were reported as better able to manage their affairs and there had been 19 successful court representations.

Dave Burdis advised that the Money Advice Liaison Group had launched a set of mental health awareness guidelines designed to encourage good practice by creditor agencies, debt collection agencies and money/debt advisers in relation to working with people with debt and mental health problems. The guidelines could be viewed and downloaded at www.moneyadvicetrust.org.

Susan Riley circulated a note which gave details of Tameside CABs generalist debt advice through its core and outreach services. It currently had 2 full time Financial Inclusion Fund debt workers which were recruited in October 2006 and the Legal Services Commission contract had been relinquished in March 2007.

The Annual report for April 2006 to March 2007 showed the CAB core service advising around 20% of new issues on debt and from April 2007 to October 2007 the Bureau had advised on 1242 new debt issues (16.75% of total issues raised). Statistics were also supplied which indicated the category within debt of each enquiry and the top three were noted as credit/store cards 15%, unsecured personal loan debts 15% and bankruptcy 11%.

Some of the major obstacles being faced by advisers included:

- Negotiating with creditors.
- Housing Associations issuing possession proceedings even though repayment agreements were in place.
- Creditors issuing statutory demands which they did not have any intention of following through to bankruptcy.
- Clients and Housing Benefits not being informed of rent increases by Housing Associations resulting in rent arrears being accrued.
- Clients not being able to pursue bankruptcy due to fees involved.

AGREED

That the update reports be noted.

4. HOUSING ADVICE

Andrew Shanahan, Beevers Solicitors, presented a review of the Duty Advice Scheme at Tameside County Court when both rent and mortgage possession cases were heard to assist and represent defendants arriving at court without legal representation. Currently funded by the Legal Services Commission, the participants in the scheme were Beevers Solicitors, Parker Bird Whiteley Solicitors and Shelter.

In the twelve month period between November 2006 and October 2007, 162 defendants received assistance at Court as a result of the duty scheme. This represented an increase of 33 over the same period in 2005/06. Of those 162 defendants, 23% were tenants of local authorities or registered social landlords as compared with 30% in 2005/06. 72% were homeowners subject to mortgage possession proceedings, 65% in 2005/06.

The most notable change was in the number of mortgage repossession cases in which defendants required assistance which rose by 33, from 84 in 2005/06 to 117 in 2006/07. However, the number of defendants requiring assistance in rent cases stayed fairly constant in comparison. As in the previous twelve month period, the figures showed that the vast majority of cases resulted in suspended possession orders or postponed possession orders through which the defendants were given the opportunity to keep their home as long as consistent payments towards their arrears were maintained.

The number of mortgage possession cases in which defendants need assistance could well be on the increase as a result of factors such as increases in interest rates. Advisors were also faced with a number of defendants whose finances had become overstretched as a result of second or third loans secured on their property at comparatively high rates of interest. This was also the case in the previous twelve month period but there appeared to be a worrying upward trend in this regard.

Susan Riley advised that Tameside CAB offered generalist housing advice through its core service and outreach venues. She circulated statistical information which gave details of the number of new issues which had been raised from April 2006 to March 2007 and from April 2007 to October 2007 together with a percentage breakdown by housing issue. The Bureau also continued to host and supply clients for the Housing Options specialist housing surgery held weekly and staffed on a rota basis by Beevers, Parker Bird Whiteley and Shelter.

AGREED

That the update report be noted.

5. HEALTH IMPROVEMENT IN TAMESIDE

Further to the presentation at the meeting held on 4th September 2007, Alan Franco distributed a document which stated that analysis of data from the British Household Panel Survey found that mortgage indebtedness adversely impacted on health and increased the likelihood that men would visit General Practitioners. Three key actions were suggested that the Community Legal Service Partnership could deliver on that would impact on health:

- (i) Monitor the impact of the County Court Duty Advice scheme in preventing homelessness as a consequence of mortgage repossession.
- (ii) Monitor the effectiveness of the money advice provision at the Housing Options Centre in preventing homelessness as a consequence of mortgage repossession.
- (iii) Monitor the effectiveness of the money advice provision at the Citizens Advice Bureau and Welfare Rights Service in preventing homelessness as a consequence of mortgage repossession.

Reference was made to the work being undertaken in Tameside's priority neighbourhoods and it was agreed to invite an officer from the "Connect 4 Life" initiative to the next meeting to be held in March 2008.

Caroline Gregory added that as part of a concerted drive to get people off welfare benefits and into training and work the Government had decided to establish a new Working Neighbourhoods Fund which would focus on the most deprived areas supporting local authorities and communities in their efforts to tackle worklessness.

AGREED

- (1) That the key actions as detailed above be approved.
- (2) That the next meeting receive a presentation regarding the Connect 4 Life initiative.

6. LOCAL AREA AGREEMENT – HEALTHIER COMMUNITIES AND OLDER PEOPLE

Consideration was given to the following quarter two performance measures relating to increasing the incomes of older people which it was noted had exceeded their targets in terms of successful claims:

Measure	Target	Performance
Disability Living Allowance/Attendance Allowance	130	178
Pension Credit	154	183
Council Tax Benefit	51	75

AGREED

That the report be noted.

7. TACKLING INDEBTEDNESS IN TAMESIDE

(a) Council Tax Liability Orders

The installation of a new computer system had resulted in no court sessions being held in June and July 2007, however it was noted that the number of liability orders issued was during the year was fairly static.

(b) Tameside County Court Possession Summonses

Details of the number of County Court possession summonses for rent arrears and mortgage arrears were circulated for information. As discussed during the review of the Country Court Duty Scheme (Minute 4 refers) the upward trend on the number of possession summonses issued for mortgage arrears was continuing.

AGREED

That the report be noted.

8. DATES OF FUTURE MEETINGS

A schedule showing the date and themes for meetings in 2008 was agreed as follows:

Date	Theme (area of law)
18 th March 2008	(i) Welfare Benefits (ii) Family
17 th June 2008	(i) Employment (ii) Consumer
16 th September 2008	(i) Immigration (ii) Discrimination
16 th December 2008	(i) Housing (ii) Debt

All meetings to commence at 2.30 pm and would be held in the Council Offices, Ashton-under-Lyne.