

**MINUTES OF THE INTEGRATED HOUSING BOARD (HSP)  
MONDAY, 25 JULY 2011**

**Present:** Councillor John Bevan (Chair), Dana Abbas, Phil Harris, Gloria Saffrey, Jacinta Walters, Matthew Wickes.

**In Attendance:** Xanthe Barker, Paul Dowling, Rosie Green, Martin Groombridge, Nick Powell, Jessica Sherlock.

MINUTE NO.	SUBJECT/DECISION	ACTION BY
<b>HSP222.</b>	<p><b>APOLOGIES</b></p> <p>Apologies for absence were received from the following:</p> <p>Paul Bridge                    - Jacinta Walters substituted  Lyn Garner  Jeanelle de Gruchy  Sunita Parbhaker  Lisa Redfern  Steve Thompson  Clare Winstanley        - Matthew Wickes substituted</p>	
<b>HSP223.</b>	<p><b>URGENT BUSINESS</b></p> <p>There were no items of Urgent Business.</p>	
<b>HSP224.</b>	<p><b>DECLARATIONS OF INTEREST</b></p> <p>There were no declarations of interest made.</p>	
<b>HSP225.</b>	<p><b>MINUTES</b></p> <p>Prior to confirmation of the minutes the following update was provided:</p> <p><u>HSP 216: Rethinking Haringey – Implications for Strategic and Community Housing</u></p> <p>A chart setting out the new structure of the Strategic Housing Service was circulated to Members of the Board.</p> <p><b>RESOLVED:</b></p> <p>That the minutes of the meeting held on 5 April 2011 be confirmed as a correct record.</p>	Nick Powell
<b>HSP226.</b>	<p><b>APPOINTMENT OF CHAIR/ VICE-CHAIR/ REPRESENTATIVE TO THE HSP STANDING LEADERSHIP CONFERENCE FOR 2011/12</b></p> <p>The Chair advised that a review of partnership arrangements was currently being undertaken and whilst no decision had been made with respect to this at present the format of the Board may be subject to</p>	

**MINUTES OF THE INTEGRATED HOUSING BOARD (HSP)  
MONDAY, 25 JULY 2011**

	<p>change.</p> <p><b>RESOLVED:</b></p> <p>That the current Chair, Vice-Chair and representative to the HSP Standing Leadership Conference, should remain in place pending the review of partnership arrangements in Haringey (an update would be provided at the next meeting).</p>	<p>All to note</p>
<p><b>HSP227.</b></p>	<p><b>HARINGEY LOCAL CARBON FRAMEWORKS PILOT</b></p> <p>A presentation was given on the Local Carbon Frameworks Pilot (attached at Appendix 2).</p> <p><u>40:20 Initiative</u></p> <p>Haringey had committed to reducing its carbon emissions by 40% by 2020. In order to achieve this goal a Carbon Management Plan for the Council's corporate property had been formed.</p> <p>A 'Carbon Commission' had also been established, which was comprised of independent experts; this group would make a series of recommendations to Council in January 2012 on how to take the work forward.</p> <p>As of 2012 money to help adapt properties to make them more energy efficient and to assist people affected by fuel poverty would become available via the Green Deal and ECO subsidies. Along with five other north London Boroughs Haringey was preparing a technical analysis of its housing stock and a draft business plan for the Green Deal.</p> <p>Partner organisations and local businesses were being drawn together to look at how they could contribute to the Council's 40:20 commitment.</p> <p>In conclusion the Board was advised that the Carbon Commission and Action Plan would be completed by early 2012 and members of the Board were invited to contact Jessica Sherlock, Policy and Project Manager, Carbon Management and Sustainability, at <a href="mailto:jessica.sherlock@haringey.gov.uk">jessica.sherlock@haringey.gov.uk</a> to obtain further information.</p> <p>It was noted that the Council had previously undertaken a major study of how energy was used across the Borough and that this may provide a better overall picture of energy use by different housing types than contacting individual Housing Associations.</p> <p><b>RESOLVED:</b></p> <p>That the presentation be noted.</p>	<p>All to note</p>
<p><b>HSP228.</b></p>	<p><b>CREDIT UNION</b></p> <p>A presentation was given by Martin Groombridge, Manager of the</p>	

**MINUTES OF THE INTEGRATED HOUSING BOARD (HSP)  
MONDAY, 25 JULY 2011**

Haringey, Islington and City Credit Union.

The Credit Union had originally been established for employees of Islington Council and was initially extended to members of the public living, working or studying in Islington and then to the City of London and more recently to Haringey. It had grown from two hundred members to over two and a half thousand members since its formation in 1997.

The Board was advised that there was a common misconception that Credit Unions existed solely for people on low incomes or a poor credit history that were unable to obtain credit from other sources. This was not the case; the Credit Union provided an alternative to traditional banks and building societies and was used by a wide range of people to save and borrow money.

Credit Unions were commonly used in other countries and they operated as cooperatives with members effectively being shareholders. Unlike banks and building societies the cooperative determined its own rules with respect to borrowing and lending and did not impose punitive penalties for late payment thereby helping to prevent its members from entering into a pattern of unaffordable debt.

One of the Credit Unions primary objectives was to help people avoid the high APR rates charged by 'doorstep lenders' and 'pay day' loans. It was noted that this type of borrowing was rife amongst communities where people were predominantly on low wages or in receipt of Benefits.

The Credit Union also assisted people to get into the habit of saving rather than borrowing money and required its borrowers to save a certain amount each week or month. In this way members would eventually be able to draw on their own savings when they needed additional finance. The Credit Union also helped people develop the budgetary and financial skills that would enable them to make more informed financial choices.

The Board was advised that one of the most effective ways of encouraging people to join the Credit Union was through personal recommendation and therefore members of Council staff that were members of the scheme were well placed to promote its merits to those who might benefit the most from it.

It was noted that although the Credit Union operated in a socially responsible way it was a profitable organisation that paid its shareholders approximately 1% in interest.

Following the presentation the Board put questions to Mr Groombridge and discussed how the Credit Union could be promoted amongst Council employees and residents.

The Chair noted that Homes for Haringey's Chief Executive had been asked to consider how it could encourage its clients to join the Credit Union.

**MINUTES OF THE INTEGRATED HOUSING BOARD (HSP)  
MONDAY, 25 JULY 2011**

In response to a query as to why people opted to use 'door step' lenders and other expensive forms of credit the Board was advised that this was often due to the convenience that they offered. This could also be attributed to a lack of awareness and understanding of how APR worked and the amount of interest that would actually be charged for borrowing.

In conclusion Mr Groombridge requested that the Council and its partners publicised the Credit Union and encouraged its staff to join and noted that this would have the greatest impact in terms of positive publicity.

The Chair thanked Mr Groombridge for his presentation.

**RESOLVED:**

That the presentation be noted.

All to note

**HSP229. DRAFT HOMELESSNESS STRATEGY 2011-2014**

The Board received a report seeking agreement for the draft Homelessness Strategy to be published for consultation for a three month period commencing on 1 August 2011.

It was noted that the Homelessness strategy was a statutory document and that the draft document built upon the previous version reflecting the major changes that had occurred over the last year. These included reform to the Benefits system and changes to housing policy introduced by the new Government.

The key priorities outlined in the draft strategy were:

- Prevention of homelessness and sustaining tenancies
- Mitigation of the negative impact of reforms to the Benefits system
- Partnership working
- Maximising the supply of housing
- Improving the life chances of homeless people

The Board was advised that there had been a deliberate emphasis placed on addressing the negative impact that changes made to the Benefit system and in Government policy with respect to social housing would have with respect to homelessness.

It was noted that partnership involvement was critical to the delivery of the strategy and that input from partners during the consultation period would be important in shaping it. There was agreement that the partner organisations present should assist in encouraging their colleagues to respond to the consultation exercise. It was suggested that each of the Housing Association that sat on the Board should facilitate one of the proposed workshops.

The Board was advised that there had been a concerted effort to

Housing  
Associatio  
n  
Represent  
atives

**MINUTES OF THE INTEGRATED HOUSING BOARD (HSP)  
MONDAY, 25 JULY 2011**

	<p>minimise the impact that preventative measures in place and this included establishing, in junction with neighbouring Local Authorities, policies to stop inner London Boroughs placing homeless families in Haringey and other outer London Boroughs.</p> <p>The Chair underlined the importance of partners engaging with the consultation process and there was agreement that the RSL representatives present should encourage colleagues to respond this.</p> <p><b>RESOLVED:</b></p> <p>That the draft Homelessness Strategy should be approved for consultation.</p>	<p>Phil Harris / Rosie Green</p>
<p><b>HSP230.</b></p>	<p><b>TACKLING TENANCY FRAUD</b></p> <p>The Board received a verbal update with respect to the work being undertaken by the Council to detect tenancy fraud.</p> <p>A dedicated Tenancy Fraud team had been established within the Council's Internal Audit team and this provided training to Homes for Haringey staff on the detection of tenancy fraud. A plan was also being developed to better pin point areas of abuse.</p> <p>It was noted that the Council had written to local Housing Associations inviting them to attend a meeting with the Chief Executive of Homes for Haringey, Phil Harris and the Tenancy Fraud team in order to look at how the support in place could be developed.</p> <p>The Board was advised that local Housing Associations were already working effectively with Enfield's Tenancy Fraud team and it was indicated that they would be keen to develop a similar relationship with Haringey.</p> <p>It was noted that one form of tenancy fraud occurred when people did not declare assets that they held in other countries and that this was difficult to investigate. It was suggested that the team should look at whether it would be possible to work with embassies or other groups to investigate this type of fraud.</p> <p><b>RESOLVED:</b></p> <p>That the verbal update provided be noted.</p>	<p>Phil Harris</p>
<p><b>HSP231.</b></p>	<p><b>PERFORMANCE - QUARTER 4 2010/11</b></p> <p>The Board received a report that set out performance during quarter four of 2010/11.</p> <p>As the requirement to measure performance against former Local Area Agreement targets came to an end at the fourth quarter of 2010/11 the Committee would need to consider how it would monitor performance</p>	

**MINUTES OF THE INTEGRATED HOUSING BOARD (HSP)  
MONDAY, 25 JULY 2011**

	<p>moving forward.</p> <p>It was noted that national targets with respect to the Decent Homes programme had been revised and officers advised that they would check with colleagues from the Council's performance that this had been picked up.</p> <p>There was discussion with regard to the monitoring of fuel poverty and it was noted that a survey had previously collected data with regard to this was no longer undertaken. It was suggested that an alternative measure should be formed based on the number of people assisted out of fuel poverty.</p> <p>It was noted that the target with respect to the number of people living in Temporary Accommodation (TA) had not been met; although this was disappointing the number of people in living in TA had continued to fall at a consistent rate.</p> <p>The Board was reminded that the current partnership structure was being reviewed. As part of this a piece of work had been commissioned by the HSP Executive to consider how partnership working might operate in the future in the context of less resources, the abolition of the Local Area Agreement and Area Based Grant funding. It was likely that there would be a significant reduction in the number of Theme Boards in place and therefore the Board would need to consider how certain elements of its work might continue in a different format and what should be retained moving forward.</p> <p>There was agreement that a report should be submitted to the next meeting setting out options around this.</p> <p><b>RESOLVED:</b></p> <ul style="list-style-type: none"> <li>i. That the report be noted.</li> <li>ii. That a report should be submitted to the next meeting of the Board setting out how work undertaken by the IHB might be taken forward under a streamlined partnership structure.</li> </ul>	<p>Paul Dowling</p> <p>Paul Dowling</p> <p>All to note</p> <p>Phil Harris / Rosie Green</p>
<p><b>HSP232.</b></p>	<p><b>NEW ITEMS OF URGENT BUSINESS</b></p> <p>There were no new items of Urgent Business.</p>	
<p><b>HSP233.</b></p>	<p><b>ANY OTHER BUSINESS</b></p> <p>The Chair noted that apologies had been received from Sunita Parbhaker and Steve Thompson; however, he expressed his disappointment at the overall poor attendance from the Housing Associations. He noted that good attendance at the next meeting would be important in order inform discussion around the future of the Board.</p>	<p>All to note</p>
<p><b>HSP234.</b></p>	<p><b>DATES OF FUTURE MEETINGS</b></p>	

**MINUTES OF THE INTEGRATED HOUSING BOARD (HSP)  
MONDAY, 25 JULY 2011**

	<p>The dates of future meetings, as set out below, were noted:</p> <ul style="list-style-type: none"><li>➤ 6.30pm, 18 October 2011</li><li>➤ 6.30pm, 19 December 2011</li><li>➤ 6.30pm, 20 March 2012</li></ul>	<p>All to note</p>
--	---	--------------------

The meeting closed at 8.25pm.

COUNCILLOR JOHN BEVAN

.....

Chair