Tower Hamlets Debt & Money Advice Forum Minutes 06/03/2018

Attendees: Sam Crosby (Toynbee Hall), Sarah Sauvat (Island Advice), Hien Dinh (Island Advice), Michael Alderson (Tower Hamlets), Anna Shipp (Tower Hamlets), Toni Meredew (Account3), Shajida Ali (Fair Finance), Paul Scannell (Sherriff Centre)

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| 1. **Tower Hamlets Homes hub proposal**
 | Toni introduced the proposal from Tower Hamlets Homes for a central advice hub to be run from the Wingrove Resource Centre on a ‘neither pays either’ basis.Please see report from Toni Meredew on this discussion which is sent out with these minutes for further information. If anyone who was not present at the meeting wishes to add anything to this discussion please email Toni at ToniM@account3.org.uk  |  |
| 1. **Council Tax recovery**
 | Sarah – good to see a lot of people getting in touch with advice agencies after being signposted by LBTH. Whether this is directly from council workers or from information on advice agencies sent out with council tax notices. Michael – Handed out copies of the information on advice agencies sent out with the council tax notices. It was suggested that the Capitalise hub number should be added to the info as a central referral port for debt advice. Sarah encouraged this.Shajida – Fair finance has not received any referrals through the hub. Sam will look into the reasons for this. |  |
| 1. **Summons costs being applied for small amounts**
 | Anna to send out the thresholds for the reductions on summons costs when only small amounts are owed.  |  |
| 1. **S13(a) awards**
 | No official update on whether same policy will continue next year regarding Section 13 (a) awards for those experiencing hardship and no longer entitled to full CTR. The system is currently working well and likely to continue. None of the agencies present have had any clients present with a problem regarding disabled non-dependent deductions.   |  |
| 1. **AOB**
 | Bailiff retendering is ongoing if any agencies wish to feed any examples of good or bad practice into this. Fair Finance – Report on Affordable Credit due to be published in April on project which helped 130 clients avoid pay day lenders.Also have ongoing financial capability ‘earn as you learn’ project underway and accepting referrals. Tower Hamlets looking to do another event like last year when sending out council tax notices.  |  |
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