

## TAMESIDE COMMUNITY LEGAL SERVICE PARTNERSHIP

### PROVIDER GROUP MEETING

16<sup>th</sup> December 2008

**Commenced:** 2.30 pm **Terminated:** 3.40 pm

**Present:**

Alan Franco	CLS Co-ordinator (in the Chair)
Janine Yates	TMBC Welfare Rights Service
Stephanie Booth	Tameside Libraries Information Service
Eden Carruthers	TMBC Adult Services – Public Information
Caroline Gregory	TMBC Neighbourhood Renewal
Tessa Holden	Bromley Hyde and Robinson
John Hughes	TMBC Housing Strategy
Jules Mambu	Tameside African Refugee Association
Karen Morgan-Hopwood	The Pension Service
Kate Pilley	Greater Manchester Shelter
Susan Riley	Tameside CAB
Linda Walker	Partnership Secretary
Gill Williams	Tameside County Court
Janine Yates	TMBC Welfare Rights Service

**Apologies for  
Absence:**

Ruth Cheesbrough	TMBC Welfare Rights Service
Ilys Cookson	TMBC, Assistant Executive Director (Exchequer & Support Services)
Dave Burdis	MINT
Helen Stonehouse	Tameside Carers Centre
Julie Vickers	NCHT

#### 1. MINUTES

The Minutes of the proceedings of the meeting held on 16<sup>th</sup> September 2008, having been circulated, were approved as a correct record.

#### 2. IMMIGRATION AND DISCRIMINATION

##### AGREED

**That this item be deferred to the next meeting.**

#### 3. DEBT ADVICE IN TAMESIDE

##### *Tameside Debt Advice Service*

Janine Yates, Tameside Welfare Rights, provided an update on the specialist debt advice service for residents either through drop in session or by direct referral from a worker based normally within adult or children's services. The debt team consisted of 3 debt advisers plus a further adviser based at the Housing Options Centre. Statistics were circulated which stated that from April 2007 to March 2008 the service opened 327 cases within this period, advising on both priority and non-priority debts. The total amount of debt for this period was £2,649,521. A sum of £684,644 had been dealt with under bankruptcy and £161,027 had been written off.

The service regularly accessed trust funds from British Gas, United Utilities and sometimes the Mayor's Distress Fund to assist clients and there had been an increasing number of clients choosing bankruptcy as the best strategy to deal with their debts.

A number of challenges were highlighted including an increasing numbers of non-priority creditors seeking charging orders. Clients were also finding it difficult to pursue bankruptcy due to the fees involved and currently only Barclays and the Co-operative Bank offered basic bank accounts to undischarged bankrupts. A new process in relation to court fees was proving quite complex particularly in relation to providing proof of income dated within the last month. Gill Williams advised that this situation was being looked at to allow clients to use the letter they received at the start of the financial year together with their bank statements.

### ***Tameside CAB***

Susan Riley circulated details which advised that the current provision included generalist debt advice through core service and out reach sessions. Specialist debt advice was available from two full time Financial Inclusion Fund debt workers who had advised around 470 clients.

Throughout 2008 the Bureau had been hosting and referring clients for specialist debt sessions for Bolton CAB, Manchester CAB, and Shelter, for clients eligible for legal help and 126 clients had been taken on by specialists through this route. The Bureau continue to host bankruptcy and insolvency sessions at George Street throughout 2008/09 twice monthly with two suppliers specifically for free advice about the IVA and bankruptcy process.

From comparison of 2008 statistics to date against 2007, there had been an increase this year in clients experiencing difficulties with unsecured personal loan debts, fuel debts, mortgage and secured loan arrears and Council Tax arrears. The Bureau was preparing four Save Christmas presentations in 2009 working with local organisations and networks to improve the financial skills of people of all ages, particularly those at risk of social or financial exclusion and to help people avoid money problems by delivering financial education initiatives, money management and planning and choosing financial products.

### ***MiNT***

A report on the activities of MiNT was circulated for information and Alan Franco highlighted the Sound as a Pound course covering budgeting skills, dealing with priority and non-priority debt, savings and credit reference agencies. A new MiNT Debt Adviser had recently been appointed. Dave Burdis, Financial Inclusion Manager, had sent his apologies, but would present an an update on his activities at the next meeting.

### **AGREED**

**That the contents of the update reports be noted.**

## **4. HOUSING ADVICE**

Kate Pilley, Greater Manchester Shelter, advised that there had been an increase in clients where landlords had not protected their deposits despite the introduction of the tenancy deposit scheme in 2007. Further details of services provided by Shelter could be found on their website at [www.shelter.org.uk](http://www.shelter.org.uk).

Susan Riley stated that CAB would now be taking over the administration of the specialist housing advice sessions at the Bureau.

### **AGREED**

**That the update report be noted an Beevers Solicitors be invited to attend the next meeting to report on the County Court Duty Scheme.**

## 5. WORKING NEIGHBOURHOOD FUND

Caroline Gregory, Principal Neighbourhood Renewal Officer, advised that a strategy had recently been approved by the Tameside Strategic Partnership, which responded to the recent Government policy developments around neighbourhoods and worklessness and detailed an innovative approach to commissioning worklessness interventions. The Working Neighbourhood Fund was the replacement for Neighbourhood Renewal Funding, however focused much tighter on reducing worklessness. The strategy would focus on three elements:

- Direct commissioning
- Co-commissioning
- Innovation Fund

Further details could be found on the Tameside Strategic Partnership website at [www.tameside-strategic-partnership.org.uk](http://www.tameside-strategic-partnership.org.uk).

## 6. PRE BUDGET REPORT – FACING GLOBAL CHALLENGES: SUPPORTING PEOPLE THROUGH DIFFICULT TIMES – IMPLICATIONS FOR THE ADVICE SECTOR

Alan Franco, CLS Co-ordinator, referred to the 2008 Pre-Budget Report which set out how the Government was working to support people through the exceptionally challenging economic climate. He made particular reference to Chapter 5 – Helping People Fairly – and highlighted the following implications for the advice sector:

- Bringing forward April's increase in Child Benefit to January 2009
- Bringing forward the governments commitment to increasing the child element of the Child Tax Credit above indexation from April 2010 to April 2009
- Paying £60 to all pensioners in the New Year
- Mortgage Rescue Scheme
- Free and impartial debt advice through increased Government funding
- Contributing 50 pence for every pound saved in the Saving Gateway

It was also noted that the Government had predicted that by September 2009, inflation would be negative which would mean that there would not be an increase in benefits in April 2010.

In relation to increased Government funding for debt advice, Susan Riley advised that CAB nationally had received £10M to expand its opening hours and individual bureau's had been invited to bid for appropriate funding with a plan to increase their hours by 5 per week and the closing date for submission was 5<sup>th</sup> January 2009.

### AGREED

**That the contents of the report be noted.**

## 7. LOCAL AREA AGREEMENT – HEALTHIER COMMUNITIES AND OLDER PEOPLE

Consideration was given to the following quarter one 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	230
Pension Credit	154	253

Council Tax Benefit	51	119
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**AGREED**

**That the report be noted.**

**8. TACKLING INDEBTEDNESS IN TAMESIDE**

**(a) Tameside County Court Possession Summonses**

It was noted that there had been a reduction in the number of rent and mortgage repossession summonses which had been issued in the last three months.

**(b) Council Tax Liability Orders**

Figures remained static with a large number of liability orders in June following Council Tax bills being issued in April.

**AGREED**

**That the report be noted.**

**9. DATES OF FUTURE MEETINGS**

A schedule showing the date and themes for meetings in 2009 was agreed as follows:

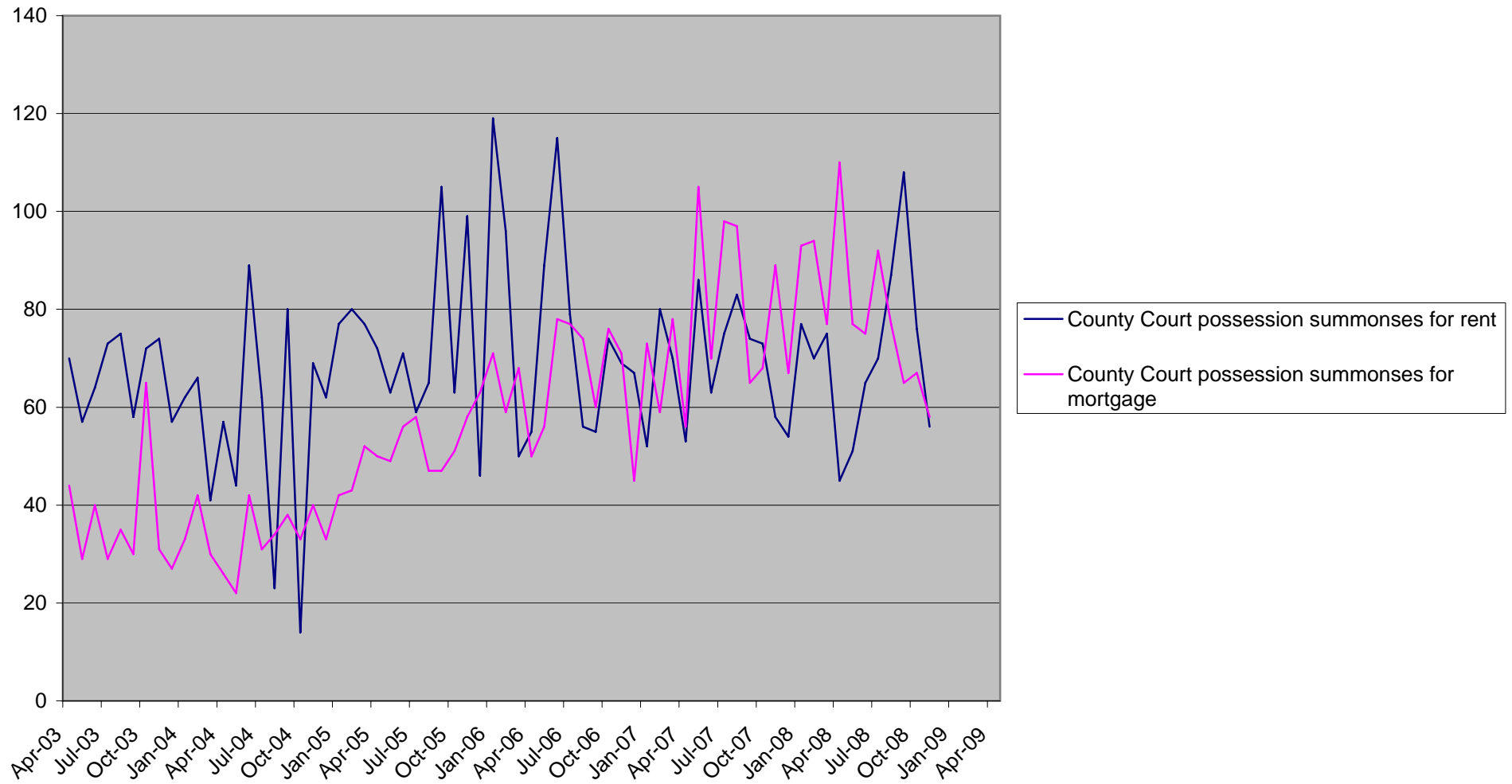
<b>Date</b>	<b>Theme (area of law)</b>
17 <sup>th</sup> March 2009	(i) Welfare Benefits (ii) Family
16 <sup>th</sup> June 2009	(i) Employment (ii) Consumer
15 <sup>th</sup> September 2009	(i) Immigration (ii) Discrimination
15 <sup>th</sup> December 2009	(i) Housing (ii) Debt

It was further agreed that all meetings would commence at the earlier time of 2.00pm and would be held in the Council Offices, Ashton-under-Lyne.

	County Court possession summonses for rent	County Court possession summonses for mortgage
Apr-03	70	44
May-03	57	29
Jun-03	64	40
Jul-03	73	29
Aug-03	75	35
Sep-03	58	30
Oct-03	72	65
Nov-03	74	31
Dec-03	57	27
Jan-04	62	33
Feb-04	66	42
Mar-04	41	30
Apr-04	57	26
May-04	44	22
Jun-04	89	42
Jul-04	62	31
Aug-04	23	34
Sep-04	80	38
Oct-04	14	33
Nov-04	69	40
Dec-04	62	33
Jan-05	77	42
Feb-05	80	43
Mar-05	77	52
Apr-05	72	50
May-05	63	49
Jun-05	71	56
Jul-05	59	58
Aug-05	65	47
Sep-05	105	47
Oct-05	63	51
Nov-05	99	58
Dec-05	46	63
Jan-06	119	71
Feb-06	96	59
Mar-06	50	68
Apr-06	55	50
May-06	89	56
Jun-06	115	78
Jul-06	79	77
Aug-06	56	74
Sep-06	55	60
Oct-06	74	76
Nov-06	69	71
Dec-06	67	45
Jan-07	52	73
Feb-07	80	59
Mar-07	70	78
Apr-07	53	56
May-07	86	105
Jun-07	63	70
Jul-07	75	98
Aug-07	83	97
Sep-07	74	65
Oct-07	73	68
Nov-07	58	89
Dec-07	54	67
Jan-08	77	93
Feb-08	70	94
Mar-08	75	77
Apr-08	45	110
May-08	51	77
Jun-08	65	75
Jul-08	70	92
Aug-08	87	77
Sep-08	108	65
Oct-08	76	67
Nov-08	56	58

2003/04 averages are	64 (rent)	36 (mortgage)
2004/05 averages are	61 (rent)	36 (mortgage)
2005/06 averages are	76 (rent)	56 (mortgage)
2006/07 averages are	72 (rent)	66 (mortgage)
2007/08 averages are	70 (rent)	82 (mortgage)

## Tameside County Court Possession Summonses



**Tameside Council Tax  
Debt Recovery**

	No. of CTAX liability orders issued	Annual Totals
Apr-03	470	
May-03	1238	
Jun-03	2378	
Jul-03	1154	
Aug-03	669	
Sep-03	975	
Oct-03	846	
Nov-03	790	
Dec-03	571	
Jan-04	712	
Feb-04	0	
Mar-04	989	10792
Apr-04	537	
May-04	619	
Jun-04	2700	
Jul-04	705	
Aug-04	736	
Sep-04	714	
Oct-04	784	
Nov-04	384	
Dec-04	247	
Jan-05	636	
Feb-05	174	
Mar-05	557	8793
Apr-05	443	
May-05	125	
Jun-05	2678	
Jul-05	761	
Aug-05	975	
Sep-05	526	
Oct-05	908	
Nov-05	553	
Dec-05	673	
Jan-06	1010	
Feb-06	495	
Mar-06	541	9688
Apr-06	461	
May-06	447	
Jun-06	2974	
Jul-06	714	
Aug-06	943	
Sep-06	1035	
Oct-06	806	
Nov-06	0	
Dec-06	0	
Jan-07	513	
Feb-07	0	
Mar-07	60	7953
Apr-07	155	
May-07	1408	
Jun-07	0	
Jul-07	0	
Aug-07	3035	
Sep-07	1641	
Oct-07	1105	
Nov-07	880	
Dec-07	531	
Jan-08	814	
Feb-08	890	
Mar-08	179	10638
Apr-08	79	
May-08	836	
Jun-08	2486	
Jul-08	1900	
Aug-08	1388	
Sep-08	857	
Oct-08	940	
Nov-08	824	

### Tameside Council Tax Debt Recovery

