

# Guidance: Healthy beginnings: applying All Our Health

Evidence and guidance to help healthcare professionals provide early intervention for children and reduce long term health and social costs.

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## Press release: Minister announces new transfer option for mortgage interest support

Disabled people and others receiving SMI will now be able to transfer this support to their new property when moving home, rather than having to repay the loan and reapply, Minister Will Quince announced today.

SMI is the help offered by government to owner-occupiers in times of need. It is paid as a loan and contributes towards the interest on people's mortgages if they are in receipt of certain benefits, to protect them against repossession and keep them in their own homes.

Previously, those receiving an SMI loan were required to repay the balance once a property is sold or transferred, provided there is enough equity after the mortgage has been paid off. They would then be asked to reapply for the loan on their new property.

However, the Minister for Family Support, Housing and Child Maintenance, Will Quince, confirmed today that anyone with an SMI loan secured against their property will now be able to request their loan balance to be transferred to their new home when they move.

The policy shift will ensure those looking to move home to secure better employment will not face barriers to progressing in work. This follows the Work and Pensions Secretary Amber Rudd's [recent call for a new government focus on helping people to move to higher paid, higher skilled roles](#).

This important change will have a particular benefit for those who move into a new property due to a disability or health condition, as they will continue to receive uninterrupted support towards their mortgage payments.

Will Quince, Minister for Family Support, Housing and Child Maintenance, said:

This measure helps some of the most vulnerable people to stay in their homes and live independently. And we are now making it easier for people to keep this support, even when moving house.

David Abbey, MySafeHome Limited Managing Director, said:

Allowing vulnerable people with disabilities to port their SMI loan reaffirms the government's full support for HOLD (Home Ownership for people with Long-term Disabilities) and we're delighted that this change should give many more individuals the opportunity to choose where and how they live their lives.

The ability to transfer an SMI loan balance will also apply to those who have previously received this form of support but are no longer claiming benefits.

And to ensure vulnerable customers or those with additional needs are fully supported, the Department for Work and Pensions (DWP) has today issued 2 videos explaining [Support for Mortgage Interest](#) and setting out [how to apply](#). These videos form part of a new range of fully accessible products offering helpful information in alternative formats.

SMI is available to claimants in receipt of Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Universal Credit or Pension Credit.

This assistance helps to keep claimants in their own homes and avoids additional cost to the taxpayer that would be incurred in the event of homelessness as a result of repossession.

Media enquiries for this press release – 020 3267 5087

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Disabled people and others receiving Support for Mortgage Interest (SMI) will now be able to transfer this support to their new property when moving home.

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# **News story: Five Trustees appointed to the British Library Board**

## **Delroy Beverley**

Delroy Beverley is an Executive Director at Nottingham City Homes (NCH), an award-winning housing company, which manages 27,500 homes. He's contributed to record customer satisfaction levels by instituting significant organisational change. His inspirational leadership contributed to the company winning the coveted "Landlord of the Year 2018". With over three decades of leadership experience across housing, local government and the private sector, he was, in 2018 voted one of the most influential BME Leader in UK housing in 2018. In 2015 became the first person from social housing to be named the Institute of Directors' Director of the Year; and he's the first male BME member of the UK Government's Office of Qualifications and Examinations Regulation Board. Also, in 2015, he was elected to the Chartered Management Institute's Companions Network, which shares best practice, nationally in the field of management and leadership. He was appointed Regional Chairman for CMI, North, East, Yorkshire and Humberside Board. He previously served on the Advisory Council of The British Library. In 2014, he became the first ever BME Chairman of a European International Business School.

## **Jeremy Silver**

Jeremy Silver is an entrepreneur, author and angel investor. He is CEO of Digital Catapult, a member of the UK Creative industries Council and chairs its Innovation Working Group. He is Chair of the 5G Advisory Committee to the European Space Agency. He is a member of the British Library Advisory Council. He was Executive Chairman of Semetric (acquired by Apple). He was an advisor to Shazam (acquired by Apple). He was CEO of Sibelius Software (acquired by Avid) and co-founded Uplister Inc, the world's first music playlist sharing service. He was Worldwide Vice-President of New Media for EMI Music Group in Los Angeles and before that Media Director at Virgin Records where he worked with Genesis, Massive Attack, Brian Eno, and Bryan Ferry. His book "Digital Medieval" explores the first twenty years of music on the web and his predictions for the future. He has spoken at numerous conferences including the CBI, TEDx House of Parliament and many other trade events. He is an Industry Fellow of the CREATE centre at the University of Glasgow and has a PhD in English Literature, from the University of London.

## **Wei Yang**

Dr Wei Yang FAcSS FRTPI is a renowned town planner and urban designer with considerable wealth of experience in leading large scale urban regeneration and low carbon master planning projects in Britain and internationally. Wei is currently the Chairman of Wei Yang & Partners, an award-winning urban

design and master planning practice in London. The firm supports and fosters knowledge transfer between practice and research, and is a member of Westminster Sustainable Business Forum. Wei is a Fellow of Academy of Social Sciences, a Fellow of Royal Town Planning Institute (RTPI), and a Royal Institute of British Architects (RIBA) Client Adviser. She is also a key figure in promoting green & low-carbon development approach in China. She served as the Co-Chair of the UK-China Eco-Cities & Green Building Group (2013-2016), and has chaired and spoken at numerous conferences and missions to broadcast UK's best planning practice worldwide, including the UK-China Business Summits during several state visits. Actively promoting joined-up thinking between different professionals, Wei is the Vice-chair of RTPI International Committee, an Independent Trustee of the Landscape Institute, and a Board Trustee of Milton Keynes City Discovery Centre.

## **Jana Bennett**

Jana Bennett was born in the United States and moved to the UK as a teenager. She was educated at Bognor Regis Comprehensive School, St Anne's College, Oxford and the London School of Economics. She was Co-Editor of the academic journal Millennium before joining the BBC as a trainee news journalist. At the BBC she worked on Newsnight and Panorama before being appointed the first female Editor of Horizon in 1990 and subsequently Head of BBC Television's Science and Features Department. In 1999 Jana moved to the United States to lead The Learning Channel, one of the Discovery networks. In 2000 Jana was awarded an OBE for services to science communications and broadcasting. In 2002 she returned to the BBC as Director of Television in charge of all the BBC's Television channels, sitting on the BBC Executive Board. She was also responsible for BBC Television's Regional Out of London Strategy, as well as the BBC's Learning and Knowledge-building Strategy across many genres. After more than 8 years leading the television service she moved to the BBC's international commercial arm, BBC Worldwide to become President of Worldwide Networks and Global iPlayer. In 2013 she returned to the US to launch a channel for Arts & Entertainment Networks and subsequently became President of the History Channel there. Jana is currently a non-executive director on the Board of Pew Research Center, the Washington based non-partisan fact tank; and a Senior Advisor and Executive-at-Large for Ozy Media. She has also served as a Governor of the Royal Shakespeare Company (2006-2016); a Trustee of The Natural History Museum (1996-2001); a Trustee of Comic Relief, and is a Fellow of the Royal Television Society and the Royal Geographical Society.

## **Laela Pakpour-Tabrizi**

Laela is the Group Chief Financial Officer of MotorK, a high growth tech scale-up which is the leading European provider of digital solutions for automotive sales. A key member of the executive leadership of this Venture Capital backed innovative Company, Laela is responsible for c.400 employees and the continued R&D development of a suite of cloud based software as a service ("SaaS") CRM and web-marketing products for automotive manufacturers, dealerships and after-sales service garages. Prior to joining MotorK, Laela was Group CFO of VistaJet, a multi-billion dollar global private jet operator and before that worked for the French Corporate and Investment Bank BNP

Paribas. In the Structured Finance department, Laela was a credit analyst in Paris and Vice President, Relationship Manager in NYC. She has a Masters' Degree in Finance and Strategy from the Institut d'Etudes Politiques de Paris (Sciences-Po) and a Bachelor of Science in International Relations from the London School of Economics. A former school governor and local council candidate, Laela was selected as a Franco British Young Leader in 2017 and also recently joined the Board of Women's Refuge Ashiana Network. Laela has three young children, speaks several languages and enjoys running, doing yoga and reading.

The role is remunerated at £9130 per annum. These appointments have been made in accordance with the [Cabinet Office's Governance Code on Public Appointments](#). The process is regulated by the Commissioner for Public Appointments. The Government's Governance Code requires that any significant political activity undertaken by an appointee in the last five years is declared. This is defined as including holding office, public speaking, making a recordable donation or candidature for election. Delroy, Jeremy, Wei, Jana and Laela have made no such declarations.

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## **News story: DASA Download: Achieving exploitation from innovation**

### **Innovation Buzz**

To achieve the UK's vision to maintain its strategic advantage through the most innovative defence and security capabilities in the world, the Defence and Security Accelerator (DASA) works collaboratively with government, industry and academia to identify requirements and bring together the right people to develop workable solutions rapidly. We also support implementation of innovation into the hands of end users. This positive cultural shift within the defence and security sectors to embrace and catalyse innovation has created new funding streams, for instance the Defence Transformation Fund, and programmes such as the Spearhead Initiative. And, likewise in the Security sector, new innovation funding streams are being launched to stimulate innovation activity. For example, the Department for Transport (DfT) recently introduced a number of new Innovation Focus Areas with DASA to provide an uplift in capability available to transport operators.

### **Blurring lines**

Current and future threats facing the UK and our allies are such that the lines of responsibility are blurring between Defence and Security requiring a cohesive working approach across the sectors. Indeed, the National Security and Capability Review recently highlighted the imperatives of working across government through the Fusion Doctrine to maximise the collective effect of

the UK's national security capabilities.

## **Critical Capability**

At DASA, our mission is to drive innovation in the Defence and Security ecosystem, and we, the exploitation team, have a core role to play to ensure that the innovative concepts funded through DASA are best placed for successful implementation.

As a service provider, we provide the Government with a critical capability to reach out to our networks and to find and fund some of the UK's brightest ideas. Aligned to this, DASA helps our innovators to transfer their innovation across the defence and security landscape, cross-fertilising capabilities and helping them to understand how to access the marketplace.

To support our innovators we provide advice, liaising and leveraging our networks to ensure that innovators are best placed to maximise the potential from government investment. However, achieving the adoption and uptake of the majority of novel ideas requires significant input and support from across the defence and security environment, hence the importance of our work to mobilise the ecosystem.

## **Fingers on the pulse**

DASA is at the forefront of policy and operational response; we react quickly to requests to harness private sector capability to counter threats facing the UK. We are aware of the diverse challenges facing the defence and security sectors. We endeavour to understand priority areas for capability development, in addition to the barriers which may impact innovators from accessing the defence and security marketplace. And, we are keen to capitalise on our knowledge in these areas by encouraging relationships within the defence and security ecosystems. The planned appointment of embedded DASA staff in Front Line Commands will continue to improve our understanding and support of our cross defence colleagues.

Most recently, in the Security sector, we've been doing our bit to find and fund innovation that could potentially detect knives, collaborating with the Home Office in their campaign to tackle knife crime.

DASA's 'Improving Crowd Resilience' Programme was established in collaboration with the Office for Security and Counter Terrorism (OSCT) in the Home Office, as a direct response to the 2017 terror attacks, intending to accelerate crowd safety innovations and technologies. We were delighted when one of our suppliers, Krowdthink, achieved a customer contract in early 2019, just two months after concluding their DASA funded work. The Krowd App, which enables security teams and the public to instantly communicate, is now being used for the first time at the Broadgate Quarter in London.

In the Defence sector, we manage an international programme, known as 'Don't Blow It', that brings together experts around the world within the field of chemical and biological weapon disposal. DASA collaborates with overseas partners where there is a need to tackle common problems.

## **Increasing innovation agility in Defence**

As reflected in the Modernising Defence Programme, the character of warfare is changing, requiring us to be more agile in the way we adopt innovation. In response, the Defence Innovation Unit, which manages the Defence Innovation Fund has determined that this funding should be used to accelerate the adoption of innovation, with the aim to achieve a user demonstration within 3 years. To make this happen, it is essential that the defence eco-system builds the connectivity that can underpin the innovation supply chain with all players being engaged and incentivised, as everyone has a role to play. Changing behaviours and new ways of working are always complex, but DASA is leaning into the challenge, working directly with partners across defence and security to start bringing exploitation to the fore.

EasiBridge, a DASA funded micro SME, is a pan-defence innovation success story. DASA embedded the exploitation process from the initial funding point in Summer 2018, engaging the Army in trials and keeping the end user in mind throughout the project. In Spring 2019, EasiBridge gained their first military order from the Army Rapid Innovation and Experimentation Laboratory (ARIEL) to deliver innovative bridging equipment to The Royal Engineers for further testing.

## **Stimulating the security market**

The security sector is a complex and fragmented market which poses its own challenges to innovators trying to navigate their way to the right stakeholders. DASA has worked closely with private sector operators to ensure that funds from OSCT and DfT which aim to enhance the security of airports and crowded places deliver a step-change in capability.

Whilst defence funding seeks to implement novel capability directly within the defence supply chain, OSCT and DfT funds, to date, have aimed to stimulate the market place. Innovators have been prompted to bring forward novel capability for private sector operators, such as airports or those responsible for securing crowded places, to consider adopting these solutions.

## **Exploitation – our priority**

We are realistic in acknowledging that despite exploitability being a key funding criteria, not everything we fund will make it through to the hands of the end user. However, even the unsuccessful ones can have great value to both Government and the supplier, helping develop understanding about what hasn't worked and why. Some competitions set out to simply inform the research programme; we know that their journey to a business ready solution may be a long one. DASA is here to help the innovation process be more successful, but we must also be prepared to fail; we must try new things, test things, and engage the end-user community at all stages of a programme to realise the value proposition. If it doesn't work, the time hasn't been wasted – we've learnt something and can use this to look for a better, more suitable solution. And, who knows, that innovation could be suited to another important task or find value in markets outside defence and security.

In recognition of the challenges that SME suppliers face in the development of their innovation post DASA funding, we are developing new services that will support our suppliers' knowledge. We want to help them to understand the options for funding from other sources of funding. This access to finance service will also include mentoring, to help the supplier ensure that their novel capability is underpinned by a business that is able to scale-up. This will enable defence and security to access innovation that is delivered by sustainable businesses. DASA can only go so far to ensure the successful uptake of innovation. We can help to accelerate the adoption of innovation, but we do not do it alone. We are part of a much larger innovation ecosystem, but we are doing our best to oil the cogs in that system.

There is a buzz of activity in innovation across government, but we must not let that buzz create a flurry of activity that has no substance. We all have a part to play to ensure that the best solutions are harnessed and we must also ensure that innovations and ideas are funded, tested, nurtured and integrated quickly for the better good of defence, security and UK prosperity.