



MINUTES OF ANNUAL GENERAL MEETING AND STRATEGY GROUP MEETING Tuesday 23rd March 2021 – 10am-1pm

- Attendees:** Emma Bates, Facilitating (EB), Liz Blackman, Chair of Nottingham Credit Union (LB), Debbie Webster, Co-opted Treasurer/St Ann's Advice Group (DW), Steve Ward, Liaise Officer for the England Illegal Money Lending Team (SW), James Jones, Experian (JJ), Shaun French, University of Nottingham (SF), Kay Frankson, Nottingham City Homes (KF), Sarah Bull, Building Better Opportunities, NCC (SB), Jason Eaves, Nottingham Credit Union (JE), Bobby Lowen, NCC (BL), Dave Gould, Big Issue, Nottingham (DG), Martin Skinner, Gracechurch, Nottingham (MS), Veronica Chibuzo, DWP (VC), Donna Cumberlidge - Citizens Advice, Nottingham District, Dave McCulloch, Transforming Notts Together, Martyn Neal, Meadows Advice Group (MN), Latasha Benjamin, Metropolitan Housing (LB), Rebecca Hurt, Energy Partnership, NCC (RH), Claire Fox, Nottingham and Notts CCG (CF)
- Apologies:** Cllr Langton, Dawn Cummins, Dave Shaw, Hannah Buck
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PART A – INTRODUCTION AND WELCOME TO ALL

- [EB] Welcomed all and shared agenda and apologies (above), for the meeting.
- All attendees introduced themselves
- [EB] explained the plan for the morning. All were welcome to stay for the Strategy Group meeting since there were various topic based items on the agenda, relevant to all.

PART B – AGM SECTION

1. Agreement of Draft Revised Constitution

- [EB] shared the new draft Constitution (as circulated) which was marked with the updated sections, for approval. It amalgamated the old Constitution (now out of date) with the existing Terms of Reference document, as well as the Partnership's new structure (agreed March 20). There were no changes other than to bring these three documents into one.
- NB It was confirmed by BL that the Constitution should retain the section on reporting in to the Health & Wellbeing Board. BL noted there should be a refresh with the Board and that a new Director of Public Health would be starting.
- Noted that the smaller Strategy Group has 6-10 places max but it appears to have grown beyond this. At the same time, due to COVID and all the work around that, there has been less interaction with the full group than originally planned or the topic/ neighbourhood meetings, but we should have more of this going forward. MN noted that the Strategy Group was perhaps top heavy with Council reps. EB asked the Council reps to consider out of those on the list who the reps should definitely be. **ACTION: BL, RL, SB, RH.**
- The draft updated Constitution was **approved by all.** Action: All to note

2. Current Strategy Group Places

- [EB] went through current Strategy Group places and asked those on the wider group if they were happy with the structure and if they had any further comments. All agreed no further comments.
- [BL and SB] Pointed out that he felt that there was a gap around health here and suggested we may benefit from a health rep, CCG or in public health and BL suggested a meeting with Emma and new DPH.
Action BL
- [JJ] Asked if the elective member needs to be a permanent member of the strategy group, possibly brought into discussions as a guest, to start with.
- [MN] Pointed out a trustee question, if we become CIO people, people will need to sign up as a sort of legal obligation as a trustee, to be registered at the charity?
- [EB] Final point about the membership is that if you are a member of the strategy group or the full group, then you are here representing your organisation and also feeding back where relevant to your organisation.

**ACTION [BL] to confirm details of suggested health rep and arrange meeting with EB
[All] to report back any comments on trimming the Strategy Group**

3. Voting Results

- [EB] had received these from Heidi Oliver this morning. She read out as follows:
39 members of the partnership were eligible to vote. Just 13 votes were received, as follows:

Nominations for Chair: Kay Frankson, James Jones and Martyn Neal

Result: James Jones (7/13 votes)

Nomination for Vice Chair: Kay Frankson and Martyn Neal

Result: Kay Frankson (8/13 votes)

Nomination for Treasurer: Debbie Webster

Result: Debbie Webster (11/13 votes)

[EB] Congratulated everybody and thanked partners for their votes. She thanked Martyn for being Chair.

4. Finance Report (as circulated)

- [DW] Explained our only income has been a Lottery grant and that is obviously restricted funding. So, we have had £28,800, and carried over £300 from last year and then most of the expenditure is on consultants' fees. There is a little bit for activities and strategy development costs and a smaller bit for support delivery. The only income we have at the moment is the lottery and this is for 5 years. The first year we got an additional £2,000 to help with delivery costs and we spent £574 of that and we will be using some to cover the fees for the minutes for today and stationery.

The activities of strategic development cost cover the theme this year, being Credit Union development. This has not developed due to COVID situation but perhaps JE can update us. For the next 4 years we will be getting £26,800 a year. Asked if there are any questions.

- [EB] Confirmed the budget for the 5 years is £6,000 that was depending on the particular topic of the year and for running costs, but it is still to be discussed.
- [BL] Confirmed we were underspent for this year and asked if we may need to give funding back to the Lottery, or do we get to keep it and rollover next year? And secondly, if there is going to be further of projective underspend this year, he feels we could look at a discussion around the resource to admin support.
- [DW] Unsure if we would need to give funding back to the lottery. Mentioned the admin support, she has registered with Groundwork and has put a job description through to get a very basic support for Emma via Kickstart.
- [JE] Confirmed that some of the underspend is more of a timing issue, we've committed to support the Credit Union with £6,000, some of that may overlap in terms of raising invoices and when the payments get made, but that £6,000 will get spent on all the activities covered later.
- [EB] Asked when this will be drawn down
- [JE] Confirmed they are invoicing quarterly in arrears but can invoice it now if it helps. Leslie started on 1st September, so we've just raised a second invoice, and then there'll be a third and a fourth. JE said he could raise an invoice to bring it up to the full £6,000 sooner.
- [EB] explained the Lottery grant year goes from May each year, so asked if JE for all to be invoiced in May. **ACTION JE**
- [EB] Confirmed that the underspend can be carried forward, however in terms of the activity cost, we do need to find affordable resource to do minutes etc. and website updates. EB had also been looking around re occasional admin support. [JE] Asked re admin support, how many hours we are looking at? [DW] confirmed it is 25, at first when we were on the Kickstart you have to commit to 30. Groundwork do the training and make sure they get all of the support. [SB] confirmed DWP money covers 25 hours.

ACTION [DW/JE] to review the bank account

[JE] to update on Leslie's position and issue invoice by May for Credit Union

[DW] to confirm the number of hours

5. **Report on the Year and progress against the Yr 1 Lottery Action Plan (as circulated, together with circulated report from NCU).**

[EB] reminded the group that we have had our detailed activity plan for Yr 1. For the subsequent 4 Years, the main themes and key objectives are there, but not the detail is yet to be worked out.

Progress against each section is detailed in red in the circulated report. Emma went through this except sections below.

5.2 *Improving access to more affordable credit (circulated NCU report)*

- JE went through the circulated report.
- [JE] Confirmed on page 1, the partnership is supporting Credit Union to the tune of £6,000 over a 12-month period to part fund a permanent role to assist a p/t Community & Business Development Manager focussed on promoting the Credit Union, with a specific focus on the estates to the north and

to the west and to the south of the city to try and raise awareness of the Credit Union and promote it as an alternative to high-cost credit.

JE reported that they delayed rollout because the demand for loans had dropped due to lockdown, with people coming who were over-indebted and need money to keep the gas on or to put food on the table. In Lockdown they have been able to approve far fewer loan applications. He reported that Leslie was been furloughed January, February, and March, and was looking to bring Leslie back on 12 April. Leslie would start to formulate a plan to roll things out much more over the next 6 months or so.

Credit Union has taken the decision to eliminate the membership fee and enhance the digital offerings to members and to make the application process easier. The regulator continues to take action to address some of the extreme behaviour within the high-cost credit sector and it's important that the Credit Union can become the lender of choice for those that previously accessed Provident.

JE to add Clifton figures onto this report **ACTION JE**. JE has two requests for when Leslie returns, a) to arrange for him to visit partners to discuss with staff or service users about the Credit Union; b) the Credit Union has got an oversupply of money, members savings balances have increased and continue to do so they have money to lend, so help to reach residents across the city to get loans out.

- [EB] said the funding from the Lottery was specifically for increasing uptake from the outer estates of the city. She thanked Jason for the report.
- [JJ] Explained, that against the objective of increasing awareness, the true measure of success is increased awareness, which is not the same as increasing engagement because applications for Credit Union loans are going to be a factor of what's going on more generally in society and how many people are applying for credit elsewhere. People might be more aware of the Credit Union loan but for valid or invalid reasons deciding to go elsewhere for example. He suggested we need to look for opportunities to measure actual awareness to give us a real measure.

ACTION JE to email SB to pick up on rebalancing outer estates
JE and EB to also arrange a chat in April around outer estates

General discussion re progress:

- [SF] Confirmed the detailed valuation of those different aims and the sorts of data should be integrated in the existing plan. Also, in terms of data about awareness, how we can use other data to just flag up the fact that we have addressed the things that we said we would do in the first year. Clarified that we have a lot of data and in terms of circulation various publications and materials and things and to try and gather that data would be really helpful in terms of feeding back to the Lottery and it links to James' point about awareness. It might be that in a couple of years' time people if their awareness of the Credit Union and the different infrastructure in the city develops in the next 12 months then that can trickle down to having a positive impact in terms of people changing their financial practices.
- [DW] asked about a piece in The Arrow about Nottingham City Council's welfare rights and the City Council weekly update from Cllr Mellen and whether other advice services could be referenced. She also said that Area 6 Partnership had done a leaflet with all of those services on to every household, which could be done city wide. [BL] suggested he contact Kerry on this, and it may be useful if she attended a future meeting again to give an update. **ACTION BL**. **ACTION DW** to share a copy of the Area 6 leaflet..
- [JJ] shared that Money and Pensions Service have now been looking at their consumer lending and now their new consumer facing brand is to be called Money Helper. So, it is likely they will be embarking on an exercise to promote awareness of that imminently. He wondered if that might present an

opportunity for us to piggyback some of that awareness work and maybe target it at the estates in Nottingham that we know need support and would link into the Credit Union campaign and so on. **AGREED.**

ACTION [BL] to contact Kerry at Arrow to discuss content and adjustments where necessary and possibly joining future meetings

ACTION [EB] to speak with Dawn Money Pensions Service to discuss awareness works

5.7 *Developing the legal structure of the partnership (papers as circulated from MN)*

- [EB] Confirmed we were looking to become a Charitable Incorporated Organisation which would enable us develop as a Partnership and gain other funding for the city.
- [DW] Confirmed there needs to be a discussion around the representation of an individual.
- [MN] Confirmed it will become an issue when we become a CIO because people either go on as an individual as a trustee or a corporate organisation goes on as a trustee and it's really important to know which is which. What we don't really want is people going on as individuals unless they have a commitment to it, otherwise Emma or whoever's in charge is going to be making continual registration and un-registration applications at the charity commission and we're going to have issues over who are the trustees, whether meetings are quorum and things like that if we're not careful.
- [DW] The rest of it is fairly straightforward, but once we've adopted the memorandum and articles, we have to name the three trustees, or we have to name the trustees that would submit the application and then from then on it takes 40 days. I think people need to look at their own organisation. I certainly know that BL wouldn't be able to be a trustee, he could be a trustee in his own right as individual but would not be able to be a city council trustee. Proposed we have a separate meeting so that people can go to their own organisations and see what their organisation positions are.
- [DW] said, we could still have a strategy group and we would have to have trustees.
- [EB] Suggested we set up a separate meeting after Easter to discuss this issue and make all decisions to submit before the annual review with the Lottery likely to be in May. **AGREED.**
- [JJ] said it would be interesting to know if there are similar community groups who have gone down the CIO route to see how they have approached this.
- [MN] said there will be a lot of admin and responsibility through record keeping and if continually changing. He said he highlighted in the notes that becoming a charity trustee isn't without legal obligations. It is a legal position, you do have responsibility for monitoring things and so on and it does raise issues about do we need to carry insurance, do we need to register with the Information Commissioner's Office etc.
- [EB] Confirmed she will circulate some dates to set up separate meeting.

ACTION [EB] to arrange and circulate dates for separate meeting after Easter on Trustees and Strategy Group Issues

6. Next Steps for Partnership – Open Discussion

- [EB] Asked if anyone had any further comments around next steps outside of the things that we have already talked about and engagement and taking forward topic stuff, neighbourhood stuff?

- [SB] said she was very keen to link up with other strategic conversations going on across the city, in particular employment and skills. It is about supporting people who are most financially vulnerable and might have just been recently made redundant or might be those absolutely furthest away from learning the work who are being pushed even further away. She would like to encourage cross referrals ensuring active conversations that drill down to what's happening with workers across the city. She confirmed she was asked to develop a paper for our portfolio holder around better working with the food banks and employment and skills and better conversations with finance and learning and employment and skills. For example she said, having input from the Credit Union at every employment and skills forum to ensure everybody knows about it and for cross referrals happen. That whole thing about if we're going to behave strategically then we need to do so in a whole collective, she said.
- [MN] Confirmed he is looking to know what the bigger strategy is so that the people that we have contact with we can link them into the right services and said it would be great to be part of that partnership to better serve and help those people. [SB] to link up Martin with Matt Parfitt.
- [BL] I think the events last year were fantastic, they were really, really good, really good representation, really senior people saying that this is something that is important and that we need to get hold of and we have been thinking about how you can turn that into action in a tighter way. If we can get a very public facing action plan to turn the commitments that are being made by those partners, into things that they will be monitored against or required to give updates on then we'll get that kind of traction. I think if we can get ourselves to build that partnership, widen the partnership and be more dynamic in actioning that would be a really good thing to achieve this year.
- [JJ] referred to Chris Hobson from the Chamber Commerce. He said we were building this relationship and is hoping that Peter from the Chamber can join us for future meetings, so we can start to build a closer alliance with local firms, local employers to help achieve the group objectives.
- [EB] said the Conference planning subgroup had met to look at the actions from some of the outstanding actions/priority points from the conference.
- [JJ] Confirmed the comment made about targeting specific outcomes and then measuring before and after, whether its awareness support or engagement with the Credit Union, or simply just growing a partnership that works with specific sectors like health or unemployment for example, but I do think we need to be quite a bit more scientific about it maybe just so that we can evidence more easily that we are actually changing things.
- [EB] commented that we had to be mindful of resources, and to get members of the partnership to do stuff in their own respective areas. As we grow, we can hopefully apply for more resources via the Partnership. [MN] Agreed and said when we become more public facing, we need to get more people actively involved.
- [EB] commented that having admin help will be really useful. She also mentioned she was going to the homelessness strategy meeting in April. [BL] confirmed that Rachel Harding was back now from maternity leave and Anne- Marie Fennell was had returned to social care, and the importance of Rachael's input

**ACTION [SB] to contact Martin to discuss bigger strategy plans
[BL/EB] to follow up with Rachel Harding**

11.45am Break, followed by 1 minutes silence at 12pm for national reflection, 1 yr on from start of Lockdown

PART C – GENERAL SECTION AND STRATEGY GROUP

7. Mental Health and Employment Presentation – Claire Fox, Nottingham and Notts CCG

(See attached presentation)

- [EB] Thanked Claire for sharing this information and asked group for any questions.
- [SB] Questioned – to what extent are people encouraged to access or to manage their finances as well. It's that whole bit about those cross referrals to make sure that we're maximising the whole package of support that's around.
- [CF] Answered - The employment advisors within IAT especially are less familiar with the IPS service, but they do do that kind of practical support as well, but obviously they can only go so far, and I guess that's where the patient could be signposted to other organisations as well.
- [Latasha] Questioned – At Metropolitan we have internal employment services and support, futures people, but would your psychological therapy be open to referrals from our service? Even if they didn't need the employment element that you offer, could we use and work with you guys in that way?
- [CF] Answered - Definitely and I suppose that's the other benefit of talking about employment that's integrated with psychological therapies, it also then raises awareness of the psychological therapy services themselves. It's a self-referral service, but obviously they will take referrals from professionals if consent has been given.
- [Latasha] Questioned - Can we have the referral details or how we do a referral shared maybe and then I could pass that on as well. [CF] Confirmed she can share the poster with all the details on it. **ACTION [CF] to circulate copies of the detailed poster on referral services**
- [BL] Raised the point that Sarah is touching on about being the other side of that, and I think it would be really good if we kind of look at it all together. I just wonder in the mental health service CTG commissions are you making checks? Or are they making checks for people's financial circumstances and if they are experiencing financial difficulty, is there a kind of mechanism so that they are helped to go and access support from our advice services?
- [CF] Answered - It's a good point and I don't know if routinely mental health services ask those questions. I suspect they do to some degree because that might be the cause of anxiety or depression or it might be contributing to a number of different factors, but whether they actually then think to signpost people on I don't know, but I will go back and ask. **ACTION [CF] to report back to confirm if they are making checks and signposting**
- [BL] If there is a gap, I am sure the advice services would be really keen to kind of explain how better. There's an area that would be really good to wrap it together because we know that people in financial difficulty also have mental health and the opposite is true as well. It could be good if we could talk a bit more often. [EB] Certainly Claire we could let you have a list of all the key money help services in the city, that people could use. **ACTION [EB] to share a list of all the key money help services with Claire**
- [CF] Thinking more broadly, you're right Bobby, thinking more broadly about just mental health and also thinking about our social prescribers that are located in primary care. I don't know how far their knowledge stretches to non-health and community support and whether it goes so far as financial advice so I will make sure I share the info being sent with the CCG.
- [BL] I wonder as well while we're talking about mental health, whether or not people are aware of breathing space in the mental health crisis auditorium. I think that that's about to come into effect for

the mental health crisis auditorium so where people are experiencing mental health crisis, they can have debt relief or a breath from action being taken by creditors for a period. I don't have the full details, but I can get it over to you. [MN] We had a liaison meeting about that Bobby and we're following it up with another one in May once it's in place, with NCH, council tax, benefits and so on.

- [JJ] It's the debt respite scheme isn't it, which closely mirrors a scheme they had in place in Scotland for a number of years which I believe works well. It provides some respite for people who are in problems with debt and also have mental health issues for example then that's a good thing. I think some of the detail is still being worked through, for example including implications for what you report on people's credit reports during moratorium for example, but I think the framework of the scheme is now clear. [MN] There are two schemes; there's a fairly simple one that applies to anybody and then there's the mental health one as a separate scheme.
- [JJ] Confirmed that there has been a lot of work around the link between debt and mental health, a number of national organisation as well as many, many local organisations on the ground that have been doing some very good work on this. The Money Advice Liaison Group is doing a lot of work around this as well including producing the debt and mental health evidence forum that could be used to help get that information in front of lenders and of course financial services organisations and debt advice organisations are all supervised by the FCA, they have obligations to treat customers fairly and particularly to look out for obvious signs of vulnerability including issues around mental health and then to take that into consideration and where appropriate to assign people to help. [BL] Confirmed that it would be good to do that check and get people linked into the advice sooner rather than later.
- [EB] Thanked Claire and confirmed all information will be circulated after the meeting

8. **Minutes of last Strategy Group Meeting (January 21) for approval**

Agreed as accurate record.

9. **Matters arising from last meeting**

3a. Comms, Publicity and Noticeboards - The leaflets have gone out.

3c. Debt trends in Nottingham – Data from MaPS – Can't pick up as Dawn not present

3d. Finance Report and Bank Account – Still ongoing

3e. Food Bank Data - Meeting scheduled in April, Lee Kimberley from City Council is part of that group now.

5. Conference Follow up - The conference subgroup did meet about action plan – awaiting completion.

7. NFRP Website Progress – Some updates have been made and EB has put feelers out for organisations that could maintain the website the packages would include hosting, updates and layouts £20 a month for a minimum of 1 year contract and this could come out of sundries costs. [EB] asked the group if they were happy to use the sundries costs and all agreed. Shaun to look at the hosting costs currently and confirm details of the SSL certificate etc. **ACTION [JE/BL] to circulate follow up notes from Conference Follow-up Meeting when completed.**

[SF] to confirm all hosting details over to [EB]

10. **Report from Subgroup on Targets and Outcomes (as circulated) – SF, DW, MN**

- [DW] Confirmed that she sat with MN and SF and the measures of how it fits in were circulated. There was a couple of things that we felt that we needed to approach the Lottery to say can we leave this till next year.

ACTIO to incorporate the subgroups recommendations into action plan. [There is also to be a meeting to review and Plan for Yr 2 Lottery funding.]

[All] to report back with any comments if any

11. **Money Mules – Emma Bates**

- [EB] Confirmed there was an issue that came up through the Youth Justice Team and the Leaving Care Team about young people in particular and students being a particular group and then different vulnerable groups in the city being used as money mules.

A training session was planned and held in Feb 21 with speakers from CIFAS, UK Finance, Notts Police, and the Anti-Slavery and Exploitation Team who support people who are victims. Participants were Youth Justice Team and Leaving Care plus a couple of youth voluntary organisations who had raised issues as a starting point. Police confirmed that they are hearing about a couple of cases a week mostly in the City which is concerning. A youth organisation contacted EB shortly after the session asking for the contact details as they had just come across a family affected.

{EB} Confirmed that the next step is to look how we can get some awareness out there in the city on all frontline services. **ACTION EB**

12. **Update on Safeguarding Policy – MN**

- [MN] Asked BL if he had managed to get any news [BL] Confirmed that he has had response back Ross and he agreed it is pretty good and he has forwarded the Nottingham/Nottinghamshire safeguarding procedures to make reference to. So, this should be soon ready to sign off. **ACTION [BL] to report back to MN with the procedures and MN will circulate revised draft for sign off**

13. **Update on DEEFP Action Plan – RH**

[RH] Explained the DEEFP action plan is a subgroup of the health and wellbeing board, its members include Nottingham City Homes and various teams in Nottingham City Council including housing and health from adult and children and environmental health, NEP, AGK and Nottingham City GP Association are also members, and DEEFP are working directly on the city council's street policy strategy with three key actions; to reduce energy bills, improve energy efficiency of homes and maximise household income. Maximising household income is where it directly links to this partnership because in your action plan you refer to household income is maximised through reduced expenditure.

Warner Homes Hub aim is to reduce household expenditure by switching, offering fuel loans, offering food bank vouchers which has specifically been through COVID, and we also support with the COVID rent a fuel vouchers, there's 2000 of those for £49 each. Are also working with universities and other projects across England and looking at how to get funding for retro fitting projects that's not accessible to all and the most vulnerable don't seem to be able to access too easily.

Its looking at health as well as finances as, if you can improve the energy efficiency of a home and how comfortable a home is there's research on reducing hospital visits, one excess winter death is generally associated with about 8 hospital visits so if we can reduce that that's a lot of money saved, and lives saved. There is also work in the team around the LAD project, so got funding for LAD 1b, and aiming to support 590 owner/occupier and social housing tenants across the city. The funding amount for LAD 2 for NCCI has just been announced so working on a proposal to that figure at the moment.

The main point of me attending these meetings is to hopefully get signposting, we've got social prescribers to let them know everything that we have got available through DEEFP. [EB] Confirmed that we could circulate this out to people.

- [RH] Confirmed what DEEFP stands for Domestic and Energy Efficiency Field Property Subgroup (DEEFP).
- [DW] Suggested a meet with RH as they run an energy debt, fuel debt and energy efficiency programme and have fuel vouchers, we can pay for debt relief orders. **ACTION DW and RH**

- [JJ] Confirmed that Experian formed some data analysis on fuel quality across Nottingham City, which can be shared with you. The build is just in terms of encouraging people to shop around and get better deals on energy, time is of the essence with the increase to the price cap so important piece of work.
- [BL] asked about the remit and whether they touch on wider issues that don't relate directly to fuel poverty but more generally about poverty. [RH] said It is discussed in connection with fuel poverty but because it's so deep for work directly on Nottingham City Council's fuel poverty strategy so its things around that. Any additional information they would share as relevant.

[RH] said the group included Nottingham City Council, housing, health for adults and children and environmental health, Nottingham City Homes Housing Association, NEP, which is Nottingham Energy Partnership, AGK, and they are both partners on the Warner Homes Hub project that is going on at the moment in the city. Nottingham City GP Association, Dr Ilyas from there in attendance and then get people come in ad hoc to support particular research projects that are going on, one of which at the moment is with Npower about trying to bridge the gap to find funding for rectory fitting projects.

- [BL] Asked the chair of that group? [RH] Confirmed it's Senior Manager, Katie Greenhowdge.
- [BL] It would really help us if we were able to strengthen the links more generally between poverty and financial difficulty and health and wellbeing and we had a bit of a talk about how that might feature in the wellbeing strategy when that's refreshed and the mechanisms to make sure that all of the things that we want to see happen and are done in the city do get done. I just wonder if there is some scope maybe to think about how that group works and whether or not it could be broadened out. Maybe the remit is potentially tightened work because its tight, but I don't know if we have quite got the same group spree on the wider poverty agenda that we perhaps need. [RH] Agreed it is worth discussing and would email after meeting. **ACTION [RH] to contact BL to discuss wider poverty agenda**
- [MN] Agreed he would like to continue to attend those meetings as along with Debbie he is part of the advice Nottingham Energy Project. He also goes to the Employment & Skills meetings and this meeting, their bond and skills, the fuel poverty, they all sort of touch on the same things at different points. It is a case of how much time you will need to have if you were bringing financial resilience and employment and skills and fuel poverty all into the one discussion. Said the group also discuss the hard to reach groups which we've discussed in the financial resilience that also come up in the energy because the changing tariffs thing tends not to work for the poorest because they tend to be on pre-payment metres, and they tend to have debts already which prohibits them from changing suppliers.

14. Any Other Business

14.1 *Trends in Corporate Debt*

- [MN] Confirmed he has been doing work for Advice Nottingham with City Council Corporate Debts and got information on the council tax debt and surprisingly it has not increased. They've done a lot of work on contacting people individually as they have fallen into difficulties. Recovery of existing debts has gone down a bit, but in terms of increasing council tax debt since the start of COVID it hasn't actually gone up. So, we're not expecting a deluge of council tax dictators. Housing benefit was the same, that could be because the importance of housing benefit is going to go down as people move onto universal credit because housing benefit is incorporated in that. So, we're not expecting anything from that.

Said that NCH rent arrears increased by 26% since the start of lockdown and it seems to tally with a 30% increase in the number of their tenants who are on universal credit since the start of lockdown. We don't have anything to do with all the people who are renting privately. Private landlords and private tenants are probably going to be in at least the same position if not worse. Important information to try and feed into our action plan if targeting at where things are.

- [KF] Confirmed that is her responsibility as from NCH. The rent arrears has gone up, though actually down a little this month so we're now seeing a reverse in that trend, so arrears are starting to come down a little. Increase in universal credit claimants has had an impact - considerable increase in the number of people who have gone onto UC. They had had more new universal credit claimants than is the norm across the sector, but arrears across the sector have gone up quite considerably and average is actually more than NCH's have gone up and we have a lot of measures in place. [MN] Explained he is more concerned about the private tenants.
- [BL] Confirmed the City Homes has got the eviction span all over, and social landlords are going to be more sympathetic as well, but it is the private operators' businesses and because of the way things are set up we know less about people who are in those properties as well. One of the things that we've talked about is how we might potentially use council tax arrears data so that is something that we collect for all citizens. If there is something that has been flagged up there, is there something that we can do to follow up and take some action and try and work with those landlords before they follow through with eviction. I know that it's on Rachel's to do list. [EB] Agreed that they should talk about this before going to the homelessness meeting.
- [KF] Confirmed there is still the evictions embargo, so no evictions have been permitted since the beginning of the pandemic and that is still in place until the end of May. When this is taken away at some point is maybe when might see the biggest impact, particularly in the private sector so to be conscious of that that.

ACTION [EB] to arrange a discussion with BL ref to council tax arrears prior to homelessness meeting

14.2 Other Business

- [EB] confirmed we needed to fix date for next meeting and issues about the CIO which will need to be a meeting for everybody. But we will also need to meet before May to look at the content of the Yr 2 action plan. Suggested week beginning the 3rd May or week beginning the 12th April. CIO meeting would be for everybody and the action plan would be for the strategy group. After discussions would be looking at possibly 26th or 30th April afternoon meeting and 6th or 7th May

15. Date of Next Meeting TBA

ACTION [EB] to circulate dates to finalise to meet to discuss the issues about CIO and content for the Yr2 Action Plan