Notes from the Money Advice Forum in response to the Tower Hamlets Proposal for a Central Hub for money and Debt Advice

**Introduction to the meeting**

**Proposal**

TH Homes is planning to offer the Wyn Garrett Resource Centre to ‘create a central hub for money and welfare advice’ . On further investigation this includes offering a space for a range of services to include training, IAG, debt, welfare, housing advice etc . They are not limiting what goes on their as long as it helps residents in need of support around money.

**Location**

The Wyn Garret centre is located in an estate just off of Globe road, about 7 minutes walk from Roman Road junction

 **What is available**

The whole centre is available and consists of ground floor area under a block. It has reception space, advice spaces, training room and space for staff between appointments

**Terms being offered**

Neither pays either – which means TH Homes does not pay the advice/ services for the advice and the advice services using the space do not pay venue costs or services charges.

**My involvement**

They have asked me, as a representative of Advice provision, to talk to a ‘wide range of providers’ to discuss the proposal and see whether there is appetite from the voluntary sector to partner on this and if so does anyone have ideas on

What challenges

What come be done what would the ideas be to make it work

**I spoke to the Money Advice Forum and these are the notes**

**Meeting with 7 people**

Paul Scannell – Sherriff Centre

Sarah Sauvat – Island Advice

Hien Dinh – Island Advice

Shajida Ali – Fair Finance

Michael Alderson – LBTH

Anna Shipp – LBTH

 Sam Crosby – Toynbee

**Responses**

All seemed keen on the concept of a hub for debt and money advice and none were against the idea.

‘Extra outreach venues are always useful’

The participants gave the following feedback:

**Positive Comments**

* Hub is a good idea
* Good that they are asking us for our ideas
* Good to look for gaps rather than duplication
* There is one in Brent run by Crisis Skylight at Harlesden Library that works really well and could be a model for this one. (Toni to speak to Cathy Jacob about how they got their hub going ). The current positive outcomes at Brent are judged to be 90% of those attending.
* If the right combination of services were in the space then it would bring some added value
* If the council and or TH Homes staff could be placed there alongside the advice workers it could be very useful,
* The LBTH Enforcement Officer says they struggle to engage with people and their outreach ‘Enforcement Clinics’ is not currently very effective in getting buy in from residents who are at risk . This hub approach might be helpful.

**Challenges**

* Wynn Garret Centre is not the best location as it is a bit off the beaten track, it is not well known as a centre and it would probably only attract very local people
* All current advice providers have their own venues
* Money and debt advice on its own would not be much use
* No one felt it was fair to prioritise TH Homes residents. All advice provision has access to outreach venues, and most are free venues. For example most community groups would be happy to host advice for their members and most advice is done at least partly on an outreach basis already .
* Advice providers getting Mainstream Grants would still have to deliver in the LAPS they are funded for and are required to target residents from those LAPS
* No guarantee that people would come is a big risk from agencies that have targets to meet on limited budgets

**Ways of overcoming the challenges and what would be needed to make it work effectively**

**MARKETING:**

Start small and build up over time.

Co-ordinated marketing strategy

* Good marketing strategy, implemented by TH Homes and others
* A service that people really need such as a Food Bank would attract the right people to use the money and welfare advice service
* Improved drop in service by increased access to other services and referrals

**RESOURCING:**

* A co-ordinator
* Two form fillers at each session
* Phones
* IT for clients who need access to IT and could benefit from IT support from the ‘form fillers’
* WiFi connections for advice workers to bring their own lap top
* Photocopying with scan facilities
* Desks in private interview space
* Water or refreshments for clients who are waiting

THE SERVICE

* Open access drop in services
* Follow up appointments – could do the appointments in the hub which will limit confusion or at own venues, using the hub as an initial meeting place
* Fixed slots for partners
* Good buy in from other community provision
* Maximising use by range of services involved

**Recommendations:**

Co-ordinator - would have to have a background in the Advice Sector and preferably be employed by one of the Advice Agencies and Seconded to the Hub but Tower Hamlets Homes would have to consider funding that post as services are already stretched and clients on the increase at all centres.

Two form fillers - Much of the time that people waiting for advice spend is a waste as they are hanging around for up to 3 hours . The form fillers would be floating and support people who are waiting so that the time is effective. They may help people to do claims on the computers or start the processes that the advisors will complete, this service would be time efficient for residents and hence attractive

Private Spaces for Interview – confidentiality is a requirement of the quality mark

The funding that Advice Services will be bringing are not targeting TH Homes residents and as such no such prioritising would be possible

Prioritising in a drop in would cause conflict and anxiety

Open access drop in services could be provided daily , including perhaps evenings and weekends each session having a fixed number of slots and a carry over to the next day so that people who turn up after the list is closed get the first/appropriate slot the next day.

Follow up appointments be held in the hub to reduce confusion or at the advisors own venues using the hub as an initial meeting place

Fixed slots for partners and a clear timetable which is kept up to date and circulated by the co-ordinator each time it changes

* Good buy in from other community provision will be useful for the clients and add to the marketing of the Hub
* It would need Independent housing advisors, welfare benefits advisors, and someone from housing benefits and the universal credit team based there with benefits advisors and Debt advisors then it would create good outcomes from the beginning . The council staff working from the Brent Hub have access to the council’s systems and are at a level that they can approve payment plans or agreements on the spot which is great for the clients. It has the added value of building professional relationships and smoothing conversations which are always easier face to face rather then over the phone.