

# Minutes

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## Credit crunch cabinet (CCC)

**28 September 2009**

**The Leader's office**

2pm

<b>Present:</b>	Howard Sykes (chair) Jonathan Yates Cliff Ellison Steve Lowe Anne Falloon Elaine McLean Jon Bloor Jennie Wright Karen Wells Karen McCrackle	Oldham Council Citizens Advice Bureau Groundwork Royal Bank of Scotland The Oldham College Oldham Council Oldham Council Oldham Council Oldham Partnership support team Oldham Partnership support team
<b>Apologies:</b>	Michelle Ford Marie Gillott Nick Brown Caroline Ball Michele Carr Charlie Parker	LSC Jobcentre Plus Oldham Sixth Form College Greater Manchester Police Oldham Council Oldham Council

1 **Welcome and Apologies**

2 **Minutes of last meeting**

The minutes were approved

3 **Matters arising**

Tim Mitchell (TM) will be invited to the November CCC to talk about the reduction in young people not in employment, education or training (NEET).

**ACTIONS:**

**TM to be invited the November meeting**

4 **Declarations of interest**

Jonathan Yates declared an interest in item 7

5 **Economic dashboard and intelligence report**

Jon Bloor reported that the number of people coming off Jobseekers Allowance increased from July to August 2009; however the flow of people on to it also increased, and the number of vacancies advertised at Jobcentre Plus is still low.

There has been an increase in claimants in the majority of wards, which is common in the summer. The three wards with the highest claimant count remain the same.

The number of NEETs has increased, but again this usually happens during summer. Oldham remains close to the national average and is still out-performing our statistical neighbours.

Very few homes were sold between April and June 2009, so although there seems to be a reduction in house values, this may have been skewed by the small number of sales. Steve Lowe added that an above average number of sales have been repossessed properties, so will have been sold under their market value. This will also have contributed to reducing average house prices. He suggested that Richard Powell of Ryder and Dutton could provide more information.

**ACTIONS:**

**A short narrative to be provided to explain this table in future, and an explanation of our GM ranking. (ie, is being ranked 7 out of 10 good or bad?)**

**Richard Powell to be contacted regarding housing market information**

6 **Update on CCC programme expenditure**

Jon reported that half of the CCC's rapid intervention fund (RIF) has been commissioned. Requests for support for preparing for the upturn are anticipated in the coming months.

It was confirmed that the RIF can be rolled forward to next financial year, and that there is no set allocation for 2010 – 2011 because the current funds came from unallocated and unspent area based grant.

7 **Update on debt management programme**

Jonathan Yates reported that the CCC funding for two casework support workers had had a significant impact on waiting times. The waiting time for debt advice is now 1-2 weeks and for housing advice is now 4-7 working days. Demand for Oldham CAB's services has been very high compared to national demand and they are working to capacity. In particular Jonathan noted an increased demand for advice about council tax arrears, and a new kind of client group who aren't necessarily used to the benefit system. There are also fewer volunteers (who take 6 – 12 months to train fully) because some have gone on to full time employment as advisers elsewhere due to the national demand.

Three options were presented to support the CAB's future needs.

The CCC confirmed that the casework support officers currently in post and funded through the RIF would be funded until May 2010. However, it was decided that there was not enough information to make a decision regarding any additional funding. A more detailed business case will be shared in advance of the next CCC.

**ACTIONS: JY and KW to meet to put together a business case, including more detailed outputs**

8 **Update on roadshow programme**

Jennie Wright shared the scheduled programme of credit crunch advice roadshows. The roadshows will be a combination of business focused events and community events in areas of high footfall (eg, the town centre and supermarket car parks). Partners include Groundwork, Work Solutions, H2O, CAB, and the local media. The first roadshow is due to take place in October half term in Oldham town centre.

9 **Credit crunch stress – NHS support**

Group members were made aware of the NHS's credit crunch stress web pages <http://www.nhs.uk/Livewell/Onabudget/Pages/Creditcrunchstress.aspx>.

Members were asked to publicise these resources.

10 **Date and venue of next meeting**

21 October 2009, 3pm – 4pm in the Leader's office, Oldham civic centre.

The future meeting dates circulated in July should be kept in diaries and a decision will be made before each as to whether the group needs to meet.