

Midlothian Financial Inclusion Network

Midlothian Financial Inclusion Network Minutes of Meeting Thursday 28 January 2016 at 9.30am - MVA.

In Attendance:

Sue Peart	Penicuik CAB (Chair)
Kirsten Cook	Changeworks (Vice-Chair)
Lesley Kelly	MVA (Treasurer) (item 10 onwards)
Susan Bowes	Dalkeith CAB (Secretary)
Janice Burns	Midlothian Foodbank (Board)
Neville Suttle	Episcopalian Church Penicuik
Lisa Beattie	Local Councillor
Jim Bryant	Local Councillor
Kaz Langlands	Deaf Action
Fintan Kewangh	EHAP
Chris Clyne	Changeworks
Shirley Lamb	MFIN Development Worker (minutes)
Nicole Bethune	Welfare Rights, Midlothian Council
Jonathan Coward	MFIN, Project Officer, Welfare Reform Resilience Fund
Jim Boyle	Bridges Project
Neil Nemec	RNIB
Andrew Collinge	Welfare Rights Officer, Melville Housing Association

She Peart, Chair welcomed everyone to the meeting.

1	Apologies	Action
	<p>Kim Drummond Working for Families, Midlothian Council</p> <p>Jacque Mather Welfare Right Officer, Melville Housing Association</p> <p>Morag Gemmell Department of Work & Pensions</p> <p>Karen McGowan Lifelong Learning & Employability</p> <p>Ben Forsyth Welfare Rights, Midlothian Council</p> <p>Karen Whyte The Action Group</p> <p>Graeme Egan Volunteer Midlothian</p> <p>Tracy McLeod NHS Lothian Health Promotion Service</p> <p>Sharon Hill MAEDT</p>	
2	Presentation - Liam McCallum, Housing Options Development Officer	Action
	<p>Liam McCallum, Housing Options Development Officer with Midlothian Council gave a detailed housing and homelessness update. In the first instance he informed members of the merging/movements within the housing team, including new admin support and the training of Youth Officers, who can now also deliver homelessness support when required. Liam informed members of the Housing Options website, led by the South East Options Hub. A self assessment tool allows the user to explore tailored housing options, based on their individual circumstances. The team were also working closely with libraries throughout Midlothian to ensure staff could assist local residents without online access. The</p>	

	<p>Allocations Policy was also currently being reviewed and a revised draft was awaiting circulation following consultation.</p> <p>Members asked whether Fuel Poverty was also being addressed as this was a problem faced by many tenants. The difficulties young people currently face in obtaining accommodation were also discussed, together with the overwhelming demand and chronic shortage of accommodation (particularly one bedroom) throughout Midlothian. Preventative work by the Youth Homeless Officers had been undertaken in high schools throughout Midlothian with Guidance Officers identifying pupils at high risk of homelessness. Plans are also in place to begin delivering the SQA's Tenancy and Citizenship Award.</p> <p>Improving access to affordable private sector accommodation was also important, together with working in partnership with other services, such as mental health to assist vulnerable residents sustain their tenancies. People on the waiting list were also encouraged to expand their areas, as accommodation in some neighbourhoods such as Pathhead could mean a wait of several years before housing becomes available. The total figure for housing applications in Midlothian during 2014-2015 was 4,823 with a stock turnover of only 4%. The low stock turnover results in households spending longer in temporary accommodation. It was hoped that the accommodation in Pentland and Midfield Houses would help in the number and quality of individual rooms available in the short term, but undoubtedly more social housing was required.</p> <p>Liam outlined the challenges his department faced including the costs of temporary accommodation, the Private Tenancies Bill, which may reduce the availability of private rented properties, together with Welfare Reform and the ending of the current PSL contract in November. Increased UK demographics and marriage breakdown were also risk factors.</p> <p>It was hoped that MFIN could support some of the thought processes above and Liam agreed that himself or a member of his team would attend future meetings. It was also agreed to circulate copies of the presentation and contact details of staff to members.</p>	<p><i>LMcC/ SL</i></p>
<p>3</p>	<p>Presentation – Neville Suttle, Episcopalian Church Penicuik</p>	<p><i>Action</i></p>
	<p>Dr Neville Suttle advised members of the new and exciting plans from Penicuik Community Alliance re the Storehouse Project. The Storehouse, in the former Nickel & Dime premises, will be home to a community bakery, café, kitchen, food store and indoor social supermarket, and is expected to open in the spring of 2016. The objective of the project is to strengthen Penicuik's local economy and provide affordable local food for the community.</p> <p>Community shares were launched in November 2015 to raise £50,000 in multiples of £25 to start up the Storehouse Operation. Details of how to apply and other information (including a copy of the Business Plan) can be found on the website http://www.penicom.net/. The share offer has been extended until the end of March 2016. The initiative has also received</p>	

	<p>support from other sources, including the Town Centre Communities Capital Fund, Midlothian Council, Social Investment Scotland, Penicuik High School and Community Shares Scotland. It is also planned to use fresh locally sourced food from The Lost Garden of Penicuik and other nearby farms and growers.</p> <p>It was agreed that it would be helpful to look at other similar models including Greener Kirkcaldy High Street Hub & Eco Shop and to include information on the Storehouse in the next issue of MFIN's newsletter.</p> <p>The Chair thanked Liam and Neville for their presentations.</p>	<i>NS/JC</i>
4	Minutes/Matters Arising	Action
	<p>The minutes of the meeting on 29 September 2015 were agreed as a correct record and were approved by Janice Burns.</p> <p>Matters Arising:</p> <p>4.1 Midlothian's Homelessness Strategy</p> <p>Following the last meeting Tracy McLeod informed Janice, Nicole and the CABx that they are not currently developing a strategy, but have formed a small working group looking at health and homelessness issues including housing, public health and Health Scotland. This is in response to the Health and Social Care strategy identifying it as one of the priority areas and following the publication of Restoring the Public Health response to homelessness. Although there is potential for this to be a multi agency approach the current focus is health. There will be a HSC Professional Forum in March that will explore this further and will be multi agency.</p> <p>4.2 Phone calls</p> <p>Following the last meeting a letter had been sent to Owen Thompson on the high cost of telephone calls to statutory bodies. No reply had yet been received. The reply from Hamish Reid in response to our letter re Fit Notes had been previously circulated to members.</p> <p>A number of organisations reported difficulties their clients had experienced in trying to arrange appointments with their GPs. In particular, surgeries throughout Midlothian appeared to have different systems for appointments - the practice where people had to phone in the morning between 8am and 8.30am was proving very unsatisfactory. There were concerns that vulnerable residents would be put off from visiting their doctor and as a result life threatening diseases would not be diagnosed timeously. It was also difficult for working people to phone at set hours in the morning, as they may be travelling to their workplace on public transport. It was agreed to write to Tim Davidson, Chief Executive of Lothian Health outlining our concerns.</p> <p>4.3 Future Welfare Powers for Scotland</p> <p>Following the last MFIN meeting a response had been drafted to the consultation on <i>Future Welfare Powers for Scotland</i>. Copies of this document had been circulated to members. It was also agreed to keep this item on the Agenda for future meetings.</p>	<p><i>TMcL</i></p> <p><i>SL</i></p> <p><i>JC</i></p>

	<p>4.4 Horizon's Cafe As agreed at the last MFIN meeting Nicole had contacted the Horizon Cafe following their request for outreach support. Musselburgh CAB was currently providing this service.</p> <p>4.5 March Project Chris gave a final update on the MARCH project. The original project had been due to finish in March 2015 with a total of 200 households supported, but a subsequent extension until October 2015 had been secured with an additional 103 households targeted. Energy advice, including energy efficiency advice, fuel billing support, correction of errors, help with securing energy efficiency measures and assisting clients in application for grants; led to savings of £40,679. Food waste prevention advice and support led to estimated further savings of £10,720 across the project period. There have been 9 Kitchen Canny workshops held in the Midlothian area with 67 Kitchen Canny kits handed out at the workshops.</p> <p>Nicole confirmed that Andrew Little's contract had been extended by Midlothian Council until the end of March. It was recognised by members that the MARCH Project achieved significant financial benefits to many residents of Midlothian. It was agreed to circulate a copy of the final evaluation report.</p>	<i>LK/SL</i>
5	Annual General Meeting	<i>Action</i>
	<p>5.1 Survey At the beginning of the AGM in November participants were asked to fill in a short questionnaire on the main challenges facing organisations and their clients. Members discussed the results of the survey in the tabled report. It was agreed that the questionnaire had been useful and noted that funding and budget cuts were the most frequent concerns for organisations. Welfare Reform, Poverty and Benefits were the main worries facing their clients/user group. The updated Financial Inclusion Strategy will ensure these findings are taken into account.</p> <p>5.2 Minutes The Chair requested that any changes or omissions to the previously circulated AGM minutes be sent to Shirley as soon as possible.</p>	<i>SL</i> <i>SL</i>
6	Midlothian Council's Small Grants Funding	<i>Action</i>
	<p>Following the last MFIN meeting two bids were submitted to Midlothian Council's small grants funding. Dalkeith CAB was successful in obtaining monies for a facilitation fund to supply bus tickets, etc. from the beginning of April. This will ensure that the initiative introduced by the former MARCH project will continue throughout Midlothian.</p> <p>Penicuik CAB's bid for funding was also successful. It was planned to work with Shelagh re Power of Attorney and also apply for further funding to the Robertson Trust.</p>	

7	Financial Inclusion Strategy	Action
	<p>Shirley has continued to update the Strategy since the September meeting, but it was agreed that a cut off date for amendments should be given to members. Thereafter the updated Strategy would be presented to Council officials.</p> <p>Sue informed the meeting that Shirley would be retiring next month and would be greatly missed by members. Shirley stated that it had been a pleasure to work with such lovely people and that she had enjoyed the last eight years as Development Worker.</p>	SL/LK
8	IOM Measures 2016/17	Action
	<p>Stephen Bermingham had contacted Shirley regarding the IOM measures for 2016/17. The meeting discussed the current measures and it was agreed the best way forward was to form a sub group to go over the targets and who would be responsible for providing the data. Shirley agreed to e-mail Stephen to this effect.</p>	SL
9	Better Banking	Action
	<p>Jonathan circulated the leaflet A guide to Basic Bank accounts in Midlothian and agreed to circulate an electronic copy to members. Members were also asked to complete the tabled survey, which asked for organisations' perspectives on banking for their clients.</p> <p>Jonathan had also met with partner organisations, including Melville Housing, Places for People and Midlothian Council to discuss the project and was currently mapping online the availability of cash machines in Midlothian.</p> <p>Members also discussed the difficulties ex-prisoners experienced with identification requirements for setting up bank accounts. It was agreed Jonathan should contact Saughton Prison to discuss the issues further.</p>	<p>JC</p> <p>JC</p> <p>JC</p>
10	Information Exchange	Action
	<p>10.1 Midlothian Foodbank Janice advised members that the Sanctuary Cafe was a new initiative at Gorebridge Parish Church Hall on every Saturday from 9.30 to 12 noon. The self help and support group is for anyone including families and friends affected by cancer and is run in partnership with MacMillan Cancer Support.</p> <p>10.2 Edinburgh Housing Advice Partnership (EHAP) Edinburgh Housing Advice Partnership (EHAP) delivers advice and information to people in a range of settings to enable them to avoid homelessness and to secure preventative housing support for those who need it. Every Friday Fintan is available in Edinburgh Sheriff Court to assistant tenants/house owners facing repossession. The organisation is also happy to take referrals from other agencies.</p>	

11	Any Other Business	
	<p>11.1 Welfare Advice Surgery Owen Thompson, MP had advised Lesley that he would be holding a Welfare Advice Surgery on 18 March 2016 between 2 and 4pm at the Dalkeith Arts Centre. He would like other organisations to be in attendance at this event to offer advice to any constituents in need of assistance. Concerns were expressed re confidentiality and access to computers, Information systems, files etc. It was agreed that Lesley would ask for more details about the event and whether the plan was for advice stalls with referrals back to organisations. It was noted that Owen had asked organisations to reply by 1 March.</p>	<i>LK</i>
12	Date of Next Meeting	<i>Action</i>
	Thursday 3 March 2016 at 9.30am in MVA.	