

## Challenging Financial exclusion

Space East arranged a presentation about access to banking services and financial inclusion through London agency Toynbee Hall and their SAFE (Services Against Financial Exclusion) project recently.

Alice Rogers and Alice Brennan, from SAFE, explained to Norwich Supporting Agencies Liaison Group barriers to homeless people in accessing financial services such as bank accounts, and what agencies can do to promote change.

The homeless are largely excluded from banking for two reasons. To begin with, there is no financial benefit to banks in taking on homeless and vulnerably housed clients, therefore they are often unwilling to make the changes and exceptions to their policy necessary to take on financially excluded clients.

Secondly the homeless or formerly homeless often lack the main forms of ID banks require, and

are not aware of the alternative 'soft' ID options.

There is increasing pressure from the Government to increase the proportion of the population who hold bank accounts, and some of the ways in which they are encouraging this is by insisting Housing Benefit is put into a bank account and that council tenants pay their rent through Direct Debit. Besides this, almost any person starting a new job will be required to provide their employer with their bank account details, which can further exclude vulnerable people from mainstream society.

There are ways in which agencies can support their clients, however. Most banks now offer Basic Bank Accounts, if you ask for them, which do not allow users overdrafts or to overdraw their account, and therefore suit people who are worried about their

budgeting skills. They also do not need large amounts of money to open an account, in fact some banks allow accounts to be opened without putting any money in.

SAFE have recognised that most homeless or vulnerable housed people using their service lacked many, if not all, of the 'hard' ID which banks demand, such as passports and driving licences, but have found out about the other, 'soft' ID options most banks accept. These include, amongst others:

- Giro (with medical card) or order book
- 'Letter of introduction' or 'letter of entitlement' from the benefits agency, or pensions service
- Local Authority/Council or recognised letting agent Tenancy Agreement

- Letter from a hostel manager, or elderly care home manager

- Post Office card account statement

Those who have worked in the UK at some point during the past 6 years can call the Inland Revenue to request a tax code notification letter

Further information, including details of what 'soft' ID various banks accept and the different services offered can be found on the Toynbee Hall website: [www.toynbeehall.org.uk](http://www.toynbeehall.org.uk)

For support workers interested in working to develop client financial skills and access to services, SAFE recommend reading *The Personal Finance Handbook*. It costs £14 plus £3.30 p&tp and is available from CPAG, 94

White Lion Street, London N1 9PF. See [www.cpag.org.uk](http://www.cpag.org.uk) for more information.



## Growing Violence Against the Homeless

Homelessness agencies have been warned by Crisis that they need to work harder to engage victim support and the witness services in order to tackle increasing incidences of violence against homeless people.

Crisis report *Living in Fear: Violence and Victimization in the Lives of Single Homeless People* shows that single homeless people are vulnerable to violence and theft, but do not make use of mainstream justice services.

The report states that while crime levels are dropping across the UK, for homeless people the rates are staggering:

- 20% of people suffered a burglary, whilst the British Crime Survey reported that 3.2% of all households in England and Wales had experienced a burglary.
- 67% of the homeless had suffered a theft, whilst 1.4% of all adults in England and Wales had done so.
- 43% of the homeless had experienced damage to property, whilst 7% of all households had done so.
- Just over half of the sample, 52% had experienced violence in the past year, in contrast to 4% of the general population
- 8% of the homeless had been sexually assaulted, but the British Crime Survey had encountered too few cases 'to count'." The complete report can be found at [www.crisis.org.uk](http://www.crisis.org.uk)

Compared to the general public they are 13 times more likely to have experienced violence and 47 times more likely to be victims of theft."

# National Equalities Consultation

You might not be aware of it, but there is another consultation ongoing, this time for the Equality Bill 2006.

This will include Regulations prohibiting sexual orientation discrimination in the provision of goods, facilities and services, in education and in the execution of public functions (i.e. provision of health care, benefits, and other statutory duty responsibilities.) The consultation seeks views on specific points about the range of activities to be covered by the regulations and if any exceptions are needed. Find out more at

[www.womenandequalityunit.gov.uk/lgbt/orientation.htm](http://www.womenandequalityunit.gov.uk/lgbt/orientation.htm)

However, agencies already have

responsibilities to their employees, and the law is complicated and extensive; for example, if Lesbian, Gay and Bisexual couples cannot bring their same-sex partner to a Christmas party whilst heterosexual couples can, your agency could be prosecuted.

Since 2003, same-sex couples with children have the same rights to paternity leave and flexible working hours as a

heterosexual couple with children. Employers must also ensure that married couples and civil partners are treated in exactly the same way, for example, with the same pension rights and benefits rights. Civil partnerships will also affect benefits and tax credits, which might affect both employees and service users.

If you are reviewing your Equality and Diversity policies for employees, therefore, remember also to look at the support you offer service users. Are they aware of their rights? Are LGB people safe and capable of using your service? Are there potential problems with harassment or threats to LGB service users from other service users? The Equality Bill might mean that harassment which blocks service users from confidently accessing your support is unlawful.

For more information on your responsibilities, check out the above website, or [http://www.stonewall.org.uk/documents/Employer\\_English.pdf](http://www.stonewall.org.uk/documents/Employer_English.pdf)



# Mental Health Bill abandoned

A number of agencies dealing with Mental Health issues were relieved to hear that the Government is abandoning their controversial Mental Health Bill.

The Bill would have allowed people to be detained should they experience untreatable personality disorders, even if they have not committed a crime. Instead of a new bill, amendments will be made to existing legislation.

Mental Health charity Mind supported the dropping of the "draconian" bill, but warned that there are still key concerns which need to be addressed, as the Government has still not committed to only treating when there are clear therapeutic benefits. Mind fear that people may be coerced into unnecessary treatment.

Sophie Corlett, Mind's Policy Director, said: "We don't yet have a decision on how the tribunal system will operate under these amendments, and this will determine how long people can be detained for. The Government must listen to the concerns of mental health organisations to ensure that the rights of people detained under this legislation are upheld."

She also said that she was very concerned with what might replace the Bill, and that the government was now considering plans for up to 42 days' detention for some mentally ill patients without referral to a tribunal.

Likewise, staff at Bridges, a supportive drop-in centre for people with mental distress, in Norwich, were glad to see the Bill dropped, emphasizing that there is no quick fix for mental health, whilst Jo Williams, Mencap's chief executive, said: "Mental health legislation should be used to improve mental health, not as a form of social control for people who are not ill, and we are glad that the government has backed down on this point."

## dealing with wrong issues

Crisis, one of the national charities for homeless people, have criticised the DWP's Green Paper on Welfare Reforms. Crisis have released a statement saying that that the paper does not do enough to help homeless people and others into work, because the DWP fails to recognise the real issue: a lack of skills, training and appropriate jobs, and not enough help and support for homeless people.

Recent surveys by Crisis have found 77% of homeless people want to work, but feel they lack the skills and education necessary. The Government focus is on reforming benefit, the genuine need is for training, personal advice and support to help vulnerable people prepare for and find sustainable employment.

Having opened a new education centre for homeless people on March 28th, Crisis Chief Executive, Shaks Ghosh, said: "Homelessness is a deskilling and isolating experience. Building skills, confidence and self esteem is an essential part of helping homeless people to begin to live independent lives again. There is an appalling lack of facilities offering the support and training which homeless people need to help them back into education and employment."

The Crisis Learning Zone focuses on re-engaging homeless people in education, and will offer free courses and learning support for homeless people. Facilities include trained teachers and workstations outfitted with the latest interactive technology.



# A grey area - old age

## Grey Power! - no to age discrimination

From October 2006 legislation will outlaw age discrimination in employment and vocational training. It will include every member of your workforce - not just older employees, but young employees too. Employers will not be able to recruit, train, promote or retire people on the basis of age, unless it can be objectively justified.

Advice from the Government states:

- Use positive imagery and language to appeal to the widest of age groups - avoid words like 'young' or 'mature'. Remember, age discrimination isn't always obvious.
- Place your job adverts in different places, for example local media or specialist publications or newsletters, to ensure they reach different age groups and audiences.
- Ensure special recruitment programmes, like those for graduates or managers, are open to all ages.
- Monitor how many people from different age groups apply - you can then see if your adverts are attracting different age groups and audiences.
- Don't ask for age or date of birth on

your application forms. If you need to ask, put it on the equal opportunities information form alongside other monitoring information.

- Ask applicants for information that will show you they can do the job - be clear about what the job entails, what the key duties are.
- Avoid setting restrictive standards for experience or personal qualities. Always consider if they are necessary. Often qualifications or specific experience is requested because 'that's the way it's always been', not because they are necessary for the job.
- Train employees responsible for recruitment in equal opportunities.
- Break down prejudices by using employees of different ages in the recruitment process.

For further information, including case studies, good practice and concise explanations of the legislation, go to: <http://www.agepositive.gov.uk/>



## Grey Homelessness

The Social Exclusion Unit have published A Sure Start To Later Life, intended to improve the lives of older people. This report launches a number of new programmes aimed at delivering key services to disadvantaged people aged 50 plus.

Link-Age Plus, a new programme, hopes to provide a one-stop gateway to community-based services, from housing advice, social care and financial benefits, to transport, health and volunteering advice. The programme will be piloted in 8 local authorities across England, none of them in the Eastern Region.

Other new programmes include:

Greater efforts to tackle poverty in old age with new action to make sure older people know about and get the benefits they need - including making entitlement as automatic as possible to reduce red tape.

Directors of Adult Social Services will be given a stronger role in tackling social exclusion and isolation among older people.

People aged over 60 will get a free smoke alarm, and the most vulnerable will also receive sprinkler systems to ensure safer homes.

Help the Aged responded to the report, with Director of Policy Paul Cann saying:

"[This Document] has grappled well with the everyday experience of frustration, isolation and exclusion which blights the lives of so many older people.

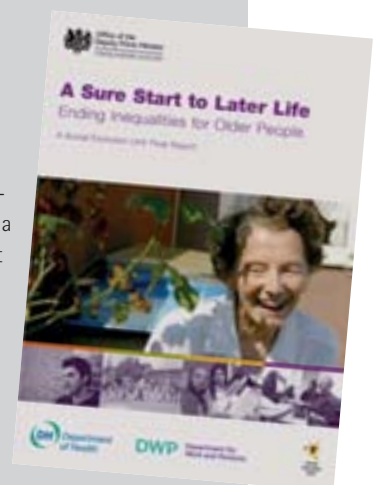
"Help the Aged particularly welcomes the commitment to get Link-Age Plus, a sure start for older people, off the ground, as we

believe this will inject

extra energy into the fight to help those two million older people who struggle with a life in poverty."

The document can be found at:

<http://www.socialexclusion.gov.uk/trackban.asp?id=708&tpld=27&turl=page.asp?id=573>



# New Legislation introduced Protecting Vulnerable Adults

A new bill, published 1st March 2006, is introducing vetting and barring schemes aimed at safeguarding vulnerable adults and children.

The Safeguarding Vulnerable Groups Bill provides for a central vetting process at the Criminal Records Bureau, as well as a new independent statutory Board which will take decisions on barring people they perceive as a threat to children or vulnerable adults.

Employers such as hostels and housing providers, with vulnerable clients, will be able to check whether anyone applying to work with them is barred from working in such an environment. They will also be contacted, where possible, if one of their existing employee's is put on the barred list. However, a responsibility to report to the scheme if they dismiss an employee because they have evidence that s/he is a risk to vulnerable adults, otherwise they will be committing an offence, and employers who fail to carry out criminal record checks on those employed to work with vulnerable adults will face fines of up to £5000.

## Department of Health - Social Care Review

Many agencies will be concerned, but optimistic, to hear that the Department of Health is going to conduct a review of Social Care, particularly regarding funding, but also exploring the options for whole system reform. The country's leading social care experts will be exploring not only the needs of the growing over 65 age group, but also the increasing number of vulnerable adults with support needs.

Social care is one of the major public service areas. In England, the responsibility to provide social care services rests principally with local councils. At any one time, up to 1.5 million of the most vulnerable people in society are relying on social workers and support staff for help. Social care services also make a major contribution to tackling social exclusion. Currently, modernising social services is a national priority, and to have the greatest effect this must happen in conjunction with the modernisation of the NHS.

The DoH website states has further information on the review and associated topics  
<http://www.dh.gov.uk/PolicyAndGuidance/HealthAndSocialCareTopics/SocialCare/fs/en>

## Fear of Job Cuts as Riverside and English Churches Housing Group discuss merger

The possible merger between Riverside Group and English Churches Housing Group may result in reductions in staff, the associations have confirmed.

The associations are in discussions about a merger following Housing Corporation concerns that whilst ECHG is financially stable in the short to medium term, a number of changes are needed to ensure long term financial viability. They are considering staff reductions and stock rationalisation to secure ECHG financially.

Riverside and ECHG have revealed they are in talks to form a group that would rival England's largest housing group for size. A merger would create an organisation with over 50,000 homes, equal in size to

Places for People Group. Together, with an annual turnover of £186 million, Riverside and ECHG would employ around 2,500 staff.

Peter Walters, English Churches chief executive said the organisation needed to

rationalise its stock.

'We have said for at least three years that our stock is too widely disbursed.'

Talks were at an early stage and the two landlords had not yet decided whether they would merge or set up a group structure.

'We are looking at opportunities to work together and we are very positive about it.'

As yet no decision had been taken on where headquarters would be positioned, but

it was under discussion.

English Churches has Supporting People contracts of over £25 million a year, he said, and has a far higher staff to tenant ratio than Riverside because of its support role.

● 'We are looking at opportunities  
● to work together and we are very  
● positive about it.'

## NewsinBrief

### Housing Warning

Local  
Focus

Chief Executive of Ely-based Hereward Housing, Nick Abbey, has warned that the East is lacking affordable homes. Having recently given evidence about this issue to a planning inquiry about the number of new homes needed in the East, Mr Abbey pointed out that Council and Housing Association waiting lists are growing and people are having to wait longer for homes.

### Supporting People

Local  
Focus

Congratulations to Space-East member, Leeway Women's Aid, who have won a Supporting People contract to offer services in a new refuge in Great Yarmouth. Ali Hall, Director of Leeway Women's Aid, said they are "very excited about developing the new project in Great Yarmouth."

### Government savings

A number of large organisations are calculating the savings their services provide to government departments, in order to encourage greater Government funding for services for the homeless. Emmaus have worked out that Emmaus Cambridge saves the Government and the wider community about £600,000 per year in Legal/Justice Systems savings, Drug Treatment savings, A&E healthcare savings and other services. St Mungo's Housing Advice Centre for prisoners is believed to save £37,000 for every prisoner they support and prevent re-offending. For more information how to calculate economic benefits, go to [www.emmaus.org.uk](http://www.emmaus.org.uk)

### Team Challenge

Local  
Focus

Bedford YMCA will be introducing the Prince's Trust Team Challenge programme from late April/May. This national programme aims to teach teamwork and leadership skills, and motivate young people to seek employment. The YMCA are looking for local referrals for the programme, as well as Corporate sponsors and agencies willing to take on participants for two weeks work experience.

### ACT

Local  
Focus

Anglia Care Trust have started running two exciting new projects over the last year, focusing on supporting tenancy sustainment for families with a history of anti-social behaviour, and a Controlled Drinking Project offering outreach support.

In conjunction with the Ipswich Anti-social Behaviour Network, ACT aim to support families as they consider and amend anti-social behaviour, facilitating interventions which address the underlying causes of that behaviour. Families who cause problems and are at risk of eviction, but who are willing to engage whilst lacking the skills to adapt their behaviour on their own will be given practical support which reinforces their personal accountability for their actions.

# It's farewell to Emma...

It is impossible to write and say goodbye to members without going back to the beginning. Looking back to where I started and where Space East was five years ago is something that I haven't had much time to do but I feel proud and amazed at what we have achieved together. On a personal note the office move and not having to put a coat on to go to the toilet has been one of the changes which I've appreciated most!

When I began the networking was already strong and this passion across the membership for working together was incredible and provided the platform needed for the organisation's continual growth in service delivery. Many members also individually supported me in my personal and professional growth. I won't embarrass them by listing those who have provided a shoulder to cry on when things have been tough and an overwhelming amount of help and expertise. Your work has inspired me to develop myself and I have had the opportunity to work with people who I respect enormously and have been patient enough to support me whilst I learned the ropes!

I hope that you feel as proud as I do of the services we deliver and your part in making them happen. The thing I will miss most in moving on, apart from the people, is probably the conference. I have really enjoyed putting the programmes together and providing members with the space they needed to work and relax together even if it only happens once a year.

Good infrastructure provision could have been

managed by the staff team and trustees but great infrastructure provision relies on the members being involved and putting their heart and soul into the network. I think we have achieved that and I know that this will only grow in the future.

**Emma Daniel, outgoing CEO of Space East**



# ...and welcome to Tim

The passion and commitment of the individuals and organisations (and their level of ownership and engagement with Space East) is infectious and my initial period in post is proving interesting and motivating. I have a hard act to follow – Emma has clearly done a

great job in getting Space East to where it is – appreciated and energetic.

It's a cliché to suggest that it is changing and challenging environment for an organisation like Space East and its members. One obvious challenge is for

Space East to maintain its ethos and values - its ability to percolate ideas and issues up the policy chain while responding to the demands placed on infrastructure agencies.

My priorities

include developing the Members Ambassador scheme - whereby Space East facilitates and coordinates those within its membership to be at the policy and decision making tables at national, regional, sub-regional levels. I am keen to expand on the training opportunities and mentoring programme we coordinate. At the same time, there are many opportunities for Space East to extend its infrastructure services and its reach across the region while maintaining its local knowledge, services and relations in those areas it is already working in.

It is clearly important that the organisation builds on the existing strong working relationships with members and the range of partners as well as seek new ones.

I am keen to meet a good number of members in the early part of the role and indeed have already begun to do so. Please get in touch should you wish to introduce me to your organisation and more importantly to look at ways in which Space East can add value to your work.

**Tim Allard, Incoming CEO of Space East**

## Delays lead to rival scheme

Delays to a government scheme which was supposed to assist tenants in moving house has led to frustrated housing associations and councils setting up their own rival website.

After the government scheme, known as MoveUK, ground to a halt due to software problems, Circle Anglia launched its House Exchange project. Lesley Woods, design manager at Circle Anglia, said "The site was developed out of frustration with the problems of MoveUK..."

We have been trying to join for three years, and finally decided it was still going to be delayed. [House Exchange] is competition, but it is not exclusive, we would encourage [tenants] to register with both."

House Exchange is at <http://www.houseexchange.org.uk/>

## Tackling TB

It's well known that the homeless are more vulnerable to disease and illness than the general population.

Therefore with Tuberculosis rates increasing in the UK, staff and volunteers working with the homeless need to be taking action now. Although TB can be cured, it can also kill if untreated, and early detection is vital.

The most visible symptoms of TB are:

- A cough which develops over two or three weeks, getting progressively worse
- persistent fever
- heavy sweating at night
- loss of appetite
- general & unusual sense of tiredness
- coughing up blood

A person with infectious TB of the lungs will, if left untreated, on average infect 10-15 people every year.

Crisis have created an information pack for those who work with homeless people, available at:

[http://www.crisis.org.uk/page.builder/about\\_homelessness.html](http://www.crisis.org.uk/page.builder/about_homelessness.html)

## Sit Down and Be Counted

Celebrities including Ralph Fiennes, Dame Kelly Holmes, Ms Dynamite and Jarvis Cocker have all sat down in Shelter's Red Chair to protest that one million children still suffer living in bad housing. More than 5,000 members of the public also took part in the sit-in, and their photographs were displayed at an exhibition in London. Members of the public who attended could become a part of the exhibition too - by having their picture taken in Shelter's red chair to protest at the scandal of bad housing for children.

# Space Training 2006

Space has devised a regional training programme for 2006 which includes courses held in Norwich, Ipswich, Cambridge, Bedford and Luton. To receive our full training brochure, please contact our Events Co-ordinator, Fola Ogunnowo, by telephone on 01603 617 299, or email [folo@space-east.org](mailto:folo@space-east.org)

## Upcoming training includes:

### Developing Professional Boundaries

**31st May – St Nicholas Centre, Ipswich**

This course will increase your awareness of the boundaries that arise in the workplace, giving you a chance to reflect on your own work practice with clients and colleagues in relation to boundaries. This training will foster an understanding of what boundaries are, why boundaries at work are important, and practical methods of maintaining boundaries.

### Lone Workers Personal Safety

**14th June – King of Hearts, Norwich**

Not for the 'have-a-go' hero, but this training is definitely for those workers whose job takes them off site and into the unpredictable. This training aims to show participants how to develop useful strategies to keep themselves safe from personal harm whilst working alone and in unfamiliar surroundings. This course will foster a positive, problem-solving approach to minimising risk.

### Understanding Self Harm (Half Day)

**16th June – Ipswich ICVS, Ipswich**

This course is particularly helpful for staff in residential environments. This half day course will enable people working with those who self harm to provide support and intervene appropriately and successfully.

### Assessing and Managing Client Risk

**17th June – King of Hearts, Norwich**

This course will enable you to reflect on the usefulness of the policies and procedures currently in place in your organisation in relation to risk. You will examine the principles and values embedded in the risk assessment, and develop strategies enabling yourself and others to take responsibility for risk taking.

### Or let us come to you!

Space East can provide in-house training courses, often a cheaper alternative, and conveniently tailored to your agency's specific needs. If you have six or more staff members interested in the same training programme, we can provide the perfect course for you. Prices start at £600 for a day, call Fola, the Events Coordinator, on 01603 617 299."

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