

## Options Paper

Four options have been identified:

### 1. DO NOTHING

<b>Description</b>	<b>This would be to remain operating as we are (operating with officers working in 3 different teams and voluntary organisations providing advice)</b>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>• Least disruptive</li> <li>• No additional cost</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>• The service will not be consistent across West Northamptonshire, which will mean some residents are receiving a lesser service</li> <li>• Missed opportunity to create a service, in conjunction with our partners, which focusses on education, early intervention and prevention</li> <li>• Demand for the service will not be met and will result in pressures on other services (e.g. homelessness)</li> <li>• Negative impact on the health and wellbeing of residents who are unable to access the service at the earliest opportunity</li> <li>• Voluntary organisations not working collaboratively with WNC or each other</li> <li>• Inconsistent funding based on the sovereign councils operating models</li> <li>• Unable to realise funding efficiencies</li> </ul>

### 2. OUTSOURCE

<b>Description</b>	<b>This would involve outsourcing the whole of the debt and money advice service and ceasing the internal teams completely</b>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>• A competitive procurement exercise would identify the best organisation to deliver the service</li> <li>• Possible economies of scale</li> <li>• Can set the budget envelope</li> <li>• All funding would be directed to this model</li> <li>• WNC are investing in important services for residents</li> <li>• No confusion around conflict of interest</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>• Good reputation of in-house team will be lost and valuable staff could no longer work for WNC</li> <li>• Could result in duplicate contacts if another WNC service is already working with the resident</li> <li>• Could hinder ambition for early intervention</li> <li>• Reduced control of service delivery model</li> <li>• Smaller/more local organisations could be 'out-priced' by larger operators</li> <li>• Cost to WNC should existing staff be made redundant</li> <li>• Would need a robust Service Level Agreement that is actively managed which is resource intensive</li> </ul>

### 3. INHOUSE

Description	WNC would provide the service internally and cease funding external organisations
<b>Advantages</b>	<ul style="list-style-type: none"> <li>• Demand can be monitored centrally and can be reactive to meet this</li> <li>• Eliminates any duplication</li> <li>• Ability to move funds and dedicated resources to areas where it is most needed</li> <li>• Centralised reporting will inform where resource is needed is in other service areas</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>• Removes choice for resident of where to seek advice from which may deter residents from making contact</li> <li>• High demand means we may not be able to meet this, delivering the full suite of support</li> <li>• External advice services offer advice on a range of issues which is not offered by WNC</li> <li>• Residents may prefer to seek advice from an external agency</li> <li>• Against the collaborative approach WNC wants to achieve</li> <li>• Negative reputational impact on WNC of not funding voluntary organisations</li> <li>• Inhouse team may be expensive if offering the full range of support, recruitment and resilience may be an issue</li> </ul>

### 4. HYBRID

Description	Debt and money advice is available from both WNC and via external organisations
<b>Advantages</b>	<ul style="list-style-type: none"> <li>• Aligns with the councils ambition to work collaboratively with partners</li> <li>• Offers choice to residents about where they receive advice from</li> <li>• Enables residents to receive the right support ay the right time</li> <li>• Offers a holistic approach to supporting residents</li> <li>• Opportunity for all front-line services to provide basic advice and identify needs early</li> <li>• Opportunity to build stronger relationships with external partners</li> <li>• Maximising how funding is utilised by organisations working collaboratively</li> <li>• Positive reputation of WNC</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>• Need to ensure consistency in reporting requirements across all organisations to measure demand</li> <li>• Impact on up-skilling front line staff (time and capacity)</li> </ul>