

LTF TARA Panel: Andrea Purdy (LTF Chair & Queenswood TARA), Pearl McCardle – Saxton Gardens TARA, Madeline Hunter – Button Hill TARA, Wendi Carson – Queenswood TARA, Kim Frangos – New Wortley TARA, Maureen Ingham – New Wortley Community Association, Susan Kerrigan – St Augustine’s Court TARA, Dawn Coles – John O Gaunts TARA, Patricia Jackson – Hunslet TARA, Sue Clifford – Lakeland Court, Margaret Foster – Thorpe TARA, Yvonne Crowther – White Rose TARA, Rose Hodgkinson – Rosedale Patch (BITMO), Sarah Webster – Rothwell TARA, Jeff Gantschuk – Westfield TARA, Ann Maughan – Sandringham TARA, Neruka White – Gipton Area Representative Co-optee: MickDodds, Chair VOLT & St Augustine’s Court TARA

LEEDS TENANTS FEDERATION

Tara Panel

Thursday 12 January, 2017
Unit O, Westminster Buildings
4.30 – 6.00pm

Name	Initials	Position
Andrea Purdy	AP	Chair LTF and Queenswood TARA
Patricia Jackson	PJ	Hunslet TARA
Maddie Hunter	MH	Button Hill TARA
Jackie Worthington	JW	LTF Secretary
Sue Clifford	SC	Lakeland Court TARA
Raymond Laing	RL	Thorpe TARA
Ann Maughan	AM	Sandringham TARA
Mick Dodds	MK	St Augustine’s Court
Corrine Brown	CB	Church Hill Area Rep
Sheila Horne	SH	Whincover Grange Area Rep
Sarah Lockwood	SL	Tenant and Community Involvement Manager
Norah Gibson	NG	West Leeds Debt Forum
Ayesha Hussein	AH	Money Advisor, Ebor Gardens
Ann Tuddenhan	AT	Debt Advisor, Ebor Gardens
Apologies		
Sue Kerrigan	SK	St Augustine’s Court TARA
Pearl McArdle	PM	Saxton Gardens
Jeff Gantschuk	JG	Westfields TARA
Wendi Carson	WC	Queenswood TARA and LTF Treasurer
Margaret Foster	MF	Thorpe TARA and Vice Chair LTF
Sandra Ogden	SO	Gamble Hill Representative

Item No		Owner
1.0	Introductions and Apologies	
1.1	AP opened the meeting and apologies were given.	
2.0	Conflicts of Interest	
2.1	No conflicts of interest were raised.	
3.0	Minutes of the previous meeting and Matters Arising	
3.1	Page 3, 7.1 date to be changed to 19 January 2017	SL
3.2	<u>3.2</u> – Charis Trust Information has not yet been circulated as is currently being updated- will be shared ASAP	
	<u>3.3</u> – LTF webpage to be updated with Green Doctor information- Outstanding action	SJ

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	<p><u>5.2</u> – SJ to explore notices on sheltered schemes and multi-story flats to deter bogus callers- outstanding action</p> <p><u>6.2- SAFER project information to be cascaded to TARAs-</u> outstanding action</p>	<p>SJ</p> <p>SJ</p>
4.0	Overview of Debt Forums in Leeds – Norah Gibson, West Leeds Debt Forum	
4.1	NG introduced herself and gave apologies on behalf of John Battle. She explained that the West Leeds Debt Forum was established in 2004 by a small group of volunteers concerned that money worries can affect the health and wellbeing of individuals as well as the local economy. The aim was to help people get themselves out of debt, recognising that in the majority of cases it is not as a result of greed, but poverty and deprivation.	
4.2	Welfare changes also present challenges more recently, and people often turn to legal and illegal, high interest money lenders, so the debt forum aims to support people with options for affordable lending such as Leeds City Credit Union. The debt forum will also provide support to those who have been victim of loan sharks, which are active in all areas of Leeds.	
4.3	NG requested help from Panel members to raise awareness about loan sharks and the support available to the victims, by sharing literature and making communities aware about support campaigns such as Helping Hands and Money Buddies. There are also debt forums in the East, South and North of the city, who come together to plan campaigns and raise awareness, so there is plenty of help out there for people affected by debt, despite the forums predicting a rise in demand for this support.	ALL
5.0	Overview of Debt Advice and Money Buddies- Ayesha Hussein, Ebor Gardens Advice Centre	
5.1	AH explained that Ebor Gardens (EG) in Burmantofts is the hub for Leeds Money Buddies, whose workers and volunteers are based in outreach centres across the city. When people are referred for debt advice, EG will help with strategies to provide short and longer term support solutions. The advice is free, independent, impartial and confidential and therefore people should be encouraged to approach EG rather than advice which will be charged for.	
5.2	Advice will be tailored to individual circumstances and can provide support including completing budgets and financial statements, dealing with victims of scams and fraud, and negotiating with creditors, or help with court representation. EG has no access to Leeds City Council information and will act on behalf of the individual and not the council.	
5.3	The following three steps are used in providing the advice service: <ul style="list-style-type: none"> 1. Exploration of individual circumstances 2. Options of possible solutions 3. Action 	
5.4	This will be done firstly for emergency debts where a client risks losing their home,	

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	liberty, fuel supply or essential goods, then for priority and non-priority debts. If a client is self-employed they should be signposted to the Business Debt Line for support.	
5.5	AH noted trends of increased demand for the service (four times higher than this time last year), and a lot of the debt advice results in a Debt Relief Order, however EG are at maximum capacity with these. Doorstep lending is also increasing.	
5.6	AH explained the Money Buddies scheme which can be accessed in 20 centres across the city. They can help clients apply for grants, research and complete utility switches, complete budgets, carry out benefit checks and confidentially report loan shark activity. Since the project began it has recovered just under £1.5m for the people of Leeds.	
5.7	Other short term support available to people struggling includes food bank referrals from organisations such as CAB, and the local government welfare support scheme.	
6.0	Communication	
6.1	All agreed to cascade information about debt forum, loan sharks, money advice and money buddies to their communities via noticeboards, facebook pages and at local meetings.	ALL
6.2	Housing Leeds to cascade information about debt forum, loan sharks, money advice and money buddies to TARA network and update LTF website.	
7.0	Any Other Business	
7.1	SL advised that a new group in Bramley – Broadleas Better Community group have been doing some innovative work in their area, including a youth forum and a homework club. It was agreed to invite them to present a small agenda item in February’s meeting.	SL
8.0	Date of Next Meeting	
8.1	The next meeting will be held on Friday 10 February 2017 at Westminster Buildings. Time: 4.30– 6.00pm.	

Item No.	Summary of Actions	Owner
3.1	Amendment to be made to 7.1 of December’s minutes	SL
3.2 i	LTF webpage to be updated with the Green Doctor information.	SJ
3.2 ii	Explore notices on sheltered schemes and multi-story flats to detract bogus callers	SJ
3.2 iii	SAFER project information to be emailed to TARAs to distribute.	SJ
6.1	All to cascade information about debt forum, loan sharks, money advice and money buddies to their communities via noticeboards, facebook pages and at local meetings	ALL
6.2	Housing Leeds to cascade information about debt forum, loan sharks, money advice and money buddies to TARA network and update website	SJ/SL