

Iain Sim  
Interim Managing Director  
Cornwall Housing Ltd  
Chy Trevail  
Beacon Technology Park  
Bodmin  
PL31 2FR

Wednesday 21<sup>st</sup> July 2021

Dear Mr Sim

I am writing as Chair of the Board of Trustees of ECCABI, with regard to a matter of deep concern relating to a project which has delivered significant benefits for Cornwall Housing and your tenants suffering the highest levels of deprivation. We were most disappointed to learn that Cornwall Housing is unwilling to support the request to extend the highly successful "Liskeard Together" ESF programme, an extension, as with many initiatives, made necessary by the national Covid-19 pandemic.

I am writing to request the opportunity to discuss with you the implications of your withdrawal on your tenants and whether there are opportunities for the decision to be reviewed.

Cornwall Housing successfully pioneered the use of specialist support, assistance, and training with some tenants to reduce rent arrears and avoid time consuming and costly tenant evictions. The money management training was provided by the charity ECCABI which had a proven track record of working with excluded individuals. It follows the success of the SMART TENANTS Project which has been widely acknowledged as a model of best practice and which was supported by Cornwall Council at portfolio holder level. This resulted in a 3-year place-based trial in Liskeard where the Town Council also signed up to support the project.

Eccabi is a delivery partner with The Learning Partnership for Cornwall and the Isles of Scilly (LPCo) Cornwall Housing (CH), Liskeard Town Council (LTC), Children's, Schools and Families (CSF) in what is believed to be a nationally unique place based ESF project called Liskeard Together (LT).

Our part in the project is to deliver training courses covering budgeting, saving money, money management, IT skills, CV writing, job search and interview skills. Through the way this is delivered our participants have notably increased their confidence and wellbeing. To aid recruitment current participants start with Feed the Family (which incorporates cooking, IT, and budgeting skills). We are able to lend a tablet and dongle to participants who do not have IT access so that no one is excluded.

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This 3-year project started in 2019 but to date, due to a delayed start and subsequent COVID restrictions, we have only been able to engage with participants for 7 months face to face training and 10 months of online training. Nevertheless, already, the project has engaged with half the contracted numbers of participants while keeping the spend within half the agreed budget.

In December 2020, the partnership agreed to request a 12-month extension from DWP in order to replace the time lost due to the exceptional circumstances. The DWP were unable to consider an extension until the end of Quarter 2 2021, six months before the contracted end date of 31<sup>st</sup> December 2021. Following this, therefore, a meeting of delivery partners was arranged by LPCo to discuss the length of extension we could reasonably expect. Disappointingly, however, at this meeting Cornwall Housing, with no prior notification, informed us all that they wished the project to end in December 2021. This means we will have to limit the number of participants who could be supported and the ESF funding awarded to the project will be reallocated.

The potential participants are certainly not in the same place as they were three years ago as they have experienced months of lockdown, possibly furlough, and considerable increases in utility prices and now face future welfare benefit changes. The real rent arrears have increased; the £20 uplift in Universal Credit, seasonal work will end, and the Furlough Scheme will be withdrawn in October. In the autumn DWP will be actively moving households from legacy benefits onto Universal Credit. Our experience is that many people are in debt and certainly do not have the money management skills to cope with the transfer to UC. These changes have the significant potential to increase rent arrears and to drive households to destitution and needing to use food banks.

For these reasons, we cannot understand why a large social landlord is, in essence, preventing many of their tenants in the Liskeard area from acquiring the skills, confidence building and job search training that this project offers, especially as this is funded largely through ESF. This decision clearly does not make economic sense and will have a devastating effect on the families and children who will be facing eviction.

We cannot understand why Cornwall Housing cannot co-ordinate this project internally with their Rent Department and identify households with current and potential future rent arrears as clearly up skilling households with financial and job search skills is a good investment for both the households and Cornwall Housing's future.

We would sincerely ask you to reconsider this decision by Cornwall Housing management. Ideally, we would prefer to discuss the situation in a meeting with you as we very much believe that as many of your tenants as possible should benefit from this ESF funded provision.

Yours sincerely,

Stephen Vinson  
Chair  
On behalf of the Eccabi Board

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