

# WEST NORTHAMPTONSHIRE COUNCIL PEOPLE OVERVIEW AND SCRUTINY COMMITTEE

21 February 2023

**Cllr David Smith, Cabinet Member for Community Safety,  
Engagement & Regulatory Services**

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**Report Title**                      **Debt and Money Advice Transformation Project**

**Report Author**                      **Jane Carr, Director for Communities and Opportunities,  
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## Contributors/Checkers/Approvers

<b>West MO</b>	Catherine Whitehead	10/02/23
<b>West S151</b>	Martin Henry	09/02/23
<b>Other Director/SME</b>	Belinda Green, Assistant Director Revenues and Benefits	01/02/23

## List of Appendices

### Appendix A - Options Paper

#### 1. Purpose of Report

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- 1.1. To provide an overview of the Debt and Money Advice transformation project, the activity which has taken place as part of the Design phase and the next steps.
- 1.2. To seek challenge and feedback from the Committee on the outcomes of the Design phase to ensure all options have been considered.

## **2. Executive Summary**

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- 2.1 Our Corporate Plan sets out our collective vision for making West Northamptonshire a great place to live, work, visit and thrive. We are working collectively, along with our partners, to design services that are customer focussed, providing the services our residents need in a way that suits them and available at the earliest opportunity. We must consider the whole population, designing services which focus on education, prevention and early intervention.
- 2.2 The pandemic and cost of living crisis has resulted in our residents needing our services like never before. One area which has seen a substantial increase in demand is residents seeking advice on debt and money matters.
- 2.3 The impact of debt and poor money management can negatively affect people's welfare, particularly their mental health, increase anxiety and stress and influence their attitudes and how they make decisions. The importance of education on good money management and early intervention cannot be underestimated, therefore this service has been identified as a priority project within the Transformation Portfolio.
- 2.4 This project is a real opportunity to work collaboratively and innovatively to deliver a great debt and money advice service for the residents of West Northamptonshire.

## **3. Recommendations**

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- 3.1 It is recommended that the Committee:
  - a) Notes the progress made to date
  - b) Endorses the transformation plans for the future of the debt and money advice service
  - c) Provides any insights and suggestions for further service improvements.

## **4. Reason for Recommendations**

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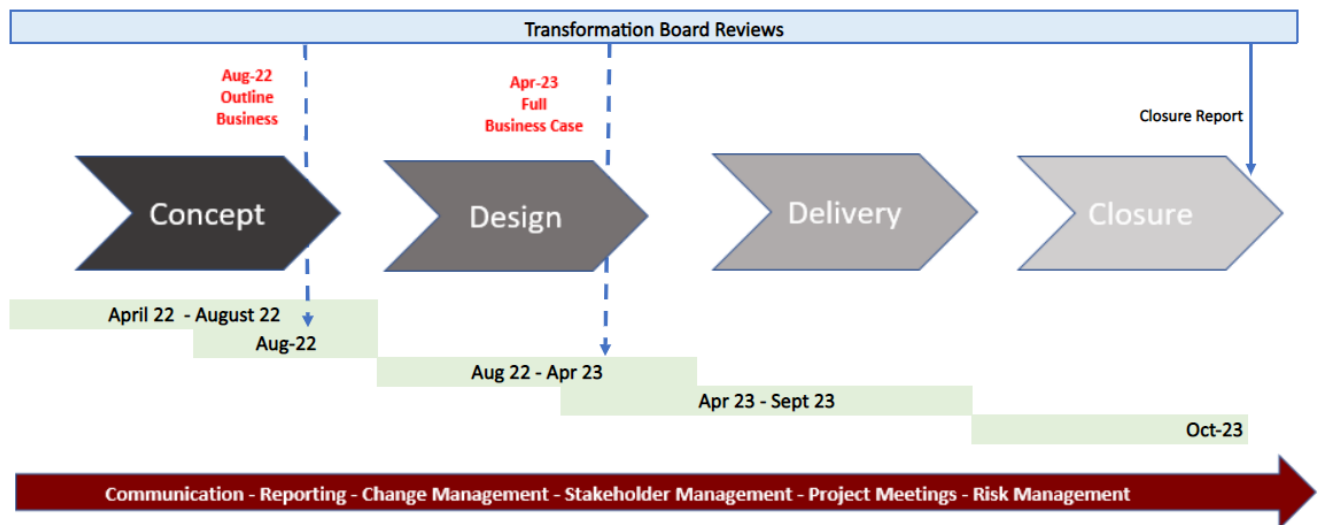
- To challenge the work completed to date, the direction of the project and to support the proposed outcomes.
- To understand and support the transformation approach, which ensures that the design is led by the service and has a strong customer focus.

## **5. Report Background**

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- 5.1 Currently residents seeking support with debt issues or those wanting money advice may receive an inconsistent service depending on where they live within West Northamptonshire and how this was historically delivered by the predecessor councils.
- 5.2 In addition to seeking advice directly from WNC, residents can also seek debt and money advice from voluntary organisations such as the Citizens Advice Bureau and the Community Law Service. If the residents are tenants of a housing association they may also be able to seek advice from their landlord.

- 5.3 There is an ambition to provide a great service which, covers the whole of the West Northamptonshire area, is consistent but also responsive to the diverse needs of our population. This transformation project has identified potential options to deliver this service and the financial and non-financial benefits of each option.
- 5.4 A report was presented to the People Overview and Scrutiny Committee in June 2022 which outlined the scope of the Debt and Money Advice transformation project, the approach being taken and the work completed.
- 5.5 It was agreed that a further report would be presented to the Committee at an appropriate time in the project. The Design work has progressed and this project is at a pivotal point where members' views are being sought on the work completed during this phase, the evidence base collected and the proposed options to deliver a consistent service to residents across West Northamptonshire.
- 5.6 The structure of this transformation project is following the timelines set out below. There has been a slight change from the initial timeline of when the Full Business Case will be presented. This is to allow for initiatives identified during the Design phase to be implemented and tested.



- 5.7 We are seizing the opportunity that Unitary has provided to design a service that utilises the range of resources available to meet the needs of our residents and achieve the best outcomes for the people needing the service across West Northants. Appropriate engagement activities have been undertaken throughout the project with relevant teams and services across WNC, including Housing, Revenues and Benefits, Customer Services, Adult Social Care and Public Health to make sure we fully understand and embrace the opportunities and cross-cutting elements throughout the Design phase.
- 5.8 We have also been working closely with key stakeholders who deliver debt and money advice across West Northamptonshire. Seeking the views of a range of interested parties and adopting a collaborative approach to design a great service to the population of West Northamptonshire.

- 5.9 A solid evidence base is the foundation to any transformation project. All information collected is presented to the Service so they can make informed decisions and ensure the design has a strong customer focus. Information for this project has been gleaned from a variety of sources including:
- A survey to elected members (Aug-Sept 2022) to find out about any voluntary or community groups operating in their area and what is important to them in designing a service
  - A user survey (November 2022) to understand how they accessed the service and the impact the advice had, both mentally and physically
  - Engagement with internal staff and key stakeholders to identify what works well currently, what could be improved and what a great service could look like
  - Mapping the current processes, both internally and with key providers in the voluntary and social housing sector
  - Analysis of data obtained from in-house teams, voluntary sector organisations and housing providers
- 5.10 The potential options have been identified and the benefits of each have been explored. These options are contained within Appendix A.
- 5.11 The cost of all potential options have been calculated, taking into account demand to ensure we are investing where it is most needed. Data has been mapped to align with the Local Area Partnership localities to ensure this project aligns with the wider vision of how WNC will deliver services on a locality basis.
- 5.12 A benefits framework will be implemented to measure the impact of the project. This will ensure that the project is realising the benefits identified within the Design phase, but also that the service is providing an excellent service to our residents. Data will be collected from providers of the service, other related services within WNC and regular user surveys will also be carried out.
- 5.13 As an identified priority project within the Transformation Portfolio the existing project governance process will continue to be followed. This ensures that the necessary quality assurance has taken place and that the project is delivered on time. The Full Business Case, which will include the options, will be presented to the Transformation Board and if approved this project will progress to the Delivery phase.

## **6. Issues and Choices**

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- 6.1 As no formal decision on which option to pursue has been agreed, there is an opportunity for any additional actions or area of focus to be included in the project. This will ensure that the view of the People Overview and Scrutiny Committee is considered in the design and delivery of this priority project.

## **7. Implications (including financial implications)**

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### **7.1 Resources and Financial**

7.1.1 Transformation resource has been allocated to this project and is within existing budgets.

7.1.2 The full business case is currently being prepared and will include anticipated financial and non-financial benefits. With the increase in demand on the existing Debt and Money Advice provision it is anticipated that there will be a requirement to increase the service, however the scale and nature of this will depend on the recommended option being endorsed by the Transformation Board.

7.1.3 Should additional resource be proposed to manage the increase in demand or if Overview and Scrutiny recommend that this project is undertaken to a different timetable or additional outcomes are requested then additional resource may be required.

### **7.2 Legal**

7.2.1 Residents can receive debt and money advice from independent organisations such as the Citizens Advice Bureau and Community Law Service. There are agreements in place which define the level of service and reporting arrangements.

7.2.2 There are also agreements and funding arrangements with Northamptonshire Partnership Homes and Grand Union Housing Group to provide a debt and money advice service to their tenants.

7.2.3 Should there be any changes in how this service is provided a review of the legal agreements will be required.

### **7.3 Risk**

7.3.1 Risks relating to the project have been identified throughout the project to date and appropriate mitigating actions have been put into place to reduce the impact of these. The most pertinent risks are listed below:

- There is a reputational risk to the Council from failing to provide a consistent service across the geographical area.
- Failure to provide timely welfare benefits advice services poses a financial risk to the council. Appropriate support, advice and guidance ensures that any money owing to the council is paid.
- The current levels of resource are not sustainable to deal with the increase in demand. By aligning our approach and resource we could mitigate some of the negative impact of this.

7.3.2 Risks will continue to be monitored as part of this project, including the impact of any mitigating actions.

#### **7.4 Consultation**

7.4.1 This transformation project is being completed in conjunction with a wide range of stakeholders including Revenues and Benefits Team, Housing and Communities, Adult Social Care, Finance Team, Customer Services, Public Health, Citizen's Advice, Community Law Service and key Registered Housing providers.

7.4.2 Any staffing changes arising from this project will be subject to appropriate consultation.

#### **7.5 Climate Impact**

7.5.1 There are no known climate/environmental impacts at this time.

#### **7.6 Community Impact**

7.6.1 This project will provide a positive community impact in respect by enabling a consistently great debt and money advice service across West Northamptonshire.

#### **7.7 Communications**

7.7.1 Timely and appropriate communications to staff and stakeholders is essential for a successful transformation project. A thorough communications plan has been developed and implemented as part of this project.

7.7.2 Once the revised service is designed and we progress into the project delivery phase colleagues from the Communications team will be involved in its development to promote clear and consistent messaging to let residents know the help and support that is available to them.

### **8. Background Papers**

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8.1 None.