



**MINUTES**

**SCRUTINY COMMITTEE**

**4.30 pm – 6.45 pm**

**11 March 2010**

Present: Councillors Stephenson (Chair), Watkins (Vice-Chair), Blower Bradford, Dylan, Gihawi, Fairbairn, Little (A), Offord, and Wiltshire

Apologies: Councillor Jeraj

**1. MINUTES**

**RESOLVED** to agree the accuracy of the minutes of the meetings held on 8 and 11 February 2010.

**2. DRAFT FINANCIAL INCLUSION STRATEGY & ACTION PLAN 2009/10**

(Councillor Arthur, Executive Member for Housing and Adult Services, attended the meeting for this item.)

The Chair explained that this topic was a retrospective look at the performance so far of the Financial Inclusion Strategy and Action Plan. This was also an opportunity for members to make recommendations for the medium term objectives and activities for 2010/11.

The Head of Community Services presented his report and made reference to the attached Financial Inclusion Action Plan.

Members noted that in order to assist the delivery of the actions a re-designated post had been created to provide a Financial Inclusion Manager. Responding to questions around funding and value for money, the Head of Community Services explained that as well as a dedicated officer post, short term actions were supported by £125,700 from Neighbourhood Renewal Transitional Funding and £50,000 from the Local Enterprise Growth Initiative.

Referring to participation at the money fairs, members raised concerns regarding the low take up rate amongst the hardest to reach groups. Members questioned whether the fairs were offering value for money. The Financial Inclusion

Manager stated that the priority in the previous year had been to learn how best to engage with people, especially those hard to reach groups. The nature of those groups made this a challenge. He explained that in the coming year this type of work would be more specific focussing on local communities needs. It was planned to complement other events rather than to organise specific events in order to capture as much of the target audience as possible. The Financial Inclusion Manager considered that money fairs were successful and assisted the establishment and cementation of links with partners. Members considered this an important element of the work as it helped to provide a consistent approach to debt, money and banking advice.

Members supported the approach taken towards sign posting people to where they could find the best advice. Members considered this support to be important in ensuring that those needing assistance who visited the Council were directed to the correct service. The Financial Inclusion Manager explained that the Council was working hard on this with its partners.

It was recognised that basic bank accounts were not always the most appropriate solution to help people avoid debt problems and that the timing of direct debit payments could sometimes result in tenants going overdrawn. Members supported the work that was underway in bringing the various credit unions closer in terms of the way they operated and were promoted and considered that the further development of credit unions in Norwich should reduce the number of people using high interest lenders.

A member referred to the low take up rate for the Council's Housing Contents Insurance scheme. The Financial Inclusion Manager stated that the data did not exist to show whether or not those not using the scheme had opted for alternative providers. He explained that the Council was working closely with Age Concern to help improve the take up rate for elderly residents. He emphasised that despite what many tenants believed, those in sheltered housing still needed to take out housing insurance as they were not covered by the Council. Members suggested that a future publication of Tenant Talk could be used to highlight the need for tenants to provide their own housing contents insurance, either via a private company or as part of the Council's scheme.

Discussion ensued regarding the funding for a debt worker and how this assisted the Council's work in offering and sign posting advice. The Financial Inclusion Manager outlined the way in which the Council was grant aiding the Citizens Advice Bureau (CAB) to employ an additional debt worker so that capacity could be increased. Members noted that this meant that front-line Council staff could refer housing services clients who were not Council tenants. The service level agreement between the Council and the CAB benefited clients who would normally have to wait around 6 to 8 weeks for a referral. Council funding was also being used by the CAB to publicise the debt advice service. Members asked whether the Council should consider utilising the electronic CAB link. The Financial Inclusion Manager stated that the CAB had not promoted the electronic link beneficial to the Council. The Financial Inclusion Manager considered that the more direct approach and link that now existed between the Council and the CAB had been equally effective.

In response to questions about the budget allocated for the mobile money fairs, the Head of Community Services explained that not all of the funding allocated for this task had been used, and that the residual had been re-distributed for further financial inclusion work. He said that he would circulate details of the costs of the money fairs and the redistribution of unused funds in due course. He said that that the nine fairs held to date had been successful.

Members considered that it would make it easier for them to scrutinise and form an overview if the documentation provided a clearer view of objectives and outcomes, and requested a more comprehensive evaluation in future reports.

The question of working with high street banks to advise people on taking up basic bank accounts was raised. The Head of Community Services outlined the work that was to be carried out shortly that was made possible by regulatory changes to the banking Code. He said that discussions between the banks and the Council would hopefully increase the banks' awareness of local issues affecting the financially excluded so that systems could be put in place to help them. Members were also supportive of the proposal to consider how the Council interacted with Children's Services and local schools to promote the culture of saving.

The Executive member for Housing and Adult Services congratulated the Officers on the work that had been carried out and she felt the strengthening of links with partnerships was a key factor in providing what she considered important work that helped people in need.

Members thanked the Head of Community Services for his report, welcomed the work that had been carried out and looked forward to progress in this area over the forthcoming year.

**RESOLVED** to –

- (1) ask the Head of Community Services to:
  - (a) provide a further progress monitoring report that provides a clear view of objectives and activities to a future meeting;
  - (b) publicise the need for Council tenants to purchase their own housing insurance cover as this was not provided by the Council.
  - (c) circulate the cost to date of the money fairs and provide detail of how any under-spend has been used.
- (2) support the proposal to work closely with the banks to increase their awareness of local issues affecting the financially excluded so that systems could be put in place to help them be supported;

### 3. DRAFT CORPORATE PLAN 2010/12

The Chair reminded the Committee that the Scrutiny Committee should test the appropriateness of the draft corporate plan prior to consideration by the Executive.

The Director for Transformation introduced the report by explaining the scene and context in which the Corporate Plan was set. In response to a question, he explained that all staff will be focussed on delivering the priorities contained in the Corporate Plan and this was to be set within a robust performance management framework incorporating the Corporate plan, Strategic Priority Plans, Operational Priority Plans and Staff Appraisals. Members noted that the various plans would feed into the Council's performance management system. Regular performance reports would be provided to Managers, Scrutiny Committee and the Executive.

The Director of Transformation gave an overview of the Corporate Plan and how it was to be utilised, and answered a number of questions. Members commented on areas which they considered not appropriate and others which required strengthening.

Following concerns raised at the meeting on 8 February, Members remained sceptical of the Council's ability to demonstrate achievement measured against SPC1 (Strong and Progressive City). It was acknowledged that this may be better described as an aspirational target and could still be useful as an indicator to the Council's proactive approach to minimising the effect to employment of the current economic situation.

Members expressed unease about the term 'reward' within SHN 8 (Safe and Healthy Neighbourhoods). The Assistant Director – Neighbourhoods explained that the proposal that good tenants would receive, for example, additional kitchen cupboards in preference to cash. The property itself would be enhanced as a result. Members were concerned that those tenants who abused their properties would be provided with improvements due to the requirements of the decent homes standard, but people who had taken care of their homes would not benefit from improvements. If the objective was to incentivise tenants to look after their homes, Members were unsure that the proposed measure would achieve that outcome.

Regarding SPC8 (Safe and Prosperous City), Members requested further clarification and detail on how this proposed Corporate Plan commitment was to be carried out. Members asked for more information on car park income and how this was performing in the current economic climate.

Members also requested further clarification regarding SHN6 (Safe and Healthy Neighbourhoods). They considered that the 50% target conflicted with the 55% target agreed as part of the Council's budget process.

Commenting on OC2 (One Council), Members requested that the Executive examine carefully how best to utilise the staff resources and Members' expertise to minimise the need to engage outside consultants.

**RESOLVED** to –

- (1) ask the Executive to:
  - (a) amend the wording for SPC1 so that it did not refer to the actual figures (330 and 250) as the Scrutiny Committee were not convinced that this target could be measured adequately;
  - (b) consider the Scrutiny Committee's suggestion that the reward initiative scheme for good tenants that looked after their properties, referred to in SNH8, should be called a Property Enhancement Scheme and that the term reward should be removed.
  - (c) to examine carefully how best to utilise the Authority's staff resources and Member expertise to minimise the need to engage outside consultants.
  
- (2) ask the Director of Regeneration & Development to:
  - (a) circulate further information regarding SPC8 (review parking strategy), and information on the performance of car park income;
  - (b) circulate further information to clarify the Council's aims regarding the landfill waste diversion option;

**4. NORFOLK HEALTH OVERVIEW & SCRUTINY COMMITTEE**

Councillor Bradford, the Council's representative on the County Council's Health Overview & Scrutiny Committee, gave a brief overview of the Committee's work and sign posted members to the County Council website if they wished to find out in detail about any of the reviews that had been carried out.

**RESOLVED** to ask Members to consider any issues regarding health that impacted upon Norwich and its inhabitants and to contact him to progress any matters with the County Council.

**5. SCRUTINY COMMITTEE WORK PROGRAMME**

Councillor Arthur thanked the Scrutiny Committee for its involvement in monitoring the review of housing services. She said that the scrutiny involvement had been positively commented on by those carrying out the review and that the initial comments had been very encouraging.

Members considered the current work programme which had been circulated.

**RESOLVED**, having considered the current Scrutiny Committee work programme, to make the following additions:

- (1) **Potholes resurfacing regime;** the policy of temporary fillings followed by real repairs be investigated before the next winter; and
- (2) **GNDP and the Audit Commission Inspection;** to consider the decision making process of the GNDP once it has received the Audit Commission Inspection Report.

**CHAIR**