



Healthy Communities Scrutiny Sub-Committee

MINUTES of the OPEN section of the Healthy Communities Scrutiny Sub-Committee held on Wednesday 8 October 2014 at 7.00 pm at Ground Floor Meeting Room G02B - 160 Tooley Street, London SE1 2QH

PRESENT: Councillor Rebecca Lury (Chair)
Councillor David Noakes
Councillor Jasmine Ali
Councillor Paul Fleming
Councillor Maria Linforth-Hall
Councillor Bill Williams

OTHER MEMBERS PRESENT: Councillor Stephanie Cryan
Councillor Chris Gonda

OFFICER SUPPORT: Dr. Ruth Wallis , Public Health Director
Andrew Bland; Chief Officer , Business Support Unit (BSU)
Southwark Clinical Commissioning Group (CCG)
Malcolm Hines, Chief Financial Officer, Southwark BSU/CCG
Alexandra Laider Head of Disability and Independent Living

1. APOLOGIES

1.1 Councillor Kath Whittam sent her apologies.

2. NOTIFICATION OF ANY ITEMS OF BUSINESS WHICH THE CHAIR DEEMS URGENT

2.1 There were no urgent items of business.

3. DISCLOSURE OF INTERESTS AND DISPENSATIONS

3.1 There were no disclosures of interests or dispensations.

4. MINUTES

RESOLVED:

That the minutes of the meeting held on 8 July 2014 be agreed as a correct record.

5. REVIEW : HEALTH OF THE BOROUGH

- 5.1 The vice chair, Councillor David Noakes, opened the meeting by explaining the chair was delayed. He invited everybody to introduce themselves.
- 5.2 He then asked the project manager, Julie Timbrell, to describe the fishbowl format of the meeting. She explained that this format's aim is to promote discussion and learning on a topic between participants, many of whom will have expert knowledge, but from varying viewpoints. There is an inner circle and an outer circle with participants moving between. The inner circles role is to debate the topic, while people in the outer circles role is to be 'active listeners'. There are 8 chairs in the inner circle, with one left free. After contributing for a while people in the inner circle move to the outer circle, and someone from the outer circle moves to the inner circle. Everyone present is encouraged to actively contribute. Contributions can include asking questions, commenting on the topic or giving information. There will be two presentations to set the scene from the Director of public Health and the Financial Inclusion Deputy Cabinet Member. The meeting is being recorded.
- 5.3 Dr Ruth Wallis, Director of Public Health, gave a presentation (this is attached to the minutes).
- 5.4 Councillor Stephanie Cryan, Financial Inclusion Deputy Cabinet Member spoke about the credit problems faced by residents, who need a good credit rating to get decent, reasonably priced credit. As well as a rise in high street lenders with high priced interest there is an increase in illegal lenders - gangsters basically. The council is looking to stop the spread of pay day loan shops and betting shops through Licensing and in particular stop the co-location as there is evidence that one feeds the other.
- 5.5 The council is promote universal financial wellbeing and one of the ways this is being achieved is through encourage the opening of bank accounts and another is by encouraging school to teach financial literacy.
- 5.6 Southwark Council's hardship scheme makes loans to help people - more people are applying to this fund alongside an increase in the number of eligible applications, which demonstrates a growing trend of increasing hardship.
- 5.7 There are links between mental health and financial health . A recent Which?

report on mental distress and gave a wide range of scores for Southwark .It would be good to have a debt advice set up in doctors' surgeries - there used to be such a service which proved useful, however the funding was pulled post the national election.

- 5.8 The chair, Cllr Rebecca Lury, then invited other people to join the discussion. Sally Causer, Southwark Citizen Advice Bureau (CAB) commented that the use of enforcement agents vastly increases costs - bailiffs can increase court costs by double, for example from £200 to £400. However since February the council has brought the service in house, which is very good.
- 5.9 Councillor Chris Gonde explained that he works with Southwark's Credit Union, which is the third biggest in country, with 20,000 members. He commented that Wonga has very high interest rates – people are going there as they have nowhere else to turn. Many people don't have bank accounts and this is very worrying as we have an increasingly cashless society. Someone asked him what we could do to promote Credit Unions and he responded he would urge all the councillors to become members to be better enable young people to join. There is also a Credit Union Day which the council and community could help promote. In Ireland 70% of the community have accounts.
- 5.10 Jeremy Leach commented that there is strong support for a credit union to have a branch on the Walworth Road. The location is very important, so if the Walworth Road is lucky enough to get a branch he requested a really good location.
- 5.11 He said that there is concern about the concentration of pay day loan & betting shops and there have been a number of campaigns focused on Licensing - 10% of business are payday loan or betting shops on Walworth Road and we contributed to the a recent scrutiny review on this – he added that he understood that it is hard for the local authority to influence this. He added that the Walworth Road Society want to support a strategy to keep local business on the local road as that keeps money flowing locally.
- 5.12 Sally Causer commented that a few years ago the main debt issues CAB were dealing with was unsecured debt, however CAB are now dealing with increased levels of debt and clients not being able to afford rent, food and utilities. The welfare benefit changes have caused enormous hardship. People in the 50s age group, often men, are the hardest hit. They are often not in position to change their position and frequently subject to benefit difficulties, such as bedroom tax and delays in disability benefit. She picked up on the suggestion to have advice in doctors' surgeries and said she really supports this. Often the people the CAB see are not those least able to access income maximization and debt advice. The CAB also feed evidence in nationally into CAB campaigns on high interest pay day loans and there is national campaign working to persuade banks to make small loans of a couple of hundred which they are often reluctant to do.
- 5.13 A committee member said that he would support a low rent council building or the Walworth Town Hall complex to have a Credit Union and would also support a council drive to give the Credit Union a higher profile . He said he did not have an account but he was impressed by the figures, and agreed it seems like a great idea to give debt advice in surgeries. Given the new set up, whereby local doctors

surgeries are grouped in localities around a hub, he suggested that one in each hub could be pursued as more realistic than each surgery. He would be interested to know more about financial distress and its impact on different age groups, following on from the comments by CAB. Sally Causer offered to provide more information

- 5.14 An officer from Rightfully Yours said the majority of clients are disabled or vulnerable in some way. Disabled people are now making an application annually, and then having to wait nearly a year to receive the outcome and money, and then the cycle starts again. This means there are many people living below income for much of the time. She added her support to their being debt and income maximization advice in doctor surgeries - quite often the problems that happen are caused by medical crisis so welfare advice being provided there could provide the right support at the right time and also support GPs to provide the right evidence. The Rightfully Yours Team could also do planning with people who were getting better. Holistic support to families and carers is also very important and Rightfully Yours can help with this. She explained that they do not give debt advice so we are very grateful for CAB's advice. Getting financial advice before things go wrong is very important. We have worked with the CAB on welfare reform events. We agree with Sally that the over 50s are often in a very difficult situation.
- 5.15 A committee member highlighted the index of multiple deprivation and estates, and the particular impact on children. She added that people will have seen from Allen Millburn's recent report that the gap between rich and poor is growing and socially mobility reducing. Projects like Sure Start help to overcome this by helping those most in need and bringing people together.
- 5.16 A committee member commented that council units are few and far between on the Walworth Road to site a Credit Union. He said that in his day job with a union they are seeking to unionize staff in betting shops and places like Wonga as staff frequently have terrible conditions and are forced to use loans themselves and can't whistleblow. As a betting shop user he added that the culture has changed and now more about machines and an intense betting cycle, whereas before the emphasis was often on betting on horses etc and there was quite a lot of community engagement that used to take place. He voiced concern that indebtedness is being driven not by luxury lending but by people needing the basics.
- 5.17 A member commented that affordable council homes promote financial well-being. Street markets food quality can be poor, however the food is cheap – metro and small shops are often much more expensive.
- 5.18 There is an evidence of a good return on investment on welfare advice, for every one pound spent, five pounds is saved. If this is not given in a timely way people end up in crisis - homeless, malnutrition, etc
- 5.19 Jeremy Leach said he would like to see local centers and shopping parades, and said they are great for keeping money in the borough and cheap food. People should be no less than 5 minutes from a shopping centre. Unfortunately urban regeneration can drive out local shops. He added that active travel is not only healthier and it also drives the cost of travel down; it is much cheaper to cycle and

walk. Liven Street (near Liverpool Grove) has really helped provide a good example and he supports the councils commitment to a 20 mile an hour borough.

- 5.20 A committee member commented that the review needs to consider both debt, income and also think about expenditure. It is concerning that small shops are being pushed out by the mini supermarkets which are less good value. He said that he has seen regeneration pushed out local shops and residents and this is also because the rents in new units are prohibitively high. He added that he represents Cathedral and Riverside, where there is deprivation.
- 5.21 The Financial Inclusion Deputy Cabinet Member commented that the council are promoting Business's Improvement Districts, which support the small business that people want, and the council are also thinking of holding financial well-being meetings at community councils

6. INTERVIEW WITH CABINET MEMBER FOR ADULT CARE, ARTS AND CULTURE

- 6.1 The chair welcomed Councillor Dora Dixon-Fyle, Cabinet Member for Adult Care, Arts and Culture, for her interview on the following themes:
- 1 Personalisation
 - 2 Ethical Care Charter
 - 3 Dementia awareness
 - 4 Support for carers in the borough
 - 5 Day centres and the new 'centre of excellence'
- 6.2 The committee raise the following points under a question and answer session:
- 6.3 A member said she had become a dementia awareness friend, and asked how the council would be able to help her in this role. The cabinet lead said that the council has organized cross party training and invited her to join this.
- 6.4 The cabinet lead was then asked about the withdrawal of 100% of older people's voluntary day centers funding, which was then followed by £500,000 transitional funding. The member said he thought that this was a mistake made by the previous administration as these day centers work with some of the most vulnerable older people - many are from BME communities. He said he had pressed the cabinet lead's predecessor on this for consistency. He pointed out that here has been emergency funding to keep the Cypriot centre open, while others are keeping going on reserves. The cabinet lead responded that that there is now a different funding set up with personal budgets, and the council has had to make significant cuts because of cuts from in funding from central government. The council has given transition funding to older people's centers and support from Community Action Southwark. The member remarked that the council did not have to take 100% of funding away and that while some center uses have personal budgets and other users do not, but are still vulnerable. He added that he thought the council need to be clearer in its financing. The cabinet member responded that additional money was given as part of an agreed business plan, and there was clarity.

- 6.5 Another member said that he manages an older people's center in his day job and a priority is this being a centre of excellence. He asked what is being done to encourage this in Southwark? The cabinet lead responded that the Dementia Centre at Cater Street is a centre of excellence, however many Southwark day centers are not fit for purpose and the council want improvement.
- 6.6 The cabinet lead was then asked about the good enough for "my mum test" and how this is being rolled out and also highlighted Patient Opinion. The cabinet lead said that there is an older people's board and similarly one for disabled people, which has representation from service users. Alexandra Laider, Head of Disability and Independent Living, said that the council had been rolling out the "my home life" programme and the "my mum" test is being used with providers. She added that social care have also piloted the co- production approach with service users. The member asked if the council is interested in using Patient Opinion and the Head of Disability & Independent Living said that Social Care would – we are also are developing an internal market and encouraging feedback so this would fit in well.
- 6.7 The cabinet lead was asked about the Ethical Care Charter and she said that it is being implemented and home care workers are now being paid London Living Wage and must be given a contract with set hours , rather than a "zero hours" contract, unless this is what the workers wish as some people prefer the flexibility of zero hours . The council is now introducing travel payments. A member asked what the council is doing to ensure that people are truly able to choose a set contract rather than "zero hours" and the cabinet member responded that we are talking to our trade union colleagues – a round table meeting was held with Unison, GMB and other union representatives.
- 6.8 A member asked about work to improve home care standards and noted that a report indicated that care homes are judged by the quality of care, but he could not understand what would be the alternative. He also asked about the Lay Inspectors. An officer explained that social care is shifting our performance measures to outcomes for home care services. This means there is more of a focus on how people experience their care. The cabinet member said that the council is looking at expanding the work of the Lay Inspectors.

RESOLVED

Councilor Jasmine Ali will talk with Alexandra Laider, Head of Disability & Independent Living, about Patient Option.

7. REVIEW : PERSONALISATION

- 7.1 A member commented central government put an emphasis on the use of IT systems and the internal market. Alexandra Laider, Head of Disability and Independent Living responded that a successful outcome depends on the quality of

the support service and the extent people have a clear idea what they want out of it. This is more about flip charts and pens rather than IT services. She added that Southwark have not really found either IT or the market place to be a big driver.

- 7.2 Officers were asked who are included in Personal Budgets the they responded that Social Care includes some people in supported housing, but not everybody. Some older people in some care homes might have a personal service but not a personal budget. The member asked for clarification on the number of service users who receive either a Direct Payment, or services via a third party. Officers said that it was around a third, and offered to provide more detailed information.
- 7.3 A member asked how carers were identified and officers said this is partly through Southwark Carers and also the council has a phone number. Social Care carries out carers assessments when we are assessing people in need, or sometime Southwark Carers do an assessment on the council's behalf.
- 7.4 Members asked how Social Care ensures that the carers are not negatively impacted on when agreeing personal budgets. Officers responded that this is an art rather than a science and the social worker will be considering the impact on the person in needs circle of support. There are sometimes issues that come up between carers and people in needs that have to be negotiated, for example when disabled young people grow up. But we also look at carers needs - for example assistance if someone wants to get back to work or practical things like spending money on a washing machine.
- 7.5 Officers were asked how the council knows that it is meeting the need of the person. Officers responded that the plans are very personal, for example they are written in the first person and define what is a good day and bad day.
- 7.6 A member asked how personal plans are developed and if they are ever done on the telephone. The officers explained that initial screening might take place on the telephone, but developing a personalized support is an in depth process that is done face to face.
- 7.7 Concerns about delays were raised by a member. The cabinet lead commented that finding the right person to conduct this process can take time and she dealt with a complaint about a delay recently and that was the issue.
- 7.8 A member reported that she had a constituent raise a potential safeguarding issue and the speed and quality of the investigation was exemplary - it turned out to be a false alarm but everybody was very pleased with the process.

RESOLVED

More details will be provided on the number and proportion of people receiving cash direct payment and payments via a third party.

8. DULWICH PROGRAMME

- 8.1 Malcolm Hines, Chief Financial Officer, Southwark Clinical Commissioning Group (CCG) presented the paper.
- 8.2 A member asked if the Dulwich Hospital building is listed and the officer explained there is no national listing but locally planners have said they want the front entrance to be kept and also requested that the Nightingale Ward stay unless there is good reason, and the CCG would need to set this out. A new building would need about 4,000 meters, and a refurnished building about 6,000. This is about a quarter of the site if a new build but about a third if the CCG retain the chateaux and other building.
- 8.3 A member echoed her earlier suggestion that more use is made of Patient Opinion and offered to work with health officers on this.

9. WORK-PLAN

- 9.1 The work-plan was noted.