**KENT HOUSING OPTIONS GROUP**

**NOTES OF MEETING HELD ON**

**3 March 2016**

**Maidstone BC, Maidstone House**

**Present:** Jane Smither, Vice Chair, Tonbridge and Malling BC; Deborah White, KHG Mentor and WKHA; Lesley Clay, Kent JPPB; Sarah Lewis, Tunbridge Wells BC; Sylvia Roberts, Ashford BC; Vicky Hodson, Kent Homechoice; Elly Toye, Dover, DC; Jane Griffiths, BPHA; Bev Jackson, Shepway DC; Mark Brethwick, Medway Council; Victoria Ackrill, Maidstone BC; Andy Kefford, Sevenoaks DC; Vicky may, Thanet DC; Simon Heath, KMPT; Linda Lauris, Gravesham BC

Jill Pells, KHG

**Guests:** Chris Hunt, Kent Savers; Vicky Hines, NHAS Shelter; Dominic Norwell, Medway Council; Myra Dicken, Medway Council; Chris Rourke, Medway Council; Myra Dicken, Medway Council; Matthew Mallet, KCC; Sian Fox, KCC

**Apologies:**  Marie Gerald, Chair, Dartford BC; Brian Horton, Horton Strategic; Ellie Kershaw, Maidstone BC; Marion Money NLA; Robin Cahill, KCC; Jane Lang, Tunbridge Wells BC; Sarah Robson, Maidstone BC; Jane Lang, Tunbridge Wells BC; Roxanne Sheppard, Swale BC

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| **1.** | **Minutes and matters arising** | Minutes of the meeting held on 10 December 2015 were agreed and the Action Plan updated. |  |
| **2.** | **Kent Savers** | Chris Hunt gave an update on Kent Savers (around since 2010). West Kent and Golding Homes have representatives on the Board. Now have 2,800 members – growing at around 60-70 per month. Issued 350 loans in last 12 months, totalling £700,000. Average is £1,800. Savings give them ability to make loans.Working with AmicusHorizon and Diocese of Canterbury with a furniture saving scheme. Existing AH Sittingbourne Furniture store is being used by others from outside the area, and there are now others opened in Canterbury area.Circle Russet have been running budgeting courses which has yielded more customers. Speaking to MBC regarding ring fenced loans.Been working with Lloyds and Halifax banks and now have a very strong financial position.Engage Card (credit card) – ongoing project for some time. Issues with direct debit as a requirement of using this card. It is being used but delayed because of direct debit issue. Card had various features - four cards – budget card, current account, business current account and a child’s card (cash card). Still need a direct debit feature to enable it to be used. Speaking to Ashford BC about using the card for refugees because banks not willing to offer accounts. Part of Government programme funded by DWP to modernise and improve Credit Unions and to encourage more users. Credit Union will be getting a new IT system (same as Tesco Banking) which will allow them to offer a current account (from this Summer). Also supports their budgeting account. No further details are known about this currently. Once they have a handle on how the system works they will communicate to us regarding what the system can do. Fully modernised banking platform and Credit Union is still learning about all the functions and what it can do. **Should be able to tell us more in 3-6 months – so presentation can be made to KHOG or KHG.**JS asked about analysis of what money is required for. This is mostly for debt consolidation, cars and holidays. JS asked about repeat customers – CH confirmed some borrow and ask for more before the first loan is paid off. |  |
| **3.** | **National Housing Advice Service** | Vicky Hines, Partnership Manager attended to promote the (free) service and update about what is being offered. The service is mainly offered to LAs but also available to voluntary sector and some HAs if offering a service to LAs. Partnership between Shelter and CAB running for over 25 years, funded by DCLG.Service also offers training and briefing sessions as well as advice. Website has a calendar of Webinars. [www.nhas.org.uk](http://www.nhas.org.uk) They have a Right to Rent Webinar.Contact is hdc@shelter.org.ukLC asked if there are welfare benefit cases statistics available that can be used to inform the JSNA and will email VHi after meeting. Service is not directly available to general public – enquiries have to go via an LA or agency.Contact VHi if you are not already receiving e bulletins. Also Housing Matters is issued every two months and info on website.If there is anything that LAs would like the Service to pick up, please let VH know.Wanting to promote good practice by LAs, partnerships, etc on website.VHi to send template to use for this.Running a series of events Norwich, London and Birmingham – National Homelessness Symposium events – will send notes from this.Out of area placement webinar in March. VM to pass details of our protocol to VH.***Presentation attached.*** | **VHi****VHi****VM** |
| **4.** | **Tenancy Termination Process and Security of Final Payments** | Dominic Norwell and Myra Dicken, Medway Council gave an update on the possible impact of Universal Credit on a Housing Landlord’s Income. MB suggested an item on Homechoice Agenda related to identifying UC as a form of income. Also a need for Neighbourhood Management to consider common notice periods. JP to send information to RS for future NM Agenda.***Presentation attached.*** | **VHo****JP (done)** |
| **5.** | **Project to improve independence skills of young people within the Leaving Care service at KCC** | Matthew Mallett, and Sian Fox, KCC gave a presentation on a project to improve independence skills of young people within the leaving care service at KCC. Part of a bigger transformation programme in KCC looking at the spend on services for vulnerable young people, particularly in relation to accommodation costs. The project necessitated a huge amount of work for advisors and social work teams but has found that measuring progress numerically is very positive. Now trying to imbed this in pathway planning.Action plans prioritise the most important skills required to enable a young person to live independently and which young people need more support due to lack of competency. This tool can be used to scrutinise a person’s ability to live independently and their need or otherwise for supported accommodation.***Presentation attached******.***JS asked what happens after a decision has been made for someone to be able to move on into independent accommodation and it was explained that operationally work on this would be commenced in good time to achieve a smooth transition rather than as a last minute issue. There is a recognition that work needs to be done to prepare a young person to live in privately rented accommodation.LC updated from Leaving Care Housing Workshop – there is a need to have one generic housing referral form across Kent – for the leaving care service to use. Favoured form is the Kent Agency Assessment As this contains all health, support and housing needs which can be taken from the pathway plan. The other recommendation is to have an Accommodation Manager with a good up to date knowledge of housing legislation and services and LC asked MM to feed this back and if KCC either interview or go out yto tender that it would be helpful to have a Heads of Housing on the interview panel.MM to be invited to next leaving Care and Housing Workshop. |  |
| **6.** | **Kent Civilian Military partnership Board – need for (District based) housing information fact sheets** | JS attended the KCM partnership Board meeting with LC – very pleased to have a housing presence there.Also attended the KCMP Conference on 2 March which highlighted the lack of awareness for ex service personnel on what is and is not available in terms of housing, support, etc. As a result it was decided to ask KHOG members to provide information (on a district basis) to populate a “pathway” similar to something produced by Sussex and to have input to events and presentations in other areas as part of the transitioning process.LC suggested that each LA pick out relevant points in their allocation policies to inform this project. JS is happy to start this project and will send out a framework for completion.JS is also to be a member of the Kent Service Personnel Sub Group (next meeting on 14 March 2016).Vicky Hines – suggested providing information via YouTube videos. BJ advised about a Gurkha homes scheme in Shepway where property has been purchased for ex service personnel. There was a previous project in Maidstone where accommodation was developed by ex service personnel. LC advised that Haig Homes are developing but not in Kent. | **JS** |
| **7.** | **Help to Buy Update** | JG updated on the present situation with regard to Help to Buy.Previously emailed changes around.Household income is now £80,000m not £60,000 and shared owners do not have to come to LA if moving from one property to another and now no limit to bedroom size.Had 296 people on their database because income was too high but have now contacted them to advise of the changes.Low cost home ownership – very high demand with properties are still selling off plan. In January the team processed over 3,000 applications, took over 1,000 phone calls with only 3 staff.24 April Dartford event – any help appreciated.Another event on 12 March in Surrey but people are coming from all areas just to get information. |  |
| **8.** | **Consequences of Welfare Reform including collection of data on temporary accommodation/B&B spend and length of time accommodated (monitoring)** | KHG does not collect this data now so to be taken off future agenda. |  |
| **9.** | **Recent Case Law** | JS – now getting first notices reflecting the October S21 notice changes. Brandon Lewis wrote to all LAs regarding LAs “making people remain in property until a bailiff’s warrant is received”. BJ previously circulated Andy Gales “test”. DW suggested that KHOG could respond to the letter to reassure him that LAs do not have a blanket policy but there are consequences, eg increased B & B use and costs. BJ raised landlord in Shepway area who has offered a deal that he will keep the family pending rehousing if he is paid an amount of money (although he will also be getting rent on the property).JS will draft a response and circulate for feedback. | **JS** |
| **10.** | **Training Opportunities, Including Local Training** | Group was reminded of training available from Shelter/NHAS previously mentioned by Vicky Hines and urged to look at website for upcoming training and webinar events.JS National Practitioner Support Service Training – free one day event at T&M focussing on domestic abuse awareness, reducing B & B use and the value for money tool – 15 March.ET asked if anyone is running a financial capability and debt management for tenants – possibly CAB does this or could be available as part of pre-tenancy training. VHi will ask if any other authorities are doing this.MBC training on Mental Capacity - £60 per person – no date at the moment – EK to send out an email.ABC – Training on persons from Abroad – 29 March, SR to send out a reminder. |  |
| **11.** | **AOB** | Syrian Refugees Updated situation - Dover waiting for a family, T & M have a family coming middle of April.T & M are receiving offers of financial help for Syrian families.Redcar and Cleveland LA receiving funding because of closing of steel industry – safety net – VHi to share policy.VHo shared some very good news. The Smarter Digital Services team and Kent Homechoice recently submitted a bid for funding from the LGA under their digital transformation team to support two projects:SDS team development of an open standard Homelessness Triage tool for Gravesham Borough Council (£12,000) - LL to give more information when known. JP to put an item on June Agenda for this.Kent Homechoice development of a new online pre assessment and improved online full application forms (£28,000)The bid was successful and the full £40,000 was awarded to support the development of these digital services.ET- DDC has to make savings. Looking at income streams – do others have these that can be replicated in that area? | **JP (done)****ALL** |
| **12.** | **Date of Next Meeting** | The next meeting (Full) will be at 10am on 27 October 2016 at MBC. |  |