

Money Matters Meeting Minutes – 19th September 2007

Present:- Fiona Heighton, Dawn Daly, Helen Miller, Robert Powell, Pamela Perks, Isabella Clamp, Charles Templeman, Paul Harrison, Marianne Ward, Aitch McCormick, John Cook, Ken Bell, Ann Howard.

Apologies:- Kay Glew, Helen Arnell, Edward Cochran, Margaret Sutheran, Brian Lonsdale, Robert Forster, Francis Sedgewick, Jason Brown, John Robinson.

| Item No. | Subject | Action |
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| 1. | <p data-bbox="371 674 1023 707">Introductions and Minutes of Last Meeting</p> <p data-bbox="371 745 1139 853">As there were new members to the group, a round of introductions were made before Fiona talked through the minutes of the last meeting:</p> <ul data-bbox="424 898 1161 2033" style="list-style-type: none"><li data-bbox="424 898 1161 1115">• New Tenancies – Kay explained that an exercise had been undertaken which linked in with the debt profiling work that had been carried out. The exercise involved looking at the rent accounts of new customers and evaluating any debts.<li data-bbox="424 1122 1161 1368">• Debt Profiling – Kay explained that the Debt Prevention Officers have been carrying out some debt profiling work which involves looking at who is most likely to be in debt and where debt is most likely to be concentrated. Once the information is obtained the Debt Prevention Officers can target specific groups or areas.<li data-bbox="424 1375 1161 1921">• Rent Payment Cards – discussion took place around having different coloured cards for housing rents and garage rents to distinguish them. Fiona fed back to the group that the cards do state on them whether they are in respect of housing rent or garage rent and that different coloured cards has been suggested in the past but rejected. There would be an initial cost to buy a stock of different coloured cards and there would be increased risks of the incorrect cards being issued, as two files would have to be sent to the provider each week instead of one. There are few instances where payments are made on the wrong cards and would not warrant the costs.<li data-bbox="424 1928 1161 2033">• Rent Statements – copies of the new format rent statements were issued and the group were asked for comments on the three drafts. Update | |

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| | <p>to be provided later on agenda.</p> <ul style="list-style-type: none"> • Money Matters Leaflet – lots of discussion took place around the new leaflet. Feedback to be provided later on the agenda. • Debt Advice Leaflet – the group discussed the signpost leaflet and all agreed it was ok. • Lets Talk Loans – the group discussed the proposed new leaflet which has already been published as an article on the internet and will be included in the next Tristar News. Fiona fed back that the leaflet has been amended following comments and will be printed shortly. • Any Other Business: <ul style="list-style-type: none"> - Garage Arrears Recovery – Aitch discussed the current procedure for recovery of garage arrears and stated that she felt the letter were too “soft”. Fiona and Kay agreed to add to the next meetings agenda. - Patch Managers – Aitch queried the job title “Patch Manager” and Kay explained that they were known by this title as they were responsible for “a patch”. Paul stated that he liked the title as the new name is associated more with Tristar instead of being associated with the Council. - Credit Unions – Paul advised that to date he has not yet been contacted by the Credit Union after volunteering to become a collector. Paul was advised that Diane Patterson still has his details and Helen’s, details and she would be contacting them hopefully in October when the service moves into Billingham. - Holding Message – The Income Management Team are now using a recorded message to promote the Credit Union and the Debt Advice Worker to customers on hold. - Agenda – garage arrears recovery to be added to next agenda and Fiona to invite Welfare Rights. | |
| 2. | <p>Welfare Rights Guest Speaker – Dave Lowrie</p> <p>Fiona introduced the guest speaker, Dave Lowrie, from Welfare Rights who had been invited as requested by the group at the last meeting.</p> <p>Dave advised that Welfare Rights are based in Billingham Town Centre and provide an advice service over the telephone. Welfare Rights do not have</p> | |

interview rooms where customers can visit the office, however, if they take a case on board, they will conduct home visits.

When customers ring they can leave a message with their details and one of the Officers will return their call. Ann queried whether a home visit could be carried out or whether someone can contact on behalf of a customer if they are unable to make the call themselves, and Dave advised that a visit would be carried out but it does depend on the stage of the claim or appeal.

Ann asked what sort of issues Welfare Rights deal with and Dave advised that they deal with issues such as Housing Benefit, Pension Credits, Tax Credits and generally all benefits, appeals and disputes. The department will challenge decisions made in relation to benefit on behalf of a customer.

Ann asked about recovery action when customers are awaiting Housing Benefit and queried the time period for claims to be assessed. Fiona explained that Housing Benefits now have a "priority promise" and that if all information is submitted when a claim is made, the claim can be assessed within five days. Fiona also advised that new claims are on average processed within 21.9 days and changes in circumstances are on average 7.45 days.

Dave advised that the Officers do not complete forms, but, they can signpost to agencies who will. Welfare Rights will however attend tribunals with customers if required.

Welfare Rights undertake campaign work liaising with Tristar and Housing Benefits and are currently carrying out work to promote Carers Allowance and increase take up.

Aitch asked whether Welfare Rights dealt with direct payments for employing your own carers and he advised that they were not but could help to determine if someone could claim additional benefits. They can however, sign post to independent advocates who can liaise between customers and Social Services.

Dave advised that there is approximately nine billion pounds worth of unclaimed benefit and Helen stated that she felt that there was not enough information

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| | <p>publicised about some benefit available, for example, Pension Credits for man aged sixty.</p> <p>Fiona advised that a “Pick It Up, It’s Yours” leaflet has been designed to promote Pension Credits and campaign work will be undertaken by the Income Management Team. The Income Management Team also have leaflets providing details of extra benefits if you are under sixty and over sixty.</p> <p>Dave advised that Welfare Rights have tried to promote benefits available by a number of means, including advertising in Doctors surgeries and Council Buildings.</p> <p>Fiona advised that Tristar now makes lots of referrals and that all paperwork issued by Housing Benefits displays the contact number on for Welfare Rights.</p> <p>Pam suggested that Doctors should advise their patients on what income is available to them where appropriate and Dave stated that some surgeries are very good in doing so, and even contact them direct, where as others do not.</p> <p>Dave provided some information to the group and thanked them for the invitation.</p> | |
| <p>3.</p> | <p>Self Help Guide</p> <p>Fiona distributed a Money Advice Self Help Pack which has been designed by a member of staff at the Hardwick Neighbourhood Office and the group went through the leaflet’s contents.</p> <p>Fiona advised that the pack had been produced to provide an informal and easy read guide to dealing with debt and it is intended that it will not be produced as a corporate document but will be available in Neighbourhood Offices in black and white A4 format.</p> <p>The group thought that the pack was a good idea and liked the informal format.</p> <p>Fiona advised that Tristar were awaiting feedback from Stockton and District Advice and Information Service and then the leaflet would be printed and be available for use.</p> | |
| <p>4.</p> | <p>Money Matters Leaflet</p> | |

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| | <p>Fiona distributed copies of the amended Money Matters leaflet discussed at the last meeting.</p> <p>A few minor changes were agreed and once amended Fiona advised that she will instruct the print room to produce.</p> | |
| 5. | <p>Rent Statements</p> <p>Fiona updated the group about the progress made since the last meeting regarding rent statements. Following comments from both staff and customers we are awaiting final proofs for the statements. The information to be displayed with the statement and the ways to pay information for the reverse of the letters has been supplied and it is intended that the statements will be issued mid to late October. It was agreed by the group that statements should only be issued for the last thirteen week period rather than from the date the statements were last issued, however, it will state on the statements that a further history can be supplied if required.</p> | |
| 6. | <p>Christmas/ Summer Campaign</p> <p>Lots of discussion took place around campaigns for Christmas and Summer.</p> <p>The Christmas campaign created a great deal of debate around causing offence to different religions, however, overall it was agreed that the campaign would not cause offence.</p> <p>Fiona provided an example of a suggestion made by a member of the Income Management Team showing Santa reading a list of things to pay/ buy, showing rent at the top, with the slogan “pay your rent before it’s spent”.</p> <p>The group liked the idea and came up with further ideas, and agreed upon either the above campaign or Charlie’s suggestion of a Christmas Tree with money hanging on it, with the slogan “save some for the New Year”.</p> <p>Charlie also suggested a summer campaign showing a parent running ahead of some children with the slogan “keep in front this summer”, which all of the group agreed was an excellent idea. Fiona to provide some</p> | <p>Fiona to bring drafts to next</p> |

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| | drafts and bring back to the next meeting. | meeting. |
| 7. | <p>Garage Arrears Recovery</p> <p>Fiona advised that the current total arrears in respect of Tristar garage rent was £4,860, with 350 customers currently in arrears.</p> <p>Fiona explained that a garage is considered as a luxury, not an essential and as there are waiting lists for them, customers should not be in arrears.</p> <p>Fiona distributed copies of the current procedure and asked for comments.</p> <p>The general feedback was that customers are given too many opportunities when they fall into arrears and that the process should be condensed.</p> <p>The group also felt that the letters were “too soft”.</p> <p>Fiona suggested maybe taking the procedure to the Debt Management Quality Circle to discuss with staff and would feedback any amendments at a later meeting.</p> <p>Paul queried how many customers who had arrears on their garages also had arrears on their rent account. Fiona advised that she will try to obtain information and feed back to the next meeting.</p> | Fiona to obtain information and feed back. |
| 8. | <p>Date and Time of Next Meeting</p> <p>20th November 2007 - 11.30 – 1.30</p> | |