

Report of the Deputy Chief Executive

CITIZENS ADVICE BROXTOWE – GRANT AID 2020/211. Purpose of Report

To consider the outturn position in respect of the Service Level Agreement with Citizens Advice Broxtowe following the commitment of a three-year grant funding settlement from 2018/19 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, including £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.

Citizens Advice Broxtowe has now provided an outturn position in respect of the Service Level Agreement to 31 March 2020. This is provided in the appendix.

3. Financial Position

The committed award of £73,750 to Citizens Advice Broxtowe in 2020/21 (including £10,000 rental for accommodation at the Council Offices) will be the third and final year of this funding agreement. The overall budget for grants to voluntary organisations includes provision for this committed award.

Recommendation

The Committee is asked to NOTE the outturn report from Citizens Advice Broxtowe and the release of the final year of the three-year funding settlement.

Background Papers

Nil

APPENDIX

CITIZENS ADVICE BROXTOWE

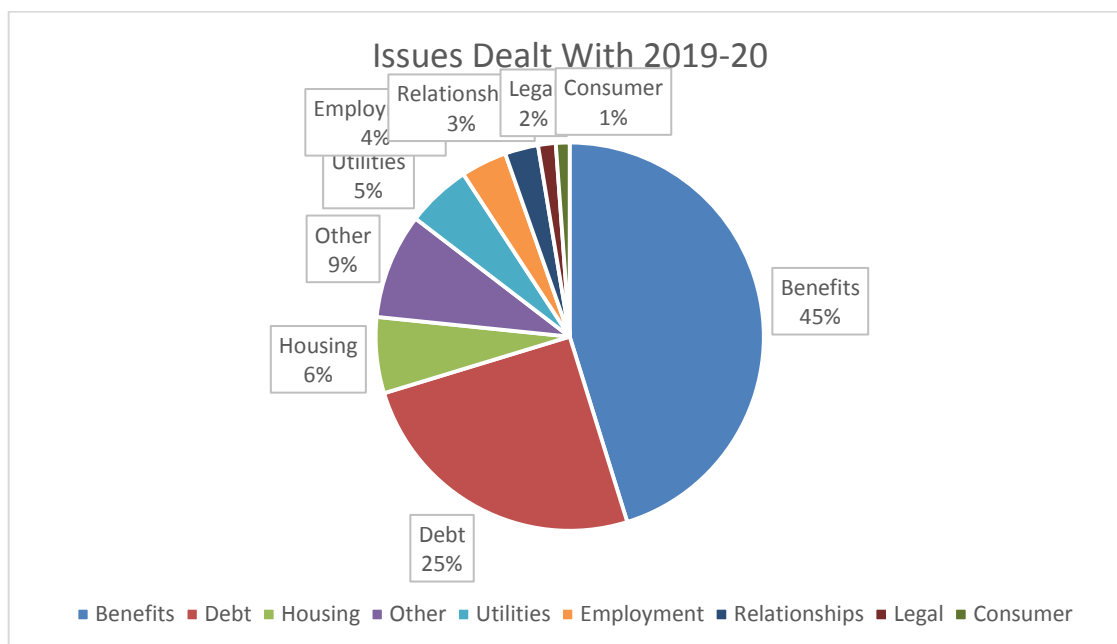
1. Background

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. Summary Achievements

In 2019/20, CAB has helped 11,596 clients on a wide range of enquiries. CAB has provided a summary analysis of the 16,641 enquiries that were handled between April and March 2020. The majority of these contacts related to debt and benefits matters with the remaining enquiries being classified as housing, employment, signposting, legal, relationships, financial, consumer, utilities, health, tax, other, travel, immigration, education and other. CAB has also assisted clients in accessing £4.26m of additional benefits, which makes a huge difference to their wellbeing, lifting families out of poverty as well as supporting the local economy.

During 2019/20 CAB saw a significant increase in people needing access to its services, particularly in Beeston (up 35.9% for face-to-face advice). These continue to be dominated by benefits and debt enquiries (70%).



In September 2019, CAB underwent a triennial inspection visit from Citizens Advice. This audit was passed, with CAB being awarded the Advice Quality Standard (AQS) Certification for a further three years.

3. Staffing

CAB currently employs 22 paid staff in 23 different roles. During the last 12 months CAB have recruited 11 new volunteers to its establishment and is currently grateful to the support of 55 volunteers. This time is given freely and the value of the volunteer hours was estimated in excess of £315,000.

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 part-time staff including a Development Manager, Operations Manager and Session Supervisors at both Beeston and Eastwood. Other paid officers include administrative support at each location; a training and quality officer; an outreach worker; a part-time specialist housing worker and part-time debt workers. It should be noted that CAB is legally required to provide a recognised Session Supervisor for each session run at any location.

In 2017/18 CAB reported on the appointment of a Development Manager to help sustain the charity in the long-term as obtaining funding gets increasingly difficult and competitive. Although this position has brought in additional income streams, CAB is still having challenges in maintaining a balanced budget and not having to use substantial reserves in order to retain its current service.

4. 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.

5. Financial Position

CAB has been unable to provide its Financial Statements (draft) for the year ended 31 March 2020 due to the timing of this Committee.

For information, the previous financial statements show that for the year ended 31 March 2019, total income generated amounted to £320,764, which mostly related to grants with £118,640 being in respect of unrestricted funds. The majority of unrestricted funding was provided by this Council and Nottinghamshire County Council (£34,000). Significant restricted funding was also received from the Financial Inclusion Fund (£70,528, Citizen's Advice (£61,130) and the Henry Smith Charity (£30,800). Total expenditure amounted to £359,631, including £172,781 charged to the restricted fund. Total funds decreased to £323,475 (before the pension liability) with cash at bank and in hand amounting to £325,406. The CAB reserves policy is to maintain a

minimum level of general reserves equivalent to around three months operating costs plus any closure costs should this become necessary. A General Fund Reserve of £87,000 has been set aside for this purpose.

CAB has predicted a financial deficit budget of around £54,000 for 2020/21. 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

6. Previous Grant Awards

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

	Grant Awarded £
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 2019/20 represented 43% of the Council's overall grant aid budget.

7. Request for Grant Aid

On 12 July 2018, this Committee approved grant aid of £73,750 to CAB, including £10,000 towards the annual rental of accommodation at 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.

CAB has provided an outturn position in respect of the Service Level Agreement to 31 March 2020 (appendix 2) and has requested the release of the third year funding of £73,750 in 2020/21 (being £63,750 towards general expenses and £10,000 towards the annual rental of accommodation in the Council Offices).

8. Looking Forward – CAB Perspective

Like many businesses and charities, CAB had to make transitions to agile working due to the Coronavirus pandemic lockdown. CAB worked swiftly to ensure residents in Broxtowe could still access its services during the crisis. It has continued to offer advice to clients via phone, email and web-chat, albeit with the face-to-face service was temporarily suspended. All projects have continued and referrals from the Council are ongoing.

CAB is preparing to come back from 15 June 2020 to offer basic face-to-face advice in partnership with the Council and Police. Regular meetings have been held with partners to enable a joined up return to the Council Offices in Beeston and the Library in Eastwood. CAB has incurred considerable costs to procure

equipment to aid remote working and to also buy additional equipment to enable a safe return of face to face advice.

CAB has dealt with hundreds of enquiries during lockdown. It is preparing for further high demand as it is anticipated that people will be hit with economic hardships and multiple problems as the world adapts to a 'new normal'. This makes the survival of the service in Broxtowe absolutely crucial and CAB needs to ensure it has funds to meet the high demand. It is also a worrying time as many funders have prioritised Covid-19 responses and access to charitable funds in the next couple of years may be hard to secure.

8. Consideration

Members are asked to note the outturn report from CAB and the release of the final year of the three-year funding settlement (£73,750 per annum) as previously agreed in 2018/19. A provision for this commitment is earmarked within the overall grant aid budget.

APPENDIX 2

SERVICE LEVEL AGREEMENT 2018-21

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 2018-21.

SCHEDULE A – OUTPUT MEASURES *(Earlier data for 2018/19 in italics)*

Ref	Outcome Area	Total 2019/20
6.1	Number of new issues (problems) dealt with	16,441 <i>(13,503)</i>
6.2	Number of clients receiving support during the year	11,596 <i>(7,179)</i>
6.3	Average amount of debt handled per client seeking debt advice	£8,105 <i>(£8,731)</i>
6.4	Estimated amount of benefits gained for clients seeking benefit advice	£4.26m <i>(£2.63m)</i>
6.5	Please list the top five advice needs and the number of new social policy issues recorded for each (in brackets) <ul style="list-style-type: none"> Benefits Debt Housing Employment Relationships 	7,523 (35) 4,174 (2) 1,054 (14) 894 (8) 638 (9)
6.6	Number of staff employed as at 31 March 2020	22
6.7	Number of volunteers available as at 31 March 2020	55
6.8	Number of new volunteers recruited in 2019/20	11
6.9	Number of new social policy issues dealt in 2019/20	84
6.10	Value of volunteer hours worked in 2019/20 (estimated)	£311,000

6.11 Breakdown of service users and volunteers by gender, age, ethnicity and disability for 2019/20:

Description	Service Users		Volunteers	
<u>Gender</u>				
Male	1,469	13%	18	32%
Female	2,046	18%	37	68%
Prefer different term	3	0%	-	-
Prefer not to say/not stated	8,078	69%	-	-
<u>Age</u>				
19 and under	21	0%	1	2%
20-49	1,776	15%	17	31%
50-64	1,139	10%	21	38%
65 and over	594	5%	16	29%
Not stated	8,066	70%	-	-
<u>Ethnicity</u> (No. of people who consider themselves to be):				
White British	2,544	22%	42	77%
Black British	114	1%	1	2%
White Other	285	2%	3	5%
Black African	15	0%	4	7%
Asian	132	1%	5	9%
Chinese	14	0%	-	-
Other ethnic group	113	1%	-	-
Not stated	8,379	73%	-	-
<u>Disability</u> (No. of people who consider themselves to be):	3,394	29%	1	2%

- 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.

In 2019/20 CAB handled almost 16,500 enquiries on a wide range of subjects including debt, housing and homelessness, family problems and employment issues. Debt and welfare benefits accounted for around 70% of all enquiries.

The service makes a real contribution to the most deprived individuals and communities and CAB makes a real difference to people's lives. In 2019/20 CAB helped clients gain £4.26 million of additional benefits which makes a huge difference to the client's well-being but it also adds real value by supporting the local economy as in turn there is more money available to be spent locally.

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 is conducted through the national membership of Citizens Advice, who collect feedback from clients different via SMS and email. A summary report is provided to CAB on a quarterly basis. The results of the latest survey are as follows:

Question	Positive Response
How easy did you find it to access the service?	80%
To what extent did the service help you find a way forward?	78%
To what extend is your problem now resolved?	78%
How likely would you to be recommend the service?	89%

Some quotes from service users were as follows:

"Great service that more vulnerable people should have access to. Fantastic and helpful staff, thank you for your continued support".

“They go to extremes to work out a way to help people and solve problems”

“Excellent first class service. Could not have asked for more. Very dedicated volunteers”

“I have already written and thanked the lady who helped me but I felt cared for and supported from the moment I stepped through the door and someone was able to do for me what I could not do for myself. An invaluable service in these times and especially for me with health difficulties and a very severe depression when function goes completely.”

- 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 11 new volunteer advisers. As a result of the training provided and the skills and confidence gained whilst working with CAB, eight volunteers have gone onto paid work or further education, both externally and within the CAB service.

- 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:

The top five advice needs are benefits; debt; housing; employment; and relationships. 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.

Universal Credit – Help to Claim Service in Broxtowe

The 'Help to Claim' service offers support for people from starting a Universal Credit (UC) claim through to receiving their first full payment, via face-to-face, the dedicated UC free-phone line, web chat with trained advisers or by accessing CAB public access computers in reception or the public site web pages. As well as self-referring or following on from previous phone advice and web chat, people can be referred to CAB from the other LCA's, Jobcentre, local authority housing officers and/or voluntary and community sector partners. CAB also has advisers located in Beeston and Heanor Jobcentres as it works in partnership to meet client needs.

CAB has received funding to continue its work on this project for 2020/21. CAB continues to actively participate in the Broxtowe Welfare Reform Working Group and is now delivering these additional services to support UC claimants with greater partnership working with the Council and DWP.

CAB continues to hold the contract for one of 31 Best Practice Leads (BPL) across England and Wales. Each BPL is matched to a Jobcentre Plus district and Broxtowe was successful in obtaining the BPL one-year contract for the Lincolnshire, Nottinghamshire and Rutland district.

The role of the BPL is to gather and share information about the performance of UC and the Help to Claim service, build and support relationships with relevant stakeholders, support local Citizens Advice, and develop and share ideas and best practice.

The BPL will be gathering intelligence and insight on how UC and Help to Claim is working across the Jobcentre Plus district and will share this intelligence with relevant partners including Jobcentres, local Citizens Advice and national Citizens Advice. Through this the BPL will help local Citizens Advice across the district to understand UC and how best to support clients. Highly effective relationships will be developed with relevant district stakeholders including local Citizens Advice and DWP and local authorities.

CAB Research and Campaigns Development Plan

Research and campaigns remains a core part of the work of Citizens Advice, delivered by dedicated staff and committed volunteers. This work helps ensure CAB can resolve more issues for clients, and address the underlying causes so that the issues do not continue to affect clients.

Research and campaigns is one of the twin aims of the service. It aims to improve the policies and practices that affect people's lives. As a service, CAB has a huge amount of insight and data about the problems our clients and their wider communities face. CAB uses this insight to:

- help us research issues further
- influence decision makers to change policies and practices
- campaign to get decision makers to change policies and practices.

Research and campaigns gives CAB the opportunity to widen its impact, allowing it to help those who may not be able to access advice services, prevent issues from recurring and therefore help with demand and capacity issues.

The Research and Campaigns team work with other local Citizens Advice and advice agencies to collect this evidence and contribute to policy discussions about how to improve the lives of Broxtowe residents.

CAB research and campaigns work received recognition from the Nottingham Civic Exchange and Lord Taylor for the 'Better Work in Broxtowe' report. CAB contributed to a number of campaigns. Its clients face a number of issues and we fully intend to improve policy and practice at a local and national level. This often involves briefing our elected officials and key civil servants.

CAB also uses the knowledge of its clients to improve the way we deliver services and as evidence for future funding. Its Citizens Panel of people with lived experience is busy evaluating and reviewing the impact of our work and what lessons we can learn. Some of this acquired knowledge is shared with our partners, working together to improve lives.

CAB is a 'Help to Claim Service' Best Practice Lead for the Job Centre district and lead on making our clients experience of claiming Universal Credit better.

The CAB Research and Campaign team in Broxtowe is headed up by a Trustee and an action plan produced for each financial year. None of this work could be achieved without the dedication, skill and hard work of the Campaigns Team of staff and volunteers. CAB is grateful for their contribution towards delivery of this plan. During 2020/21 CAB will continue to look at evidence around how UC is affecting Broxtowe residents as well as mental wellbeing, income/job security and homelessness.

Housing Advice

CAB has, through a joint partnership with the Council, been able to help 214 households across Broxtowe from homelessness. CAB works across the Borough to provide information and advice to all types of tenants and take referrals on a daily basis from the Council and other partners such as Broxtowe Women's Project and Broxtowe Youth Homelessness.

Eastwood Wellbeing Hub

Another joint venture which has gone from strength to strength during the year is the Eastwood Wellbeing Hub. CAB works with Nottinghamshire Mind in Eastwood to help the most vulnerable and those socially isolated. CAB offers practical advice and emotional support to prevent its clients going into crisis. Amazing success stories have emerged from this project with one service user moving from a domestic violence relationship which put her in a long term crisis situation to then volunteering for the project and then moving into paid work within Broxtowe.

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

Case Study 1 – Benefits

Client has long-standing physical and mental health difficulties. She was migrated from Incapacity Benefit onto contribution based Employment and Support Allowance. She also received both components of Disability Living

Allowance at the standard rate. Her husband was her carer and so received Carers' Allowance and Income Support. The couple live a fairly isolated life because of their difficulties but were comfortable with the Jobcentre and knew the names of several of the workers.

Client was invited to claim Personal Independence Payment (PIP) but at the assessment received nil points. This had far reaching consequences and in turn all their other health related benefits also ceased. They turned up at the Jobcentre in a distressed state, but were calmed by staff and told they would be able to claim Universal Credit.

Neither of them were computer literate and so they were referred to CAB to help them navigate the claiming process. CAB also helped them appeal the decision to refuse PIP. Due to the intervention of CAB, all benefits were put back into place and backdated to the original decision date. The final result was that they were better off at the end, but it could have been so different. The total amount of benefits reclaimed was £11,370.

Case Study 2 – Employment

Client worked on a permanent contract, as a carer. He is a highly skilled, with good qualifications. He became unwell around five weeks ago with suspected Covid-19. He already suffers with respiratory problems and had been showing various other symptoms of the disease. He was signed off work sick by his doctor for four weeks. His GP is arranging further investigations and X-rays.

Client informed his manager and was dismissed straight away. He was not given a reason for his dismissal in the follow up email sent to him from the care home. He has never had any previous warnings about his work or conduct. To the contrary he has been praised for his commitment to his job.

Client feels that the dismissal is unfair and could be due to his age (he is only a few months away from retiring). Also the fact that he has raised issues with the home about the lack of hygiene - such as a broken washing machine which does not get hot to wash residents bedding and clothing adequately.

Clients believes he may have picked up Covid19 from his work place as three residents had already died from the disease and the staff have not been provided with the correct PPE.

CAB assisted the client to write a grievance letter to the employer, advised him on wrongful dismissal and age discrimination. CAB gave him details of ACAS and the Health and Safety Executive. CAB will also follow up this case through its Research and Campaign work.

This is not the only case where employers are dismissing staff when they have symptoms or are testing positive for Covid19.

Case Study 3 – Debt

Client is currently separated from her ex-husband. She is aged 49 years and is in receipt of Universal Credit.

She recently fled the matrimonial home due to domestic abuse. Midlands Women's Aid gave her safe accommodation. The past experiences endured with her husband impacted greatly on the client's mental wellbeing, and she was provided with medication and counselling by a supportive GP.

In addition to past domestic trauma she acquired a number of debts from her former home, including rent arrears and owing Council Tax, with the possibility of bailiff enforcement, and a number of smaller debts totaling £14,000.

CAB requested holding actions for all debts whilst working on this case. In order for the client to move from a hostel and obtain secured housing, she would firstly need to resolve her former rent arrears which was causing her great stress.

After discussing formal strategies with the client, she agreed that a Debt Relief Order may be the best way to escape the mayhem of her situation. This would also address the problem of her rent arrears allowing her to move on. CAB was able to complete an accurate online DRO application with the client's address being withheld from the application to protect the client, and prevent her being discovered by anyone. The DRO was subsequently approved removing all the debt, much to the relief of the client, and allowing her to move forward in a more positive manner, obtaining a new home, and starting a safer life.

SCHEDULE B – FINANCIAL MONITORING INFORMATION

In accordance with the Service Level Agreement, Citizens Advice Broxtowe has provided the Council with financial monitoring information. The predicted 12-monthly outturn to 31 March 2020 is as follows:

	Budget 2019/20 £	Actual 2019/20 £	Variance £
Income			
Grants/Projects	420,924	507,252	(86,328)
Donations	15,250	33,711	(18,461)
Bank interest	3,000	2,564	436
Total Income	439,174	543,527	(104,353)
Expenditure			
Salaries and Associated Costs	385,412	402,804	17,392
Payments to Partners	10,144	35,000	24,856
Offices and Premises Costs	69,693	82,315	12,622
Other Costs	0	21,009	21,009
Total Expenditure	465,249	541,128	75,879
Deficit/(Surplus)	26,075	(2,339)	(28,414)

Variances can be explained as follows:

Income

- Increased grants and donations from trust funds, general public donations, fundraising and successful capital bids. A donation from Beeston Methodist Church was most welcome to extend our partnership with Nottinghamshire Mind into Beeston.
- Additional income to run the Universal Credit 'Help to Claim Service' across Broxtowe.

Expenditure

- Additional staff costs as CAB continues to grow its service to cope with demand.
- Additional capital costs to convert an office at Eastwood into two interview rooms to cope with demand and meet DDA requirements.
- New IT strategy adopted to replace IT consultants due to retirement and gradually renew our IT stock as it becomes outdated.