

## "Routes out of Poverty" a Redbridge Faith Forum Network Meeting held 23rd January 2018

Redbridge Faith Forum held its January network meeting in the Gloucester Room at Central Library on the topic of "Routes out of Poverty"; to give members of the public the opportunity to hear about some of the support services available in Redbridge.

The first speaker was Bindu Surish, Redbridge Job Centre Operations Manager who explained that universal credit will be going live in Redbridge from 20th June 2018. Universal credit is a benefit that will be paid monthly to people of working age (currently defined as 16-65 years) who are actively seeking work. Universal Credit will replace six existing benefits - Housing Benefit; income-related Employment and Support Allowance (ESA); income-based Jobseeker's Allowance (JSA); Child Tax Credit; Working Tax Credit; and Income Support. There will be just one application to be made rather than having to make separate claims as now and it will be possible to manage the process online including reporting change of circumstances.

Being supported to find employment is one route out of poverty and the next speakers Elizabeth Hannam, Work Redbridge Manager and Dawn Cove, Benefits Operations Manager described how their teams can assist.

Work Redbridge offers assistance to any Redbridge Resident aged from 16 year of age to find employment. It can take someone 3-5 years to work through the process of preparing for and successfully obtaining employment and there are intensive services available for more vulnerable residents with partnership working with Redbridge CVS Volunteer Centre and the Redbridge Institute College.

There are online resources available on the LBR website which gives guidance on completing application forms, compiling CVs, information about work experience opportunities, apprenticeships and employment vacancies. Additionally Work Redbridge runs a Work Club on Wednesday mornings from 10-12 noon at the Salvation Army in Clements Lane. Four qualified advisors offer a 40 minute consultation including addressing their expectations and possible barriers to work to job seekers and then provide further assistance.

Some residents will require additional support to transition successfully to universal credit so Work Redbridge has an ongoing project "preparing for work" in partnership with the DWP which is a 8 week course covering topics including how to budget for monthly payment, healthy eating on a budget, accessing childcare, digital support.

Work Redbridge is also keen to support local residents to start a business and they want businesses to grow and stay in the borough see website link <a href="https://www.redbridge.gov.uk/jobs/work-redbridge/help-to-start-or-grow-your-business/">https://www.redbridge.gov.uk/jobs/work-redbridge/help-to-start-or-grow-your-business/</a>

Dawn Cove explained that the LBR Welfare Benefits Team offer a range of advice and support around benefits including Attendance Allowance and Personal Independence Payment. The local authority have a discretionary housing payment fund which is available to address the shortfall between the housing element of universal credit and housing costs and applications are welcomed for this fund. Currently residents have to pay 15% of their council tax but from April 2018 this is increasing to 20% so this is a very useful discretionary fund.

A new customer contact centre is currently being built at Lynton House to enable residents to have easier access to advice and the audience was reminded that there is access to computers at Redbridge public libraries although sessions are limited to 90 minutes.



There followed a short refreshment break to enable networking and this was followed by a presentation from the Citizens Advice Bureau.

Mark Kirk, CEO and Stephen Young, Manager of Redbridge Citizens Advice Bureau were proud of the 75 years of service that the organisation had given to the people of Redbridge and stated that during 2016-17 generated £16.89 for every £1 invested in their services.

Redbridge CAB offers independent and impartial advice around debt, employment, housing and welfare benefits and receives funding from London Borough of Redbridge, BHR Trust, Macmillan cancer support and the Big Lottery. Services are ran by volunteers but the CAB is completely inundated. Volunteers would be warmly welcomed to join the CAB which offers a nationally accredited training programme and especially values local volunteers who understand local issues.

Nationally the CAB campaigns on issues after collecting evidence from local branches – these have recently included problems with private sector landlords withholding deposits, employers issuing sessional contracts with no holiday pay, the 6 week wait for universal credit.

Redbridge CAB has 4 professional solicitors who perform pro bono work around immigration, employment and housing issues. Additionally the CAB runs drop in sessions on Mondays and Thursdays from 10am-2pm but demand outstrips supply and people are regularly turned away with queues building outside the building from 8am. Between 3000 and 3500 clients are seen each year and many of these present with an issue connected to debt – a face to face interview with an advisor enables underlying issues to be unpicked and dealt with.

Members of the audience completed evaluation forms which demonstrated that the workshop had been very informative and helpful.

Redbridge Faith Forum will be continuing this theme of routes out of poverty at our next network meeting on Tuesday 24th April when we will be hearing from local organisations who provide practical support to those living in poverty or on low incomes. Please save the dates and come and join us – all are welcome.