

Report to Cabinet
17 October 2012
Report of Head of local neighbourhood services
Subject Grants to voluntary organisations

Item

14

KEY DECISION

Purpose

To recommend grant awards to third sector organisations for debt and money advice services

Recommendation

To approve the following grant allocation for the period October 2012 to March 2014:

Outcome: Prosperous City

Norfolk Citizens Advice Bureau - £81,000 for a free debt advice service

Corporate and service priorities

The report helps to meet the corporate priority "A prosperous City" and the service plan priority that debt issues had become manageable following face to face advice

Financial implications

The cost of these services for 2012/13 is £27,000 with £500 allocated from the core grants budget and £26,500 from the financial inclusion budget. The cost of these services for 2012/13 is £54,000 with £51,872 allocated from the core grants budget and £2182 allocated from the financial inclusion budget.

Ward/s: All wards

Cabinet member: Councillor Waters – deputy leader and resources

Contact officers

Bob Cronk Head of local neighbourhood services 01603 212373

Boyd Taylor Financial inclusion manager 01603 212548

Background documents

None

Report

1. Cabinet approved three grant awards at its meeting of 12 September where it was reported that a further budget award of £81,000 had been allocated for free debt advice for non-council tenants and a report would be presented to Cabinet in October for this to be allocated.
2. This is the fourth award that will be made by the council following a review of the council' grants provided for general, debt and money advice services which indicated a need to base these awards using an evidenced based approach.
3. A needs assessment was undertaken for debt and money advice services as a basis to commission these services in the future and this was undertaken jointly in collaboration with providers and partners.
4. This identified significant issues of deprivation, debt and poverty in some parts of the city and local evidence to indicate the link between debt, poverty and poor health, particularly mental illness.
5. The assessment identified the following priorities:
 - Dealing with debt, debt repayment and supporting people to take control of their debt is identified as a priority - this is not a one-off requirement, as clients often require ongoing support in many cases
 - Being able to respond to the increasing level of multiple debt and advice requirements
 - The provision of advice, support or assistance should be free at point of contact
 - Services should be:
 - widely-publicised and promoted for when people want to access advice
 - accessible, recognising that individuals may not be able to travel across the city to access services
 - Providers should cross refer clients where there are multiple needs
 - Some services are not financially sustainable
 - Benefit take-up should be encouraged and targeted
 - A need for increased access to debt relief order provision and increasing the number of trained advisers to deliver this
 - Partnership working, inter-agency referrals and more effective information sharing
 - Preventative measures or services which stop people going into debt to begin with are important
 - Crisis support and management and being able to deal with when it occurs.
6. This final award to Norfolk CAB aligns with a number of these priorities but in particular that the provision of advice should be free at point of contact.
7. This will contribute to the council being able to ensure that, where possible the right support is provided to people on low incomes. Through the commissioned services it wants to:

- Improve people's financial well-being and reduce inequalities of participation and opportunity
- Positively change behaviour that introduce more sustainable lifestyles
- Provide good quality advice information or advocacy services in order to promote access to justice for under-represented groups.

Outcomes

8. The move an outcome based performance framework there will be a greater focus being placed on what it is these services achieve.
9. Discussions with providers have identified the need to consider the change in behaviour of clients and to break the revolving door cycle. This work is in its infancy and will continue to be developed over time with a need to:
 - be measuring the rights things
 - performance capture and reporting not being overly onerous on providers
 - being proportionate to levels of funding
 - work towards a single set of measures that are used by all providers
10. The following have been identified as important for debt and advice services and what they should be achieving:
 - advice has to be about changing behaviour with evidence of applying advice and learning with the individual
 - advice should be working towards breaking the cycle both short and long term
 - clients should understand their own rights and responsibilities.
11. Using these as a basis, the city council will be using the following outcome measures within its corporate performance suite and these have started to be used by some providers.
 - money issues becoming manageable following face to face advice
 - savings being accrued for the first time
 - individuals are aware of the services and benefits that reduce in-work poverty
 - people are confident about dealing with money issues or calling on outside agencies to assist.

Grant allocation

12. This grant application was received and assessed in line with new procedures set out in the commissioning framework. These assessments were undertaken by officers according to the outcomes required and the head of service has discussed the proposals with the portfolio holder.
13. It is recommended that cabinet approves the allocation of grant funding to the Norfolk CAB for the period 1 October 2012 to 31 March 2014.

14. As a Norfolk wide organisation, officers will ensure that funding allocated from the council is ring fenced for supporting Norwich residents.

Integrated impact assessment



NORWICH
City Council

The IIA should assess **the impact of the recommendation** being made by the report

Detailed guidance to help with completing the assessment can be found [here](#). Delete this row after completion

Report author to complete

Committee:	Cabinet
Committee date:	17 October 2012
Head of service:	Bob Cronk
Report subject:	Grant awards to srd sector organisations
Date assessed:	20 September 2012
Description:	

	Impact			
Economic (please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Finance (value for money)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	An evidence based approach has been used to guide the commissioning of these services using a needs assessment to ensure, as far as possible, that the services are targeted.
Other departments and services e.g. office facilities, customer contact	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The opportunity for referalls from service areas for debt and oney advice
ICT services	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Economic development	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Financial inclusion	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The commissioning of debt and money advice services, is one of the core priorities wihtin the council's draft financial inclusion strategy
Social (please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments

	Impact			
Safeguarding children and adults	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Increased levels of indebtedness which are not resolved or are resolved less quickly may result in families being financial excluded and therefore children being more vulnerable and therefore at risk.</p> <p>Ensuring vulnerable and indebted families are supported with access to free advice and information services for debt and money issues, and other services that contribute to greater financial inclusion, will contribute to reducing this risk</p>
<u>S17 crime and disorder act 1998</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>There is evidence to indicate that in some individuals, economic deprivation and increased indebtedness can lead to a path into crime. The services proposed within the strategy will contribute to reducing this risk.</p>
Human Rights Act 1998	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>The life chances or individuals who are already socially and financially excluded are reduced. The institute of fiscal studies have previously indicated that the continuing financial climate will result in a greater number of families and children being in poverty. The services proposed within the strategy will contribute to reducing this risk. .</p>

	Impact			
Health and well being	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The strategy identifies vulnerability within residents and indicates priorities which if resources become available, can be targeted and will contribute to the health and well being of these residents
Equality and diversity (please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Relations between groups (cohesion)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Eliminating discrimination & harassment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Advancing equality of opportunity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The life chances or individuals who are already socially and financially excluded are reduced. The institute of fiscal studies have previously indicated that the continuing financial climate will result in a greater number of families and children being in poverty. The services proposed within the strategy will contribute to reducing this risk.
Environmental (please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Transportation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Natural and built environment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

	Impact			
Waste minimisation & resource use	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Pollution	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sustainable procurement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Energy and climate change	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(Please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Risk management	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Using an evidenced based approach and the commissioning framework reduces the risk

Recommendations from impact assessment

Positive

The proposals in this report will contribute to improving the life chances and quality of life of many socially and financially excluded individuals across the city. Whilst the resources across all providers are reduced, greater collaboration, targeting by using a needs based approach and focussing on those most in need are a cornerstone of this work and will contribute to mitigating the impacts of these issues.

Negative

Neutral
Issues