

**BOROUGH COUNCIL OF KING'S LYNN & WEST NORFOLK**

**ENVIRONMENT AND COMMUNITY PANEL**

**Minutes from the Meeting of the Environment and Community Panel held on Tuesday, 16th October, 2018 at 6.00 pm in the Council Chamber, Town Hall, Saturday Market Place, King's Lynn**

**PRESENT:** Councillors C Sampson (Chairman), Councillor L Bambridge, A Bubb, Mrs S Collop, Mrs S Fraser, Mrs V Spikings (substitute for Mrs C Bower), J Westrop and Mrs M Wilkinson.

**Portfolio Holders:**

Councillor I Devereux, Portfolio Holder for Environment

Councillor Mrs E Nockolds, Portfolio Holder for Culture, Heritage and Health

**Officers:**

Barry Brandford – Waste and Recycling Manager

Sarah Dennis – Partnership and Funding Officer

Lorraine Gore – Deputy Chief Executive

Ged Greaves – Senior Policy and Performance Officer

Vicki Hopps – Environmental Health Manager

Honor Howell – Assistant Director

**By Invitation:**

Michael Deakin – Shelter

Jon Clemo – Community Action Norfolk

EC54: **APOLOGIES FOR ABSENCE**

Apologies for absence were received from Councillors Mrs Bower, Hipperson, Hopkins, Parish and Taylor.

EC55: **MINUTES**

**RESOLVED:** The Minutes from the previous meeting held on 4<sup>th</sup> September 2018 and the Special Meeting on 11<sup>th</sup> October 2018 were agreed as a correct record and signed by the Chairman.

EC56: **DECLARATIONS OF INTEREST**

There were no declarations of interest.

EC57: **URGENT BUSINESS**

There was none.

EC58: **MEMBERS PRESENT PURSUANT TO STANDING ORDER 34**

There was none.

EC59: **CHAIRMAN'S CORRESPONDENCE**

There was none.

EC60: **ADVICE SERVICES UPDATE**

The Panel received an update on Advice Services. Michael Deakin from Shelter gave a presentation (as attached) which provided an overview of the services provided and compared information and data from year one to year two.

The Chairman thanked Michael Deakin for his presentation and invited questions and comments from the Panel as summarised below.

Councillor Mrs Spikings commented that there was another side to this in that the businesses and landlords which had to hold debts could be affected. She explained that it was all too easy to borrow money and get in debt, but little consideration was given to the effect on landlords and businesses. Michael Deakin commented that the only way to tackle this was to change the banking system so that there were more checks in place and interest rates were capped. He explained that Shelter did help landlords where possible by advising them to take insurance against rent arrears so that they were protected.

Councillor Mrs Fraser commented that she appreciated the work carried out by Shelter and asked if it was instilled in the individual that they needed to take responsibility for their actions when Debt Relief Orders were put in place. Michael Deakin explained that Debt Relief Orders were on a twelve month moratorium so the individual could not borrow any more money during that period. The Debt Relief Order would also be put on their credit rating for six years.

In response to a question from Councillor Bubb it was explained that a Debt Relief Order froze the debt and after twelve months it could be written off. The debt would be passed onto the creditor. Councillor Mrs Fraser commented that this could have an impact on small companies, landlords, interest rates and also funds which were invested in other customer's savings and pensions.

Councillor Mrs Westrop asked if the introduction of Universal Credit would impact the use of the service. Michael Deakin explained that he did not have data for this area at the moment, but in other areas it had increased rent arrears and the use of food banks.

Members were informed that a briefing on Universal Credit would be provided to Members in advance of the Full Council meeting on 18<sup>th</sup> October 2018.

The Vice Chairman, Councillor Bambridge referred to people not showing up for appointments. Michael Deakin explained that initial advice was offered over the phone and individuals were encouraged to contact their creditors to say that they were in the process of getting debt advice and put their account on hold. Shelter would then provide assistance and an individual budgeting statement. Michael Deakin commented that text reminders were sent out the day before the appointment, but there were still some people that did not attend.

The Chairman invited Jon Clemo from Community Action Norfolk to update the Panel. A copy of his presentation is attached. Jon Clemo reminded the Panel that Community Action Norfolk held the Housing Advice Contract.

The Chairman thanked Jon Clemo for his presentation and invited questions and comments from the Panel, as summarised below.

Councillor Mrs Westrop commented that the Police and Crime Commissioner was currently looking at support to women offenders leaving prison and Jon Clemo agreed to investigate.

**RESOLVED:** (i) The update reports were noted.  
(ii) A further update be provided in twelve months' time.

EC61: **QUARTER 1 2018/2019 CORPORATE PERFORMANCE MONITORING REPORT**

The Senior Policy and Performance Officer presented the report which contained information on the corporate performance monitoring undertaken during quarter one 2018/2019. He explained that at the end of each year, indicators were reviewed and this had resulted in fourteen indicators falling under the remit of the Environment and Community Panel. The additional indicators which had been added related to the number of fly tipping incidents, changes to housing services and the private sector housing policy. Further information on the indicators was available in the report.

The Senior Policy and Performance Officer reminded the Panel that in the previous monitoring report considered by the Panel targets relating to Careline, disabled facility grants and adapt services were underperforming. These indicators were now on target.

The Chairman thanked the Senior Policy and Performance Officer for his report and invited questions and comments from the Panel, as summarised below.

Councillor Bubb referred to the fly-tipping indicator and asked if incidents recorded included private land. The Senior Policy and Performance Officer agreed to find out and report back to the Panel.

Councillor Mrs Westrop referred to the indicator relating to affordable housing completions. She felt that the target could be problematic and asked if this could be reported separately in more detail, possibly jointly with the Planning Committee. The Senior Policy and Performance Officer suggested that this was something that could be added to the Panel's Work Programme as a separate item.

The Portfolio Holder for Environment, Councillor Devereux referred to fly-tipping and explained that the Council did pick up from residential and private land in special circumstances.

In response to a question from Councillor Bubb, the Waste and Recycling Manager explained that fly-tipping weights were defined by descriptions, which were translated into weights and this was a national scheme. Tonnages collected by the Borough were calculated using this scheme.

The Panel discussed the misconception that you were charged for taking items to the waste and recycling centres. It was confirmed that you were only charged for DIY waste. The Waste and Recycling Manager explained that Norfolk County Council had tried to make this clear.

The Portfolio Holder for Environment, Councillor Devereux referred to his report which he would be presenting to Full Council on 18<sup>th</sup> October 2018 and a recent article in the Lynn News which provided detail on future work relating to fly-tipping. He explained that the Norfolk Waste Partnership was looking at an enforcement campaign which would involve a range of organisations such as the police, land owners and local authorities.

**RESOLVED:** The Panel reviewed the performance in the monitoring report and agreed the actions outlined in the Action Report.

EC62: **GAMBLING ACT - STATEMENT OF PRINCIPLES**

The Environmental Health Manager presented the report. She explained that the Gambling Act 2005 required all local authorities to agree a Statement of Principles which needed to be reviewed every three years. This report presented the latest review of the Statement of Principles. The main changes were highlighted in the report.

The Chairman thanked the Environmental Health Manager for her report.

**RESOLVED:** The Panel supported the recommendations to Cabinet as set out below:

That the Council be invited to adopt the Statement of Principles in accordance with the requirements of the Gambling Act 2005.

EC63: **JOINT HEALTH AND WELLBEING STRATEGY**

The Senior Policy and Performance Officer presented the report which explained that the Norfolk Health and Wellbeing Board had been developing a new four year Joint Health and Wellbeing Strategy to address a range of health and wellbeing issues across the County. The Senior Policy and Performance Officer drew attention to the four priorities in the strategy and explained that an implementation plan would be developed once the strategy had been agreed and the implementation plan would be presented to the Environment and Community Panel for consideration in the future.

The Chairman thanked the Senior Policy and Performance Officer for his report and invited questions and comments from the Panel, as summarised below.

Councillor Mrs Fraser referred to the Borough Health Profile, as set out in the report. She commented that it was worrying because the situation had been like this for a long time and complex issues needed to be addressed. Councillor Mrs Westrop agreed with the comments made by Councillor Mrs Fraser and suggested that a dual diagnosis service was required.

Councillor Mrs Wilkinson commented that changes to GP services had meant that at some surgeries it was difficult to speak to a GP as a new triage service was carried out by receptionists. She commented that this could have an impact on the amount of people going straight to A&E, and queried if they were adequately trained to conduct a triage. Councillor Mrs Wilkinson's comments were reiterated by some other Members of the Panel. Comments were also raised about confidentiality and Councillor Mrs Spikings commented that people did not always want to tell the receptionists their issues as they could be sensitive.

The Portfolio Holder for Culture, Heritage and Health explained that GP services did not come under this strategy, however, she advised anyone experiencing issues with the services provided by surgeries to contact their local patient users group, especially with serious issues relating to confidentiality.

The Portfolio Holder for Culture, Heritage and Health explained that it was important to endorse the strategy so that the Borough could work with Norfolk County Council. She explained that the Strategy had been put together as Norfolk County Council acknowledged that they needed to work with local councils in order to meet targets. She explained that this was the first time that a joint strategy had been put in place and it recognised the important work that the Borough did in relation to health and wellbeing. She stated that she was pleased that the Borough had been included in Norfolk County Council's plans and the joint working was welcomed.

**RESOLVED:** The Panel reviewed the draft Norfolk and Waveney Joint Health and Wellbeing Strategy 2018/2022 and endorsed the strategy.

EC64: **FUTURE WASTE LEGISLATIVE PROGRAMME UPDATE**

At the invitation of the Chairman the Portfolio Holder for Environment, Councillor Devereux provided the Panel with an update on emerging national policy direction relating to waste and recycling. He explained that his report would provide an indication of what was planned for the future, but could be subject to change. He explained that there may be the opportunity for the Panel to become involved in consultations as appropriate.

He explained that the autumn budget could have measures in it such as an incineration tax and taxes on raw materials. It was also explained that a National Resources and Waste Strategy was likely to be published after the budget and was expected to have extended producer responsibility as a key feature.

The Panel was informed that there would also be a range of consultations such as:

- Extended producer responsibility including looking at models for how funding would flow from producers to local authorities, new targets for recycling packaging and deposit return schemes.
- Consistency of collections, which could include consulting on separate food waste collections, specifications for a core of materials to collect and a minimum standard on collections, including frequency of residual. The key would be a focus on collection models that delivered quality.
- Single Use Plastics – linked to the EU Directive implementation.

The Portfolio Holder for Environment explained that consultations were likely to take place throughout 2019 with draft legislation being prepared towards the end of the year. Any legislation was likely to be introduced in 2023.

It was explained that the purpose of the update was to inform Members that over the next year there could possibly be some Government

consultations that the Panel could get involved in and the Portfolio Holder would keep the Panel updated as appropriate.

The Chairman thanked the Portfolio Holder for his update and invited questions and comments from the Panel, as summarised below.

Councillor Mrs Spikings explained that in Singapore they had banned chewing gum and had compostable plastic cups. The Waste and Recycling Manager explained that one of the consultations would be on producer responsibility and the Panel may want to consider issues which affect rural areas.

The Portfolio Holder for Environment provided examples of actions which had been carried out locally and he encouraged people to do what was best for the environment as Government Legislation would take time to come into force.

The Panel discussed single use plastics and was reminded that the Environment and Community Panel had set up an Informal Working Group to look at this and they would report back to the Panel at the appropriate time.

**RESOLVED:** The update was noted.

EC65: **WORK PROGRAMME AND FORWARD DECISION LIST**

The following items were identified for possible inclusion on the Work Programme:

- Provision of Sandbags.
- Invite representatives of the Business Improvement District to a future meeting regarding Markets.

**RESOLVED:** The Panel's Work Programme was noted.

EC66: **DATE OF THE NEXT MEETING**

The next meeting of the Environment and Community Panel would be held on Tuesday 4<sup>th</sup> December 2018 at 6.00pm in the Council Chamber, Town Hall, Saturday Market Place, King's Lynn.

**The meeting closed at 7.47 pm**



Housing Advice Service



Community  
Action  
Norfolk

# Hub Update for BCKLWN Environment & Community Panel

Presented by Jon Clemo, Chief Executive

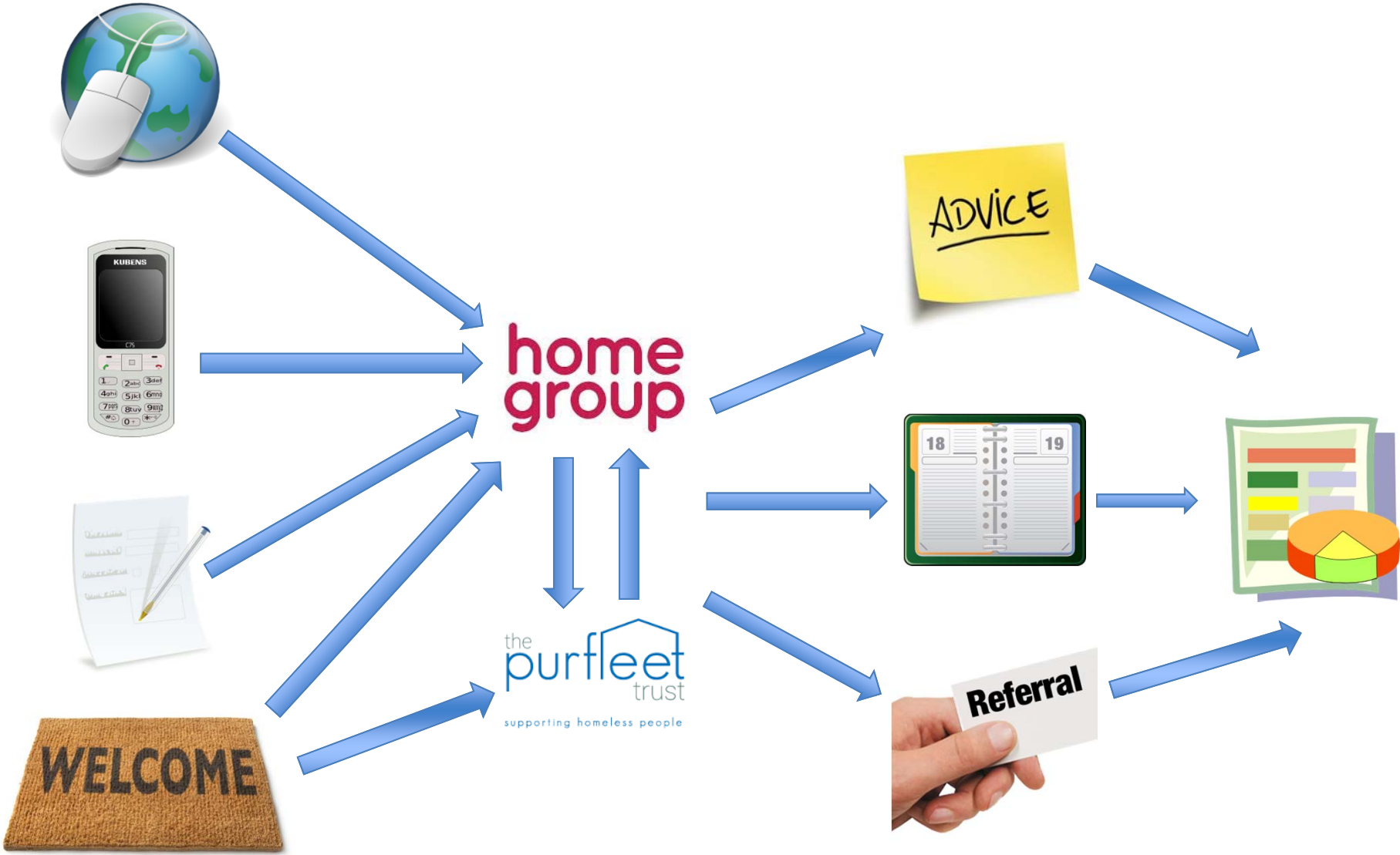




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# How we receive referrals



# Referrals

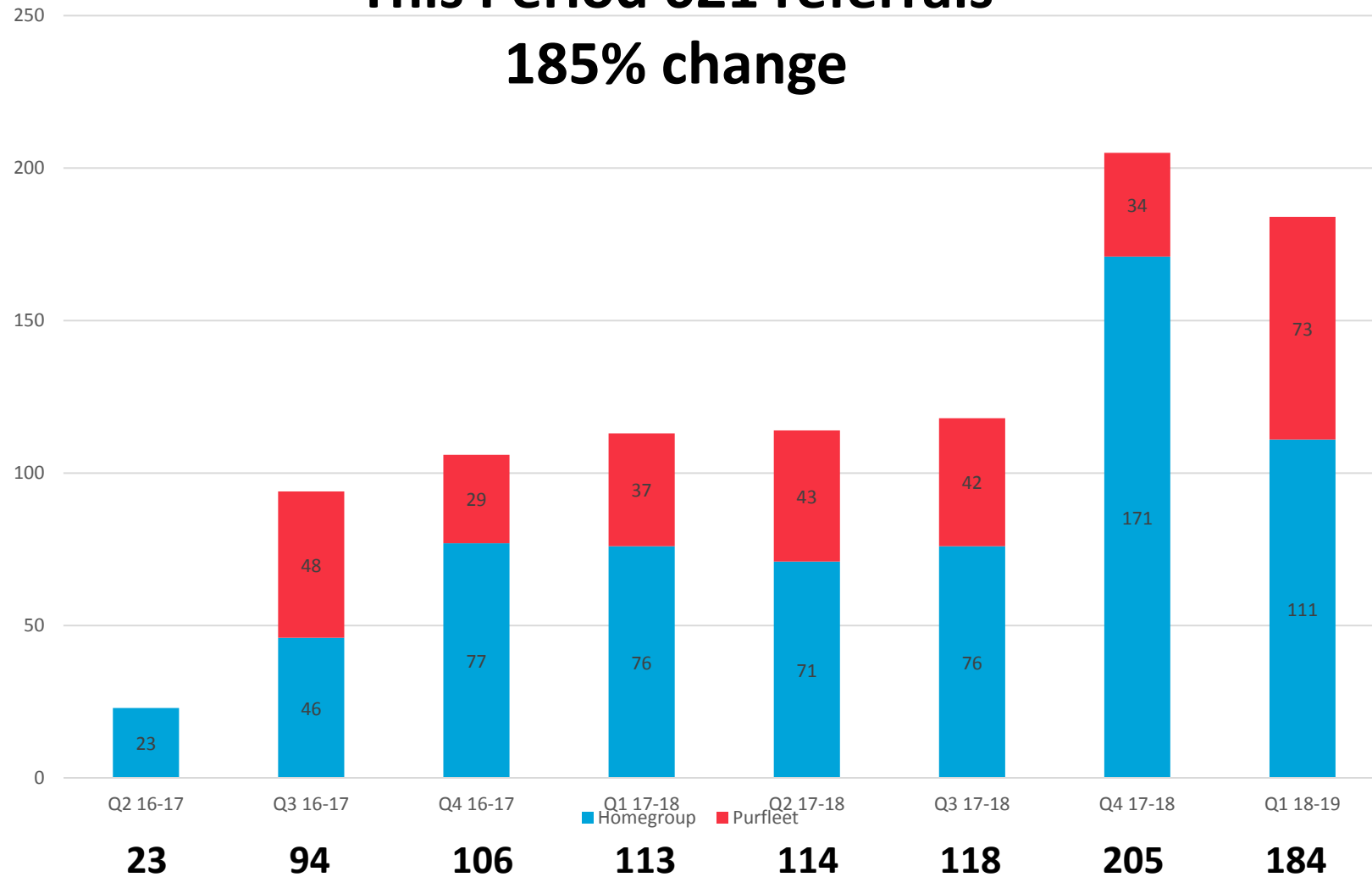


**Previous Period 336 referrals**

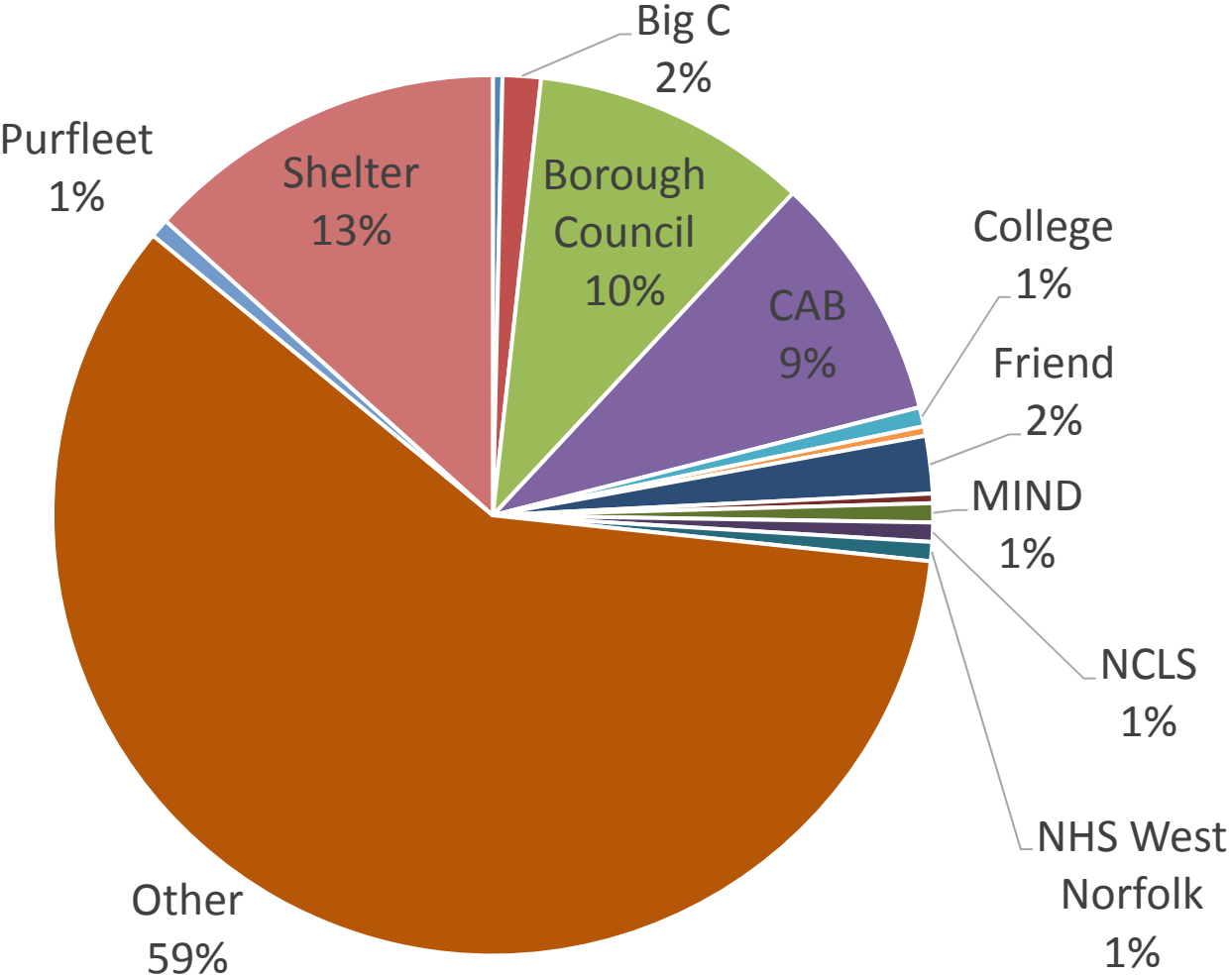
**This Period 621 referrals**

**185% change**

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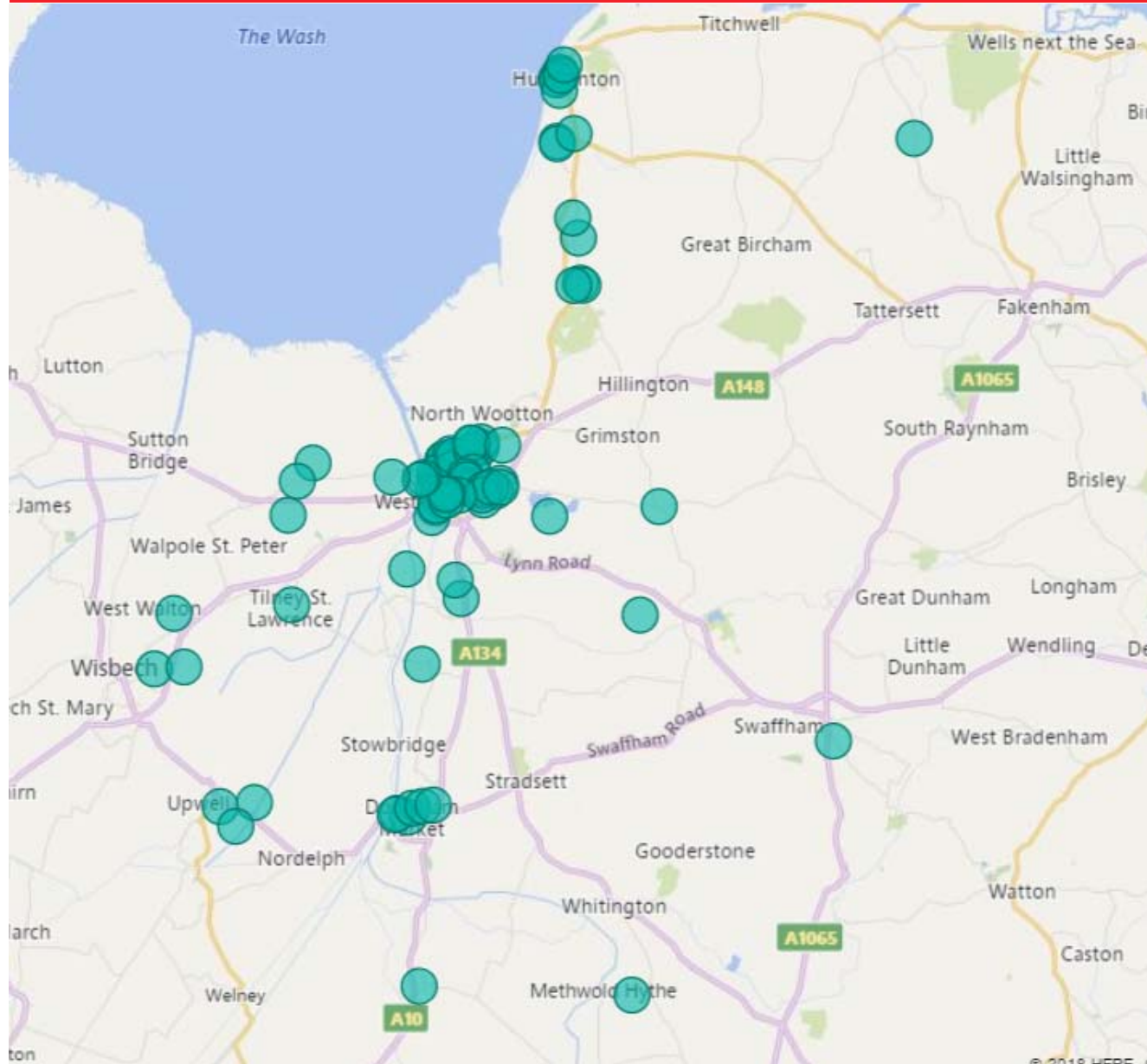
# How clients hear about us...



# Clients are spread across West Norfolk ...

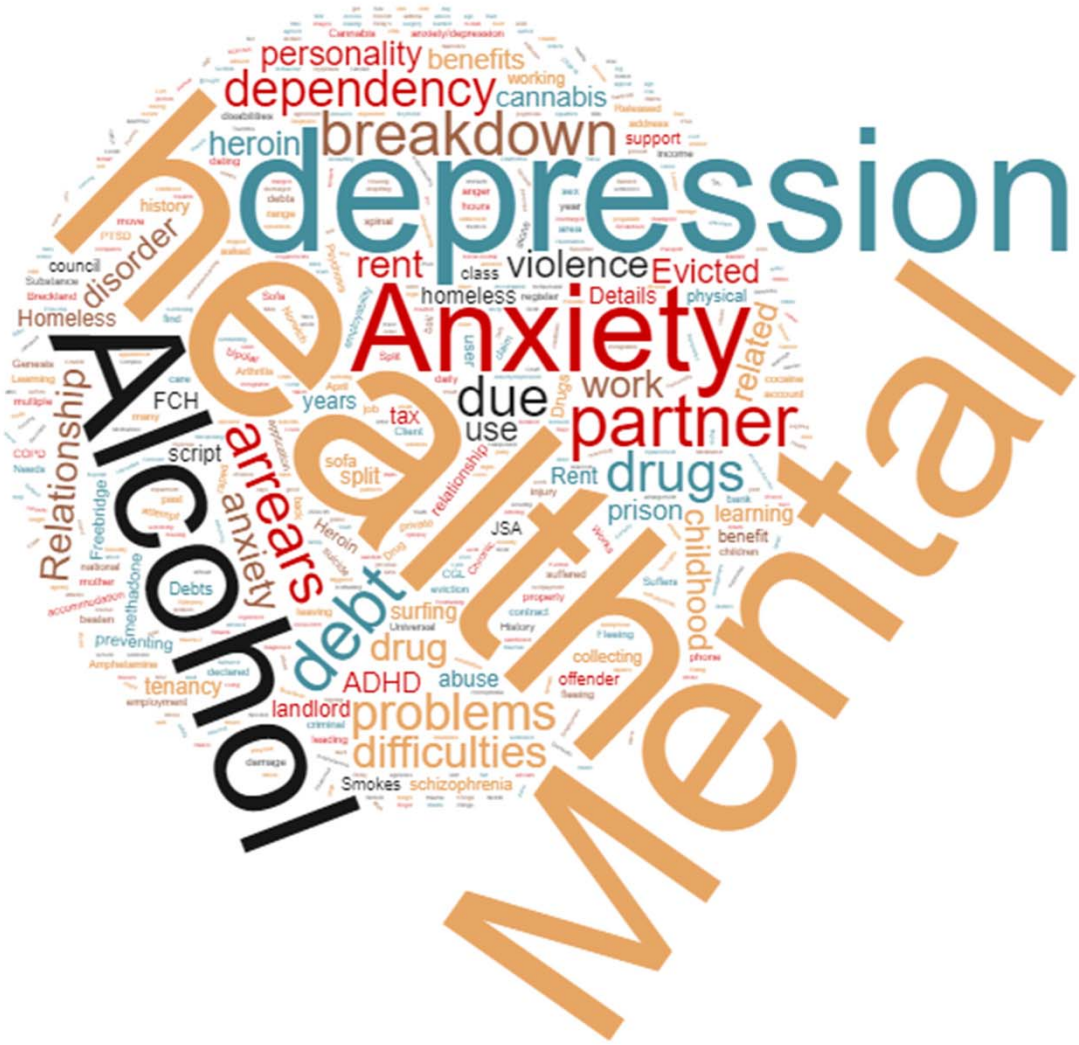


Not all clients have or give an address

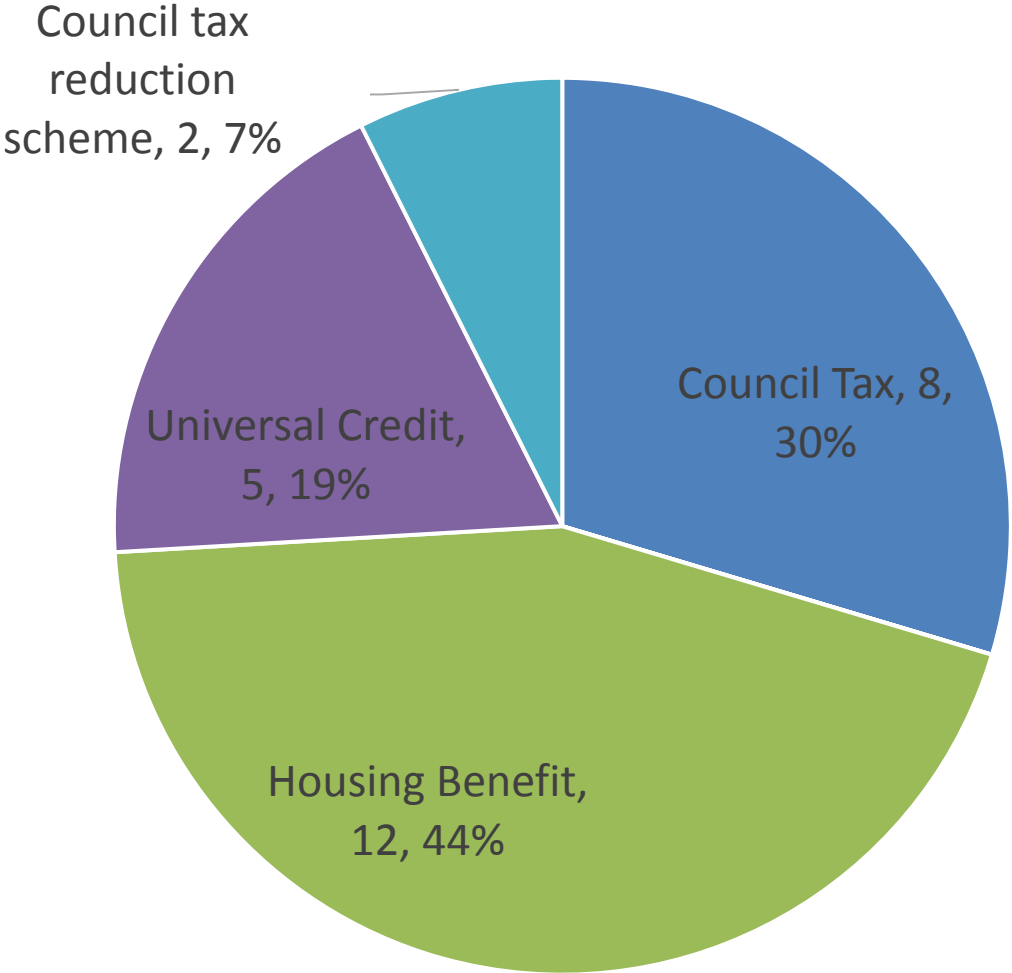


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More than just housing...



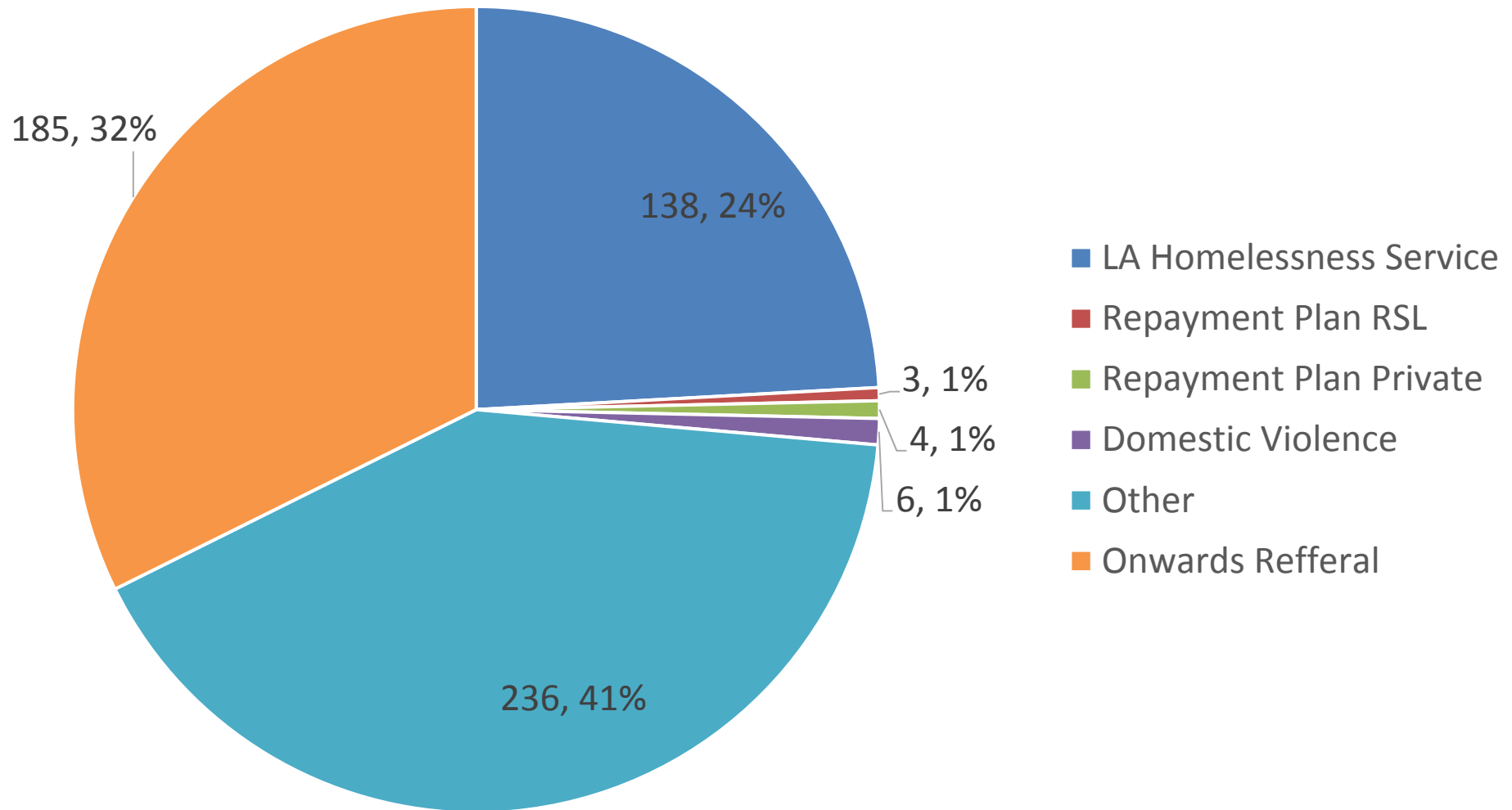
# Revenue and Benefits...



# ...housing outcomes



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# Case studies...

**Susie** was fleeing a domestic violence whilst pregnant. She had no income and no identity documents. She had nowhere to live and was sofa surfing at the Dad of her other children, which was an unsuitable situation. We referred to New Horizons to help obtain benefits support. We helped her find accommodation initially at the YMCA and subsequently she secured a private rented flat



**Richard** had been privately renting but had had his benefits stopped after failed to attend DWP after becoming ill with Type 1 diabetes which involved a short stay in hospital. His housing benefit was also suspended and Richard failed to address this after becoming depressed. He had been a heavy drinker for many years and had become dependent on alcohol. He lost his family and gave up his successful business and buried his head in the sand. He ended up being evicted for rent arrears. Richard was helped to obtain a “fit note” from his GP so he could claim ESA. We also assisted him with opening a post office account. Through liaison with BCKLWN able to find supported accommodation as well as getting Richard to agree to receive treatment for his alcohol dependency.





**Catheryn** suffers with crippling anxiety that prevents her from leaving the house. As a result much of the support was delivered by phone as well as an outreach session in Downham market to enable her to complete a Homechoice application. She was also helped to access some mindfulness support. A referral was made to Shelter to support budgeting as well as work with a housing association to organise a repayment plan for some arrears

**Jo** was referred by the probation service after she had recently come out of prison and had nowhere to live. She was successfully receiving ad-hoc treatment for alcohol addiction. She had debts from a previous landlord. We helped put in repayment plan with previously landlord in place and understand her wider housing options. This has a significant impact on Jo emotionally as she didn't think she had any viable options.



**Jason** spent a number of years rough sleeping and has struggled with heroin and crack addiction. Sofa surfing with relatives in the Kings Lynn area has had a negative impact on his mental health. As a result of support he has been placed in a Purfleet Training house, is engaging with volunteer work and working with Christians Against Poverty to address debt issues. He has also currently been drug free for over a year





## Referrals

01553 223113

[Housing@westnorfolkadvicehub.org.uk](mailto:Housing@westnorfolkadvicehub.org.uk)

## General Queries

01362 698216

[office@communityactionnorfolk.org.uk](mailto:office@communityactionnorfolk.org.uk)

# Until there's a home for everyone

Debt and Welfare Benefits service  
King's Lynn and West Norfolk.

Michael Deakin

Team Leader

e: [Michael\\_Deakin@shelter.org.uk](mailto:Michael_Deakin@shelter.org.uk)

t: 0844 515 1860

The Shelter logo is displayed in a large, white, sans-serif font against the red background.

Tuesday, 16 October 2018

# Overview of Shelter's Kings Lynn Debt Service

- **Locally tailored Welfare Benefits and Debt advice to residents of West Norfolk**
- **Nationally assured quality and expertise**
- **Adviser Alex Christian registered as a DRO intermediary in July 2017**

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# Locally Tailored Advice

## Direct Debt

- Financial Statements
- Negotiating payment plans, dealing with debt collectors or bailiffs
- 1 to 1 budgeting skills sessions
- Advice on Bankruptcy, Debt Relief Orders, voluntary arrangements

## Maximising Income

- Universal Credit
- Overpayment, underpayment & sanctions
- Work Programme Expectations
- Discretionary Housing Payments
- Income Maximisation
- Reviews, tribunals & appeals

# What else we do in Norfolk

- **Our direct services are designed to advise, guide and support people with all types of housing needs**
- **Specialist Advice Service Housing, Debt and Welfare advice**
- **Norwich Pathways Support for people experiencing homelessness and multiple complex needs, delivered together with a consortium of local partners**
- **Legal Advice Service - Legal advice available by telephone, email or face-to-face, including legal aid, representation in court and claims against landlords**
- **Social Prescribing Service Support to improve the wellbeing of users of our advice services, for residents of the Norwich and Broadland CCG GP surgeries**
- **Information and Resources**



## **People came to us with the following problems:**

- **43% of people had issues with their tenancy or landlord**
- **22% of people needed assistance with homelessness**
- **45% of people needed to find somewhere to live**
- **44% of people had financial issues**
- **48% of people were facing eviction**

# How clients can access the service

- Face to Face
- Telephone
- Email
- Skype
- Online Webchat
- NCAN Referral Network



Shelters 'no wrong door' approach

# Headline Information Year One

- **Cases opened 127**
- **Debt reduction £485,995.65**
- **Additional Benefits £28,259.90**

# Headline Information Year Two

- **Cases opened 102**
- **Debt Reduction £221,577.74 ( so far )**
- **Debt Relief Orders in pipeline - 20 plus with estimated value of over £200,000.00 plus £120,000.00 in bankruptcies**

## Financial Information Year 2

- **35 cases where debt was written off/cleared**
- **This amounts to £227,540.76**
- **Averaging at £9,101.63 per case**
- **60 cases closed**

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# Where we have reduced monthly outgoings

- **35 Debt Relief Orders**
- **4 Referrals for IVA's**
- **2 Bankruptcies**
- **20 Council Tax issues**
- **11 Housing Benefits issues**

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## **Additional benefits or income gained**

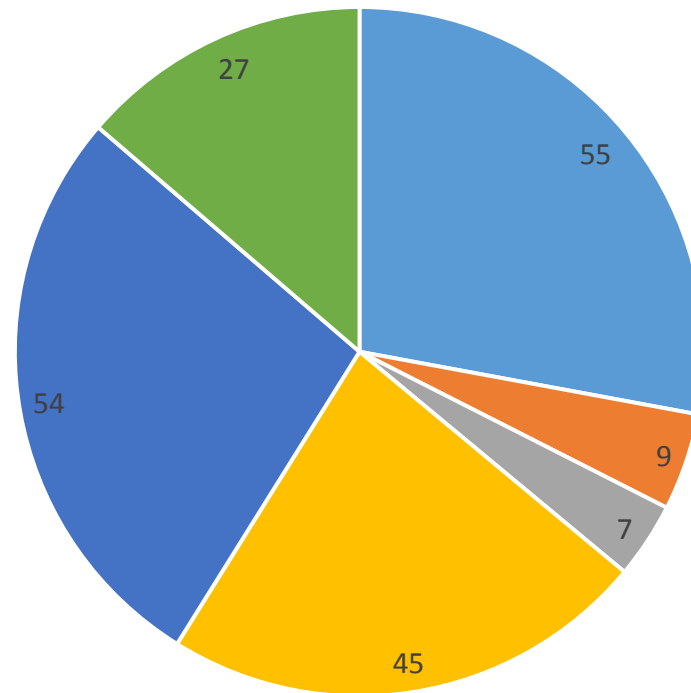
- **10 closed cases**
- **Totalling c£58,000**
- **Averaged at £5,800 each case**

## **Total financial gain of closed cases**

- **£485,995.65 for the Year 1 Cases that have all now been completed**
- **£221,577.74 for Year 2 Cases but with many more to be completed of over £200,000.00**

# Where the cases came from in 2018

Referrals



■ CAB ■ KL & WN DC ■ DWP ■ Self referral ■ Stonham ■ Other

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# What's coming up?

- **DROs totalling over £200,000.00**
- **4 Bankruptcy cases totalling £120,000.00**
- **5 Discretionary HB applications**
- **UC roll out for all claimants 17<sup>th</sup> October**
- **New appointments booking 2 - 3 weeks in advance due to demand**

# Changing Landscape

- **No shows – clients not turning up for appointments**
- **High levels of complicated multiple debt cases requiring intensive ongoing casework**
- **The New Horizons Support Workers taking on the less complex cases**
- **Reduction in PBS referrals from DWP due to single claimants having being migrated to UC**

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## Plans for year 3

- **Maintain client outcomes that improve the life of service users**
- **Increase volunteering levels to support service**
- **Look at ways to reduce missed appointments**
- **Focussed marketing to ensure appropriate take up & referrals**
- **Continue working with DWP on UC claimants**

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# Case Studies

- **Case 1**

Client was referred by Citizens Advice after presenting with unsecured non-priority debt totalling circa £17k. The majority of the debt (£10,500) was generated on a single evening. Client had been experiencing depression and anxiety for some time and then started experiencing suicidal thoughts. He took the decision, before attempting to take his own life, to use the remaining credit on his credit cards to make a series of horse racing bets online.

Client lives with his parents and works for his father part time earning £100-£150 per week so had no realistic means of making repayments towards his debts. Client contacted his GP the day after his episode and was given new medication and felt he was coping better.

Under normal circumstances debts accrued through gambling are not covered by Insolvency, but in this case it can be argued that the debts were the result of mental illness, and that the client was not fully aware of the consequences of his actions. It was therefore decided, given the likelihood of other options having a successful outcome, to present a Debt Relief Order to the client as the optimum strategy.

# Case Studies

- **Case 2**

Client was referred through the Norfolk Home-Shield Initiative for debt and housing advice. Client works in an admin capacity full time for a local holiday lets company. Client rents privately and had been struggling for some time to keep up with essential expenditure.

In June client experienced a Psychotic Break which resulted in her visiting France and jumping out of a second-floor hotel room window. Client sustained relatively minor injuries considering, but has been signed off work by her GP for some time. Client is only entitled to Statutory Sick Pay of £90pw, which has resulted in a budget that was already under pressure becoming unmanageable, and the client has fallen behind with all of her financial commitments, including her rent. Her landlord has now given the client a Section 21 notice which our legal team are advising her on.

Regarding her income, we have assisted the client in applying for all benefit income she is entitled to, and applied for a discretionary housing payment (DHP) through the Council. Re debts, client has been advised of her options which include nominal offers or a Debt Relief Order (DRO). In the meantime, we have asked the clients creditors to hold enforcement action and freeze interest accruing.

**Any questions?**

**Until there's a home for everyone**

**Thank you**

**Shelter Norwich Hub**

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**t: 0344 515 1860**

**Shelter**

Tuesday, 16 October 2018