

Report of the Deputy Chief Executive

CITIZENS ADVICE BROXTOWE – GRANT AID 2021/221. Purpose of Report

To consider a request for grant aid in accordance with the provisions of the Council's Grant Aid Policy.

2. Grant Aid Application

On 12 July 2018, this Committee approved grant aid of £73,750 to Citizens Advice Broxtowe (CAB), which included £10,000 towards the annual rental of accommodation in the Council Offices. The resolution included a commitment to award grant aid at this level in both 2019/20 and 2020/21, subject to a suitable Service Level Agreement being in place. This three-year funding settlement was seen to provide some much-needed stability for Citizens Advice Broxtowe and give it a platform to lever in additional funds from other sources. This agreement has now successfully concluded.

A new grant aid application has been received from CAB and is detailed in appendix 1 for consideration. CAB has again requested that the Committee considers awarding the annual grant with an additional commitment to repeat the award in both 2022/23 and 2023/24. Although the grant aid policy states that the Council would normally only commit to funding an organisation for a single year, in exceptional circumstances funding can be granted for longer periods.

3. Financial Position

The overall budget for grants to voluntary organisations in 2021/22 is £168,800. An amount of £73,750 has been provisionally earmarked from the overall grant aid budget towards CAB. Any grant awarded in respect of the rental obligation (£10,000) would have no effect on the Council's overall budget, with the award being matched by allowances within the premises income budget.

Members are reminded that they will need to suitably constrain grant awards if the budget is not to be exceeded. Any additional sums awarded to CAB over and above the amount provisionally earmarked would require either an additional allocation from Revenue Contingencies or for grants to be limited in other areas.

Recommendation

The Committee is asked to CONSIDER the request and RESOLVE accordingly.

Background papers

Nil.

APPENDIX 1

CITIZENS ADVICE BROXTOWE1. Introduction and Background

A request for grant aid has been received from Citizens Advice Broxtowe. CAB provides advice and support to the public on a variety of issues including debt, housing, welfare rights, employment and legal matters. CAB was established in 2004 following the merger of the former Beeston and Eastwood bureaux to create a district-based structure with operations that are based at the Council Offices in Beeston and the Library in Eastwood, with some funded outreach sessions also being provided at the Stapleford Care Centre.

2. Application

In the last 12 months, CAB has helped 5,596 clients on a wide range of enquiries and CAB has provided a summary analysis of the 10,470 enquiries that were handled. The majority of these contacts related to employment, housing and benefits matters with the remaining enquiries being classified as debt, legal, relationships, financial, consumer, utilities, health, tax, other, travel, immigration and education.

CAB also assisted clients in accessing £3.23m of additional benefits, which makes a huge difference to their wellbeing as well as supporting the local economy. There has been a marked shift in type of enquiries due to the Covid-19 pandemic dealing with more employment issues (furlough, loss of job or reduction in hours) and housing issues have risen as well as demand for help applying for Universal Credit.

3. Staffing

CAB employs 28 paid staff. In 2020/21, CAB recruited 20 new volunteers to its establishment and is currently grateful to the support of 45 volunteers who provided over 15,000 volunteer hours in the year at an estimated value of £260,000.

Although CAB is run by Trustees who serve on the management committee, the day-to-day operation is overseen by the Chief Executive who is assisted by a management team including a Development Manager, Project Manager, Quality and Compliance Manager and Session Supervisors at both Beeston and Eastwood. Other paid officers include administrative support at each location; a volunteer mentor; an outreach worker; a part-time specialist housing worker and part-time debt workers as well as teams to run specific projects such as Help to Claim which assists residents with Universal Credit applications. It should be noted that CAB is legally required to provide a recognised Session Supervisor for each session run at any location.

CAB has been hugely successfully in increasing funding streams and recruiting additional staff with an increase from 15 since the last grant application in 2018. Total staff costs for the year are budgeted as £466,600.

4. Volunteers

Volunteers give their time freely. Last year the value of the volunteer hours was in excess of £280,000. In 2020/21 the volunteers helped clients gain a massive £3.23 million of additional benefits. This not only makes a huge difference to a client's wellbeing but it also adds real value by making more money available to be spent in the local economy.

CAB act as champions and advocates for the local community and can provide a fresh and independent local perspective. CAB is in a strong position within the local area, uniquely placed and already able to call upon a powerful mix of:

- local knowledge/expertise coupled with national presence and profile
- working in the areas of greatest need with the most vulnerable
- supported by volunteers and staff from the local community
- providing evidence based services that demonstrate positive, sustainable outcomes able to adapt and respond to change while retaining trust and independence.

CAB has the ability to reflect local circumstances and the diverse communities that it works with and this is a fundamental strength. It is important that local authorities have a sound understanding of the vital role independent advice services have in a democratic society, enabling people to exercise their rights and responsibilities through advice, information, support and representation. Navigating a complex maze of services and regulations makes access to independent advice essential and can have a negative impact on individuals and communities, in particular those who are already struggling to manage.

In light of the above, it is hoped that the Council will see that the award of grant aid would represent real value for money. As a brief demonstration of value, the Council's grant award of £73,750 has helped deliver over £3.23 million of additional benefits for clients which also support the local economy of Broxtowe; providing volunteer hours valued at £280,000; and over £1.5 million debt handled on behalf of Broxtowe residents.

5. Accommodation

In January 2009, CAB moved its Beeston operation into the Council Offices. Lease terms were agreed for the accommodation at a market rental of £10,000 per annum. CAB previously paid a nominal rental for their former premises and the extra rental cost of accommodation in the Council Offices significantly increased their premises costs. Having only limited financial resources, CAB is unlikely to be able to sustain this charge.

6. Financial Position

CAB has provided its Financial Statements (draft) for the year ended 31 March 2021 for scrutiny. CAB separates its accounts between a restricted fund and an unrestricted fund. For the year ended 31 March 2021, total income generated amounted to £516,000 which mostly related to grants with £123,000 being in respect of unrestricted funds. The majority of unrestricted funding was provided by this Council and Nottinghamshire County Council (£97,750). Significant restricted funding was also received from the Money Advice Service (£70,500), Henry Smith Trust (£25,000) and Help to Claim Contract (£145,000). Total expenditure amounted to £499,351, which mainly related to employee related expenses (£386,373) and other core costs.

The CAB reserves policy is to maintain a minimum level of general reserves equivalent to around four to five months operating costs plus any closure costs should this become necessary. A General Fund Reserve of £237,000 has been set aside for this purpose.

CAB has predicted a deficit on its budget for 2021/22 and the predicted two-year forecast runs at a deficit. The Trustee Board keeps a close eye on any deficit spending to ensure the CAB has enough reserves to cover any redundancy and contractual costs in the rare event of a closure situation

7. Previous Grant Awards

The Council has supported CAB for many years with the grants awarded in the past five years being as follows:

	Grant Awarded £
2020/21 (including £10,000 rent)	73,750
2019/20 (including £10,000 rent)	73,750
2018/19 (including £10,000 rent)	73,750
2017/18 (including £10,000 rent)	73,750
2016/17 (including £10,000 rent)	73,750

The grant of £73,750 awarded to CAB in 2020/21 represented 44% of the Council's overall grant aid budget.

8. Request for Grant Aid

CAB has requested a grant of £73,750 in 2021/22, being £63,750 towards general expenses and £10,000 towards the annual rental of accommodation in the Council Offices. CAB has already assumed grant aid at this level in its budgetary projections for the year.

As with the previous grant application CAB has requested that the Committee considers awarding the annual grant with an additional commitment to repeat the award in both 2022/23 and 2023/24. This three-year funding settlement would

provide some much-needed stability for CAB and give it a platform to lever in much needed additional funds from other sources.

Members are asked to consider the following when assessing this application:

- An amount of £73,750 (based on previous awards) has been provisionally earmarked towards CAB from the overall grant aid budget for 2021/22.
- CAB has requested grant aid with an additional commitment now to repeat the awards in both 2022/23 and 2023/24. The grant aid policy states that the Council would normally only commit to fund an organisation for a single year and only in exceptional circumstances would funding be granted for longer periods.
- The grant awarded in respect of the rental obligation would have no effect on the Council's overall budget, with the potential award having been matched by allowances within the premises income budget.
- The grant aid policy requires that grant awards of £5,000 or above may be subject to a Service Level Agreement.

9. Additional Supporting Commentary from CAB

Income for 2021/22 remains stable although CAB has two projects which are up for re-commissioning in 2021 so uncertainty surrounds future funding streams. CAB is anticipating an overall budget deficit in 2021/22 of around £78,000. The CAB management team is actively pursuing both new funds and the continuation of some existing streams as a matter of urgency in order to maintain and expand services wherever possible. The Development Manager post is aimed at increasing revenue streams to ensure long term sustainability. Each year we produce a Funding Strategy for this purpose.

Partnerships

CAB links with many different partners to provide a holistic service for its clients, with one of its most important partners being this Council. Although it cannot list all of its partners in this report, examples of its networking abilities include:

- Nottinghamshire Mind: This partnership is filling a much needed gap in service across Broxtowe to deliver mental health support to vulnerable clients. It has proved so successful that CAB has obtained National Lottery funding to roll it out across Nottinghamshire. The Council funding to run this service across the Borough was used at match funding with the Henry Smith Fund to leverage in this three-year funding. The Wellbeing Hub is now being looked at by Citizens Advice nationally and National Lottery as a system change model in the advice field. This hugely successful project has only happened due to Citizens Advice Broxtowe funding the pilot and Broxtowe Borough Council offering ongoing financial support to this project.

- Voluntary Sector – Broxtowe and Nottinghamshire: CAB is working with the Council and other voluntary sector groups on a task and finish working party. This aims to identify gaps in services in Broxtowe and report back to the Broxtowe Partnership Board later this year. This is particularly relevant post-pandemic in anticipating demand for services and how we can all work in partnership to cope with this. Due to the pandemic the voluntary sector across Broxtowe has lost volunteer numbers sometimes substantially as some decide to retire or return to work or try new avenues.

As funding streams are harder to find and voluntary sector groups start to struggle, CAB will look at a range of issues including sharing resources (staff, premises, expertise and volunteers) to ensure Broxtowe retains the voluntary sector infrastructure to help residents in difficulty. As well as the resources issue, another aim is to ensure the network remains strong to enable us to continue to offer the current wide range of volunteering opportunities for Broxtowe residents.

- Citizens Advice Local Offices across Nottinghamshire: CAB is part of a consortium of five other local Citizens Advice local offices working across Nottinghamshire and Nottingham City. They collaborate on funding bids, share resources and expertise and work together to gather evidence for campaign work. Since the last grant aid application, this area of work has proved hugely successful and local Citizens Advice now has five shared paid roles across three offices. This brings efficiencies and effectiveness enabling us to cope with changes and comply with legislation.

Covid-19 Pandemic Update

Since the start of the pandemic, CAB staff and volunteers have worked tirelessly ensure its service continued during the challenging time for both the team and its clients. CAB has worked in partnership with Broxtowe Borough Council, Nottinghamshire County Council, Citizens Advice nationally and the other five other local offices across Nottinghamshire. CAB was one of the first in the Country to re-open to face to face services after the first wave.

Although services have continued, CAB has had to invest heavily in equipment to aid remote working, ICT infrastructure and recruit additional volunteers. Like many voluntary sector agencies, a core group of volunteers decided this was time to resign as some had been away from advising for some time, some became ill or their partners did and some changed priorities. CAB is now having to recruit quickly ready for the lockdowns to end.

CAB established a Risk Sub-Committee who met weekly at the height of the pandemic and now continue to meeting monthly to assess the situation; ensuring it is following guidelines and ensuring CAB continues to operate effectively. One of its major concerns throughout the crisis has been to ensure CAB monitors and looks after the health and wellbeing of its staff and volunteers by taking timely action and investing in equipment to ensure we have Covid staff premises.

APPENDIX 2

SERVICE LEVEL AGREEMENT 2020/21

Citizens Advice Broxtowe has provided the following information in accordance with the terms of the grant awarded and committed by Finance and Resources Committee on 12 July 2018 and the Service Level Agreement for 2020/21.

SCHEDULE A – OUTPUT MEASURES (*Figures for 2019/20 are given in italics*)

Ref	Outcome Area	Total 2020/21
6.1	Number of new issues (problems) dealt with	10,470 <i>(16,441)</i>
6.2	Number of clients receiving support during the year	5,596 <i>(11,556)</i>
6.3	Average amount of debt handled per client seeking debt advice	£5,505 <i>(£8,105)</i>
6.4	Estimated amount of benefits gained for clients seeking benefit advice	£3.23m <i>(£4.26m)</i>
6.5	Please list the top five advice needs and the number of new social policy issues recorded for each <ul style="list-style-type: none"> • Benefits • Debt • Housing • Employment • Relationships 	4,678 2,015 1,227 852 269
6.6	Number of staff employed as at 31 March 2021	28
6.7	Number of volunteers available as at 31 March 2021	45
6.8	Number of new volunteers recruited in 2020/21	20
6.9	Number of volunteer hours worked in 2020/21	15,000
6.10	Value of volunteer hours given 2020/21	£280,000

Supporting our clients through a pandemic

A difficult starting point

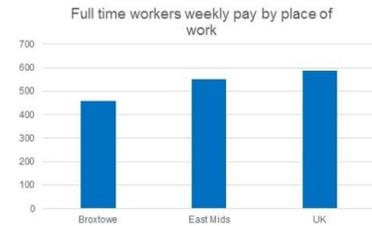
Many Broxtowe residents experienced economic and health inequalities before COVID-19



Impact of COVID-19

The Borough of Broxtowe already experienced health and economic inequalities before the pandemic

Health inequalities
 "Life expectancy is 6.6 years lower for men and 5.5 years lower for women in the most deprived areas of Broxtowe than in the least deprived areas."
 Public Health England 2019



COVID-19 had an heavy impact on Broxtowe

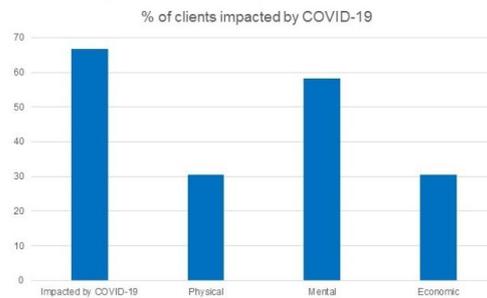
The pandemic impacted nearly 67% of the clients who contacted us in 2020. It exposed existing health inequalities and left the most vulnerable communities disproportionately at risk.

Data: Client survey 2021



Impact of COVID-19

The pandemic had a significant impact on our clients



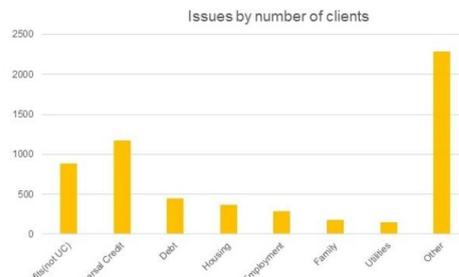
People turned to us for help with the problems they faced

We saw high levels of requests for help with welfare benefits, employment, housing and relationship problems.



Impact of COVID-19

People turned to Citizens Advice Broxtowe for help and the service responded to lockdown and changing advice needs



Our work made a difference to those impacted by COVID-19

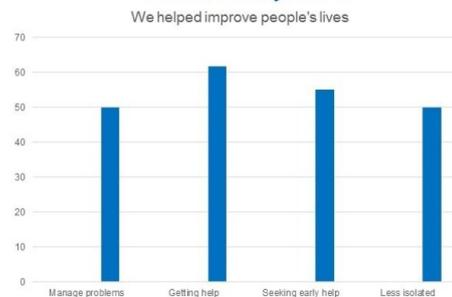
We helped them find a way forward and they told us that they felt less isolated and more supported as a result of using our service.

Data: Client survey 2021, % average improvement.



Impact of COVID-19

We reached people impacted by the pandemic and helped them find a way forward





Supporting the community out of a pandemic

Welfare benefits advice

It is likely that Broxtowe's low wage economy will require those in employment to receive some type of financial top-up.

- Supporting Universal Credit claimants to the point of first payment through our Help to Claim service.
- Income information officers to support people on low income, post first claim to include benefits advice budgeting information, to include energy switching and access to grants and personal financial support.



Housing and homelessness advice

The increase in requests for housing advice suggests that COVID-19 has had an impact on security of tenure. Once the suspension on evictions and mortgage holidays comes to an end we expect a surge in requests for help with housing problems.

- Secure resources to continue housing support and work with the local authority to mitigate the risk of a housing crisis in the district. Include mediation services to reduce the incidence of homelessness.



Supporting people into employment

There will be a risk that debt, not understanding benefit entitlements, housing and poor mental health will become barriers that prevent many from returning to the workforce.

- Put together a package of measures in partnership with stakeholders that help our clients return to employment.



Social prescribing

The pandemic has exposed Broxtowe's health inequalities.

- Work with Primary Care Networks to deliver early intervention services targeted at those with health vulnerabilities.
- Deliver advice in health settings



Debt and money advice

Clients have been protected from financial impact by a benefit uplift, mortgage holidays and the suspension of evictions. The post COVID-19 landscape is likely to see a spike in debt recovery.

- Ensure the service retains capacity to support those facing indebtedness.



6.11 Breakdown of service users and volunteers by gender, age, ethnicity and disability for 2020/21:

Description	Service Users		Volunteers	
Gender				
Male	2,238	40%	14	31%
Female	3,358	60%	31	69%
Age				
19 and under	32	1%	-	-
20-49	2,962	52%	11	24%
50-64	1,644	30%	20	44%
65 and over	958	76%	14	31%
Not stated	-	-	-	-
Ethnicity (Number of people who consider themselves to be):				
White British	4,596	82%	41	91%
Black British	223	4%	1	2%
White Other	335	6%	1	2%
Black Other	55	1%	-	-
Asian	196	3%	2	5%
Chinese	65	1%	-	-
Other ethnic group	219	4%	-	-
Disability (Number of people who consider themselves to be):	2238	40%	2	4%

6.12 Please provide a summary analysis to indicate the extent to which the services of CAB have benefited clients.

The Citizens Advice service is independent and provides free, confidential and impartial advice to everybody regardless of race, sex, disability sexuality or nationality. CAB is not simply an advice agency. It is an organisation that helps people to resolve their problems. CAB does this in two ways, through advice and through bringing about policy change. Citizens Advice recognise that people often have many problems which impact on one another and they help people to tackle them.

CAB works in partnership with local service providers in the voluntary and statutory sectors and provides outreach advice services within the community targeting our service towards people most likely to be socially excluded.

- 6.13 Please provide a summary analysis of client surveys, to indicate the level of satisfaction with the services of CAB. Also tell us about any changes you have made/plan to make as a result of feedback received.

Each year CAB carries out surveys with its clients which give an indication of how satisfied they are with the service. The survey has changed during the year to fall in line with national membership of Citizens Advice. CAB is well above the national average on all the questions. The results of the latest survey are as follows:

Question	Positive Response	National average
Rate your overall experience of the service	85%	84%
How easy did you find it to access the service? (lower results this year as majority of access was phone or webchat due to pandemic)	79%	80%
To what extent is your problem now resolved?	84%	72%
How likely would you to be recommend the service?	83%	84%

- 6.14 Please provide feedback from volunteers around the level of satisfaction with the training and support they have received, and any specific outcomes achieved e.g. moving into paid work:

In the last year CAB has recruited 20 new volunteer advisors. As a result of the training provided and the skills and confidence gained whilst working with the CAB, 48% of volunteers have gone onto paid work, both externally and within the CAB service. Due to the pandemic we have had to train new volunteers remotely so this has taken longer although ensures we have been able to provide help and advice to people throughout the last year with no breaks.

- 6.15 Please tell us about some of your work around improving the policies and practices that affect people's lives. Tell us about any changes which have been made both locally and nationally in relation to the top five advice needs:

Campaigning aims to improve the policies and practices that affect people's lives and is one of the aims of the service. As a charity and being part of the national network CAB has a huge amount of insight and data about the problems its clients and their wider communities face. Through research and campaigns, CAB uses this insight to:

- help us research issues further

- gathering evidence of problems that need resolving
- campaign to get decision makers to change policies and practices.
- prevent issues from recurring.

In 2020/21, CAB staff and volunteers wrote 77 evidence forms. Unsurprisingly, employment were the most frequent issues (30), within which issues related to furlough (10) dismissal and redundancy (7) and statutory sick pay (5) being the most common. There were also a number relating to Universal Credit and to Housing.

- 6.17 Please provide case studies to indicate some of the outcomes achieved for clients to evidence the top advice needs:

Case Study 1 – Employment Advice

Client worked part time for a local small business. He had no written contract and had been employed for just under two months, when the owner said that she was going to have to lay him off due to the pandemic. She would look at taking him back on when trade picked up.

The client approached CAB because he was unsure if his employer could act in this way. He was also worried about money because his immigration status gave him permission to work but no recourse to public funds.

CAB advised the client that based on his circumstances, he met the criteria for the furlough scheme. The client was unsure whether his employer was aware of the rules. CAB wrote to the employer and explained the qualification criteria for the job retention scheme and how to apply. This meant the employer could furlough the client instead of dismissing him and the client still had income coming in.

Case Study 2 – Benefits Advice

A client had been her mother's carer for many years. She had lived with her since the late 1960's and was increasingly supported by her unemployed son who also lived with them. They all lived in a Council house in her mother's name. So when the mother died from the Covid virus, not only did she lose her Income Support and Carers Allowance, but also the Housing Benefit and Council Tax Support.

The client is not computer literate, so CAB assisted in making a Universal Credit claim. CAB also liaised with Beeston Job Centre to complete verification as she had no form of photo identity and to sort out support for housing costs. This also required close working with the Council as the tenancy succession process will take time, so interim measures were required to obtain the UC Housing Element. CAB then assisted in completing Council Tax Support claim. The client had just made a Personal Independence claim because of various health problems so CAB arranged with her to help complete the PIP2 form. CAB is now awaiting the outcome of the PIP assessment process. CAB will continue

to help their client as long she needs support and also refer her to our Wellbeing Hub to reduce isolation and build confidence.

Case Study 3 – Universal Credit

Another client contacted the Help to Claim telephone helpline requesting help with her Universal Credit claim due to having dyslexia and very little understanding of the benefit system. She was living with her mother who was in the clinically extremely vulnerable category for Covid-19. They had just begun self-isolation together to protect her mother. She had no income due to her employer refusing to furlough her.

Having explored the circumstances with the client the adviser completed a full benefit check which showed entitlement to the UC standard allowance. The adviser checked that it was the right time to make the claim with regard to any outstanding wages due. The client was helped to understand how UC works regarding her assessment period, monthly payments and the five-week wait. The adviser was able to assist the client to navigate through the online form and submit her UC application whilst providing support on the call. The client was then advised how to manage her online account, verify her identity, and apply for an advance payment.

The Help to Claim adviser referred the client to a generalist adviser for employment advice and welcomed her back to the Help to Claim team should she need any further support before her first correct UC payment.