

**TACT (Tenants and Council Together)**  
**Minutes of meeting held on Wednesday 3<sup>rd</sup> July 2019, 2pm**  
**King Harold Court, Christchurch Road, Winchester**

**Attendance;**

Monica Gill	Central
Mr D Blyth	Stanmore
Mrs L Blyth	Stanmore
Carole Bull	Simonds Court
Lin Mellish	Kings Worthy
David Chafe	Stanmore
Michael Fawcitt	Central
Deane Adams	Denmead
Ted Shepherd	Denmead
Chris Barton-Briddon	Otterbourne & Compton
Sue Down	Compton
Chris Pink	Denmead
Mick Collins	Bishops Waltham
June Glass	Stanmore
Valerie Adcock	Stanmore
Liz Christian	Stanmore
Josh Christian	Stanmore
Doug Dobson	Winnall

**Guests;**

Michelle Smith	WCC
Cllr Dominic Hiscock	WCC
Cllr Jane Rutter	WCC
Gillian Knight	WCC
Guest Speaker	Illegal Money Lending Team (IMLT)
Chris Pope	WCC
Richard Burden	WCC

		<b>Actions</b>
<b>1</b>	<p><b>Welcome, Introductions and Apologies</b>            The chair welcomed all to the meeting and introduced the guests.</p> <p>Apologies have been received and accepted from;</p> <ul style="list-style-type: none"> <li>○ Cllr Caroline Horrill</li> <li>○ Cllr Liz Hutchison</li> <li>○ Cllr Margot Power</li> <li>○ Linda Rogers</li> <li>○ Joan Stevenson</li> <li>○ Tony White</li> <li>○ Chris Bone</li> </ul>	

<p>2 2.1  2.2  2.3</p>	<p><b>Minutes of Meeting on Wednesday 13<sup>th</sup> March 2019</b></p> <p><b>Corrections</b> Free Wifi originally advertised in Tenant Voice and not a poster.</p> <p><b>True Record</b> Minutes proposed as being a true and accurate record of the meeting by Sue Down. Seconded by Lin Mellish.</p> <p><b>Matters arising / actions from previous meetings</b></p>	
<p>Action</p>		
<p>24/01/19 &amp; previous meetings</p>	<p>TV reception and Service Charge at White Wings. This is a topic that has been raised previously at TACT and has not had a sufficient reply to resident of White Wings.</p> <p><b>1) Update;</b> A letter was sent on 24/01/19 to the tenant explaining the aerial charges and channels received</p> <p><b>2) Update:</b> 20/05/19 A further letter was sent to the tenant to clarify information regarding the query</p> <p><b>3) Update</b> TACT 3/7/19 Tenant expressed that they were still not satisfied with the explanation in the letters received due to inconsistencies and had contacted Cllr Read for assistance. Richard Burden agreed that the best way to resolve the issue is for him to visit White Wings with a Property Services engineer.</p> <p><b>4) Update</b> 3/7/19 Cllr Read has contacted WCC regarding this matter on behalf of tenant. He will be invited to attend the proposed meeting as per update 3 above.</p>	<p>Action; Richard Burden</p>
<p>3</p>	<p><b>Loan Shark Briefing Illegal Money Lending Team (England)</b></p> <p><b>(For reasons of anonymity, the speakers name is not recorded on these minutes due to the nature of their work).</b></p> <p>The speaker explained they works for a Trading Standards unit comprising of Investigators and LIAISE officers (Leads in Awareness, Intelligence, Support &amp; Education). The former are often from a police background, the latter are witness support and therefore have a mixed background in social care. They explained that legal lenders have to</p>	

apply to the Financial Conduct Authority (FCA) and pay a fee and receive a registration number to lend funds. Loan Sharks operate outside of this and typically supply no paperwork, no receipts, do not provide length of payback terms or clear interest rates. They also use intimidation to extort payment which may extend to family members or pets. They may also take passports, cash cards and possessions from victims or may persuade them into crime to meet their debts. However, Loan Shark debts are not legal.

Loan Sharks will typically 'befriend' potential targets through socialising in pubs, school gates, churches and then seemingly offer a 'helping hand' when someone reveals they are struggling financially. If you suspect that someone you know is in debt to a Loan Shark, there are crucial questions to ask: 1) Is their 'friend' lending to anyone else? 2) Ask them what the interest rate is 3) Ask them how they are making their payments. Generally the answers to these questions will help to identify a Loan Shark. There is a 24 hour confidential hotline which can be contacted to report potential Loan Sharks - 0300 555 2222

**Questions asked by TACT members;**

- Q. Do the FCA check who applies to be a legal lender?  
 A. They should do, and would turn down anyone with a criminal record or bankruptcy background.
- Q. Can you enforce the Proceeds of Crime Act?  
 A. The IMLT do not use the Crown Prosecution Service, but prosecute instead using their own barristers. As such, Loan Sharks can be ordered to pay back everything to the victim within a limited timescale. If they forfeit this period, then they can go to prison.
- Q. How do you protect victims who want to report the crime but are scared or being intimidated by a Loan Shark?  
 A. The Witness Support Team will do an immediate risk assessment when they are contacted. Anyone who scores 16 out of 20 or above can be given complete witness protection including relocation and a change of identity. For those rating 15 and under, there are various other methods of support, including panic alarms, security cameras, locks and flags on the 999 system to show a higher risk. Experience has shown that this assessment works well, and that the right level of support is given in each individual case.
- Q. Are Loan Sharks an increasing problem, especially since the introduction of Universal Credit?  
 A. The team have typically been serving 2 warrants a week historically, and this has not changed since the launch of UC. At the moment, the rates seem consistent with the past.

	<p>Q. Do you work with councils to tackle the problem?        A. Yes and Winchester City Council have been particularly pro-active in this area, co-ordinating and signing the Loan Shark Charter last year, which has already seen useful information being passed over to the ILMT.</p> <p><b>Code Of Conduct</b>        The Chair referred to the TACT Code of Conduct which all members are required to be familiar with. As such, all TACT members received a copy of the document with the meeting Agenda, and were ask to read the contents and then sign a declaration agreeing to the terms. All present were happy to do this.        Important to note:</p> <ul style="list-style-type: none"> <li>• All questions for speakers must go through the Chair</li> <li>• Respect should be shown for other TACT members, officers and guests</li> <li>• Members of TACT or the TACT Committee are not entitled to receive or should expect any special privileges</li> </ul>	
	<p>----Refreshment Break -----</p>	
<p>4</p>	<p><b>The Rental Exchange – Sharing Data with Experian</b>  <b>Chris Pope – Income Services Manager</b>        Chris introduced the subject by explaining that individuals with a poor or non existent credit rating are often penalised when they apply for credit. Lenders will apply higher interest rates when lending to these people to compensate for a perceived greater risk, due to their poor credit footprint. As such, those who struggle financially can become a victim of a ‘poverty premium’, having to make higher payments than most, despite typically being lower income individuals.</p> <p>Experian are one of the biggest credit check companies, and the Rental Exchange proposes to share rental payment history with them, to boost the credit rating of those tenants with a strong payment history. This will enable them to access credit deals from a larger pool of lenders, who offer more reasonable interest rates.</p> <p>72% of tenants receive a better credit rating through joining the scheme, and it can also encourage late payers to improve. It is anticipated that from October 2019, WCC will automatically share all rental data with Experian, but tenants will have the choice to opt out of this. As such, it will be advertised heavily leading up to the go live date through letters to all tenants, phone calls and social media campaigns.</p>	

	<p><b>Questions asked by TACT members;</b></p> <p>Q. How will WCC protect Tenant data if you pull out at a later date?        A. Once WCC are members if they wish to leave and stop sharing data WCC need to provide 3 months notice to end. Experian will keep hold of information that WCC has shared for 6 years.</p> <p>Q. Is your personal information passed over as well as your payment history?        A. No. Only your credit file which is used to evaluate risk should you apply for credit. Chris mentioned that should you want to check your credit file, there are websites which do this for free e.g. <a href="http://www.noddle.co.uk">www.noddle.co.uk</a></p> <p>Q. Is there any compensation strategy in place should your data get hacked? Who is responsible for owning the data?        A. Experian will always be the data owners and use some of the most leading data protection in the world. There is very low risk of your data being accessed. However, no company or organisation can 100% guarantee that this will never happen.</p> <p>Q. Will tenants who are part of the scheme be bombarded with marketing material once they are part of Experian?        A. No, you are guaranteed not to receive any marketing materials.</p> <p>Q. Are utility suppliers using Experian data to determine credit risk?        A. Yes, a brand new customer would be checked via this method. However, the longer you are with a supplier, the greater picture they have of your payment history and so extra checks may not be needed if you are a long term customer. It is worth noting that people with a low credit rating may have to have a key for electricity which is more expensive – another example of a ‘poverty penalty’. The new scheme could help people like this build up a better credit rating.</p> <p>Q. When you switch energy suppliers, e.g. through a comparison website, do they carry out a credit check?        A. Yes. If you select a deal and decide to switch, when you are taken through to the individual company website, then they will do a credit check.</p> <p>Q. Have other councils decided to opt in to this scheme with Experian?        A. Yes, the nearest local authority is Wiltshire. More housing associations have joined though.</p>	
5	<p><b>Climate Emergency</b>  <b>Cllr Dominic Hiscock</b></p>	

	<p>Cllr Hiscock gave a short briefing regarding the Liberal Democrat declaration of a 'Climate Emergency'. He explained that the council will be aiming to become carbon neutral by 2024 and achieve the same with the wider district by 2030. One of the aims is to produce less carbon related fuels as a community.</p> <p>They would also like to invite ideas from tenants regarding how to reduce the carbon footprint. It was suggested that a generic email account could be set up for this purpose, which GK agreed to investigate as a possibility.</p> <p>Areas to focus on were given e.g. lighting, insulation, transport and solar panels on housing and buildings. Electric powered cars were also mentioned, and looking at the installation of car charging points.</p> <p>He explained that they don't have all the answers at the moment but that it is imperative that something is done to protect future generations and a big shift in our approach to sustaining and protecting the environment is necessary.</p> <p><b>Questions asked by TACT members:</b></p> <p>Q. If more electricity is used, will this not offset the benefits?        A. In part, yes, but this is because we currently have no wind turbines in Hampshire, which may need to be looked at as part of a future strategy. Cllr Hiscock stated that we need to find ways of producing electricity more cheaply and find alternative ways of operating.</p> <p>Q. With so many television programmes and media articles now about climate change etc. it is sometimes hard to know what is accurate. Also, how will our efforts be effective when other countries are so behind, or not trying to change?        A. Cllr Hiscock agreed there is always new information emerging which needs to be appraised, but that it is impossible to deny that our weather pattern is definitely being affected by pollution. Cllr Hiscock also stated that the change has to start somewhere, and improvements are being made on a global scale all the time. Awareness is growing, and it is in the best interests of everyone to take responsibility for the crisis.</p> <p>Q. Why are we not using roof panels?        A. Cost efficiency always has to be evaluated, but the party will be looking at ways of putting panels in.</p>	<p>Gilly Knight        ACTION</p>
6	<p><b>Any Other Business</b></p>	
	<p>A tenant from Simonds Court raised the issue of the day room. Tenants received a letter on the 3<sup>rd</sup> December to say the room was being closed and it has not been used since. However, so far only asbestos has been</p>	<p>Gilly Knight        ACTION</p>

<p>ripped out and now it has just been left. Gilly Knight took an action to investigate when further works are scheduled, and update the tenants.</p> <p>The same tenant also mentioned that since the scheme was decommissioned, it has really deteriorated. The gardens are over grown and not looked after, pallets are being used as fences, and there are also rats. These issues have been reported for 3 years but nothing has been done. It is now so unpleasant that this tenant wants to move. It was suggested that a Walkabout was needed and Cllr Hiscock and Gilly Knight agreed to organise this with the tenants.</p> <p>Some discussion followed regarding Walkabouts, and it was suggested that TACT members become Tenant Inspectors. The Chair mentioned that this is something that is currently being looked at as part of a 'Community Champion' idea with Tenant Involvement. Further details will follow</p> <p>Gilly Knight said that previously, when Neighbourhood Services and the Estates Team were separate units, some issues were falling down a gap in the middle. The recent restructure has brought together these two teams which should make for a more effective service. The full impact of this integration should be in place around October this year.</p> <p>A tenant questioned if this will mean that Walkabouts will be taken out of the city centre. Gilly Knight answered that this will be looked at as part of the new service. It was mentioned that Councillor's used to take part in the Walkabouts and that more people seemed to turn up. Cllr Hiscock said that he was happy to do this as are other Councillors, and he had one organised for that evening.</p>	<p>Gilly Knight ACTION</p>
<p>Tenant Involvement Update - Michelle Smith gave an update on the tenant training programme, and explained that the team will be sending out a digital survey in July regarding this. The team want to find out what training our tenants enjoy, and also ideas for courses and workshops too. Questions regarding South Coast Training will be included to evaluate if Involved Tenants are still finding this useful.</p> <p>The survey will be sent to all tenants we hold an email address for, but a paper copy will be available for TACT members if required.</p> <p>Michelle Smith also added that Tenant Involvement have been trying to promote TACT by putting up posters in key public buildings, on the estate noticeboards, and also displaying the info on the TV screen in the new reception area. Any additional ideas for promotion are welcome. The dates for Neighbourhood Walkabouts were also sent out with the TACT Agenda this month so that all Involved Tenants were aware of the</p>	



	dates.	
	<p>A tenant raised the issue of scam letters being received at Sheltered Schemes, or letters worded in an inappropriate way. In particular, a letter was received by You Trust (next door to White Wings) by a company called Property Matters Southern Ltd, who claim to have a works number given to them by WCC. This has been proved to be a scam.</p> <p>Also, a White Wings tenant received a letter from CCS, who are a genuine WCC contractor. However, the letter was quite demanding in its tone, requesting prompt property access. As such, the tenant thought it might be a scam and contacted the WCC Customer Service Centre to check. They were incorrectly told that it is a scam, when in fact, it is a genuine contractor. As such, the tenant believes that the wording on letters from WCC contractors needs to be reviewed to ensure that the tone is appropriate and also that it is very clear that they are associated with the council. Gilly Knight agreed to look into this as an action.</p>	Gilly Knight ACTION
	<p>Brief discussions were had regarding the TV licence fee for over 75s, to establish if there is any further clarification on this from the BBC. Richard Burden agreed to check with Amber to find out if there is a further update.</p>	Richard Burden ACTION
	<p>A tenant raised the issue of a next door neighbour in The Valley who appears to be keeping chickens. Michelle Smith took this as an action to investigate.</p>	Michelle Smith ACTION
	<p>Two tenants raised the issue of their new home which was refurbished prior to them moving in recently. However, there is an issue with an electric socket which is outstanding and has been for 4 weeks. Michelle Smith took this as an action to follow up.</p> <p>The same two tenants have a need for a mobility scooter and want some advice regarding this. Michelle also agreed to ask someone to contact them.</p>	Michelle Smith ACTION  Michelle Smith ACTION
7	<p><b>Forthcoming meetings</b>          Wednesday 28th August 2019 – Jubilee Hall, Bishops Waltham.           Wednesday 13<sup>th</sup> November 2019 – Hope Church, Winchester.</p>	
8	<b>Actions</b>	
13/03/19	<p>TV reception and Service Charge at White Wings. Richard Burden will send further information to the tenant as to the work completed, when it was completed and when it was added to the service charge.</p>	



	<p><b>Update 3/7/19</b> – Tenant not satisfied with explanation and believes there is still a discrepancy with the work that was actually done. Richard Burden agreed to visit White Wings with a Property Services officer and Cllr Read to fully resolve the issue. Richard Burden to arrange meeting.</p> <p><b>Update 7/8/19</b> – Date of 16<sup>th</sup> August proposed, awaiting attendee responses.</p>	Richard Burden
13/03/19	<p>Will tenants of sheltered accommodation have to pay for their TV licence in the future?</p> <p><b>Update 23/07:</b> Amber has provided a response from the TV Licensing body received on 19/07 –</p> <p><i>The Concessionary TV Licence, that covers residents aged over 75, will remain the same up until the end of May 2020.</i></p> <p><i>At this time, we are unsure of how the ARC licence will be affected by the change. However, we will ensure that we give sufficient notice to Housing Authorities/Charities/Councils who manage their own concessionary licences, when we have more information.</i></p>	Amber Russell
03/07/19	<p>Investigate setting up generic WCC email address for 'Climate Emergency Ideas' from tenants</p> <p><b>Update 04/07:</b> Gillian Knight has raised this with the Director of the Corporate Team to investigate options.</p>	Gillian Knight
03/07/19	<p>Simonds Court – investigate what is happening with the closed day room and update tenants.</p> <p><b>Update 15/07:</b> The day room is now reopened and available for tenant use until the Autumn. Amber Russell has written to all Simonds Court tenants to inform them of this.</p> <p><b>Update 06/08:</b> Service charge refund to be issued to affected tenants from Feb to July 2019. Letters to go communicate this.</p>	Gillian Knight/Amber Russell
03/07/19	<p>Simonds Court – arrange walkabout with Cllr Hiscock and tenants to look at current issues.</p> <p><b>Update 12/07</b> A walkabout was held with tenants from Simonds Court with Gilly Knight, Amber Russell, Monica Gill and Cllr</p>	Gillian Knight

	<p>Hiscock on 10/07. A list of actions were taken and then passed to the appropriate teams and officers to action.</p>	
03/07/19	<p>Investigate issue of chickens being kept in dwelling in The Valley.</p> <p><b>Update 10/07</b> Michelle Smith has passed this to the Estates team who are going to investigate as part of their rounds when in the area.</p>	Michelle Smith
03/07/19	<p>Issue of Scam letters, and also the inappropriate wording of genuine contractor letters to tenants.</p> <p><b>Update 03/07/19</b> Scam Letters - Cllr Read contacted WCC regarding this action on request of the tenant who raised this at TACT. Concerns have been passed onto WCC Sheltered Team to provide a response.</p> <p><b>Update 15/07/19</b> CCS Letters - upon receiving further information from tenant who raised this, the issue regarding the CCS letters has been passed to Andrew Kingston to investigate further.</p>	<p>Amber Russell/Sarah Turpitt</p> <p>Andrew Kingston</p>
03/07/19	<p>Chase up tenant call regarding faulty electric socket which has been outstanding for over 4 weeks.</p> <p><b>Update 04/07</b> Passed to the Property Services Team who have contacted the contractor for an explanation. Subsequently, tenant has confirmed this has now been resolved.</p>	Michelle Smith
03/07/19	<p>Speak to WCC Occupational Therapist on behalf of tenant regarding request for mobility scooter storage and advice.</p> <p><b>Update 04/07</b> Passed this to the Estates team and the WCC Occupational Therapist for them to contact the tenants to discuss further. Fiona Churcher has since visited the tenants to discuss further.</p>	Michelle Smith