

WEST NORTHAMPTONSHIRE COUNCIL PEOPLE OVERVIEW AND SCRUTINY COMMITTEE

21st June 2022

Cllr Adam Brown, Cabinet Member for Housing, Culture and Leisure

Report Title Debt and Money Advice Transformation Project

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List of Appendices

None

1. Purpose of Report

- 1.1. To provide an overview of the Debt and Money Advice transformation project, the project approach and the activity which has taken place so far. To also seek challenge and feedback from the Committee to inform the direction and outcomes of the project.

2. Executive Summary

- 2.1 Our Corporate Plan sets out our collective vision for making West Northamptonshire a great place to live, work, visit and thrive. As a new organisation we have the unique opportunity to work collectively, along with our partners, to design services that are customer focussed, providing the services they need in a way that suits them.
- 2.2 As an organisation the scale of our transformation ambition is substantial and to deliver real change for our residents we must prioritise the transformation projects, focussing on those which will have the greatest positive impact.
- 2.3 The pandemic has amplified many of the issues that existed across our communities in West Northamptonshire, resulting in a further demand of increased need and support. One area which has seen a substantial increase in demand is residents seeking advice on debt and money matters.
- 2.4 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.
- 2.5 We need to think about how we respond to this increased demand, considering the whole population, building a service which focusses on education, prevention and early intervention.

3. Recommendations

- 3.1 It is recommended that the Committee:
- a) Note the progress made to date
 - b) Endorse the transformation approach
 - c) Provide any insights and suggestions for additional outcomes.

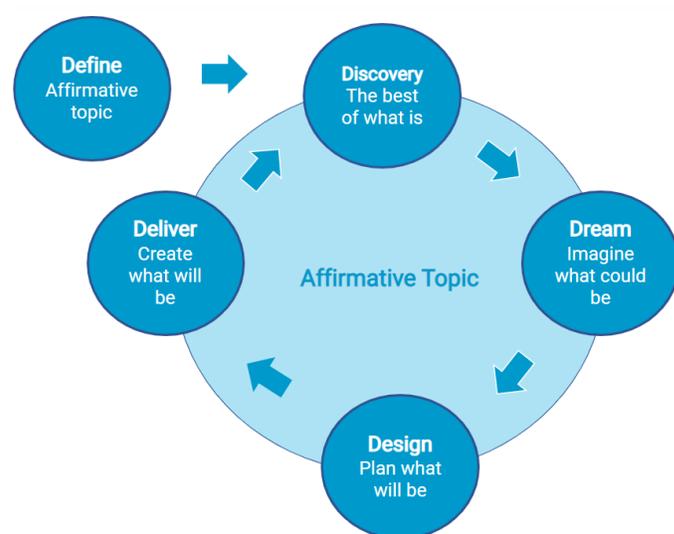
4. Reason for Recommendations

- To challenge the work completed to date, the direction of the project and to support the proposed outcomes.
- To understand the increase in demand and the resources required to offer the service under the interim model

- 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

- 5.1 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 sovereign councils.
- 5.2 Since Vesting Day, the Debt and Money Advice service across West Northamptonshire has operated under an interim model, with the three legacy approaches continuing to provide the service in the same way it had done so previously:
- In Northampton the Housing Options Team provide a service which is predominantly focussed on homeless prevention, enabling people to remain in their current homes.
 - In the former south Northamptonshire area, there is a small dedicated Debt and Money Advice team who work as part of the in-house Revenues and Benefits team within the Finance Directorate. They provide an extensive range of support including debt and money advice, benefit support and preventing homelessness. Since becoming a single in-house team the teams remit is expanding their focus to include the wider West Northamptonshire area where existing resource provision allows.
 - In Daventry, the service is provided by the Citizens Advice Bureau.
 - Adult Social Care offer a Welfare Benefits Advice Service.
- 5.3 Residents can independently 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.
- 5.4 This disparity in approach has led to an ambition to provide a great service which covers the whole of the West Northamptonshire area, is consistent and also receptive to the diverse needs of our population.
- 5.5 Some of our residents have contact with a number of services across the organisation, so to fully understand what a great service could look like, representatives from across the organisation will be involved in this transformation project. This seeks to ensure that all touch points that a resident could have in relation to debt and money advice have been considered and included in the design of a new service.
- 5.6 The structure of this transformation project will use the Appreciative Inquiry framework. This is a recognised change model which capitalises on strengths, positive examples and imagination to create a common vision and direction.



- 5.7 An initial workshop was held during April which allowed the senior stakeholders from Revenues and Benefits, Housing and Communities and Adult Social Care to define the focus of the project and start to Dream about what a new service could look like. The workshop consisted of understanding the differences in the level of service provided across the West Northamptonshire area, the current levels of expenditure and the outcomes the service is currently delivering.
- 5.8 All feedback from the workshop has been collated and the following themes have been identified:
- Prevention / Education
 - Early Intervention
 - Complex Multi-Agency Support
 - Legal Support
 - Embedding / Future Proofing
- 5.9 These themes will form the basis of a series of Discovery workshops which will start to shape what the new service could look like. The workshops will be attended by staff from relevant services across the organisation and partners operating across West Northamptonshire. This collaborative approach seeks to develop the shared vision for the service and identify the best way to deliver this service to the population of West Northamptonshire.
- 5.10 The transformation project is in very early stages, however the level of demand for debt and money advice is rising rapidly and is a very current issue. Therefore the interim arrangements need to be reviewed and steps taken to ensure that the in-house team is adequately resourced whilst this project is taking place.
- 5.11 As an identified priority project within the Transformation Portfolio the existing project governance process will be followed. This will ensure that the necessary quality assurance has taken place and that the project is delivered on time.

6. Issues and Choices

- 6.1 As this transformation project is in its infancy, 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 Overview and Scrutiny Committee is included in the design and delivery of this priority project.

7. Implications (including financial implications)

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 extent of the benefits and savings of this project are not yet fully understood at this stage. 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 not be known until the project progresses. The outline business case is currently being prepared and will include anticipated financial and non-financial benefits.
- 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 Northampton 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 All risks have not been identified yet, however a failure to complete this project could result in additional costs for the council, should residents not seek timely advice. Evidence shows that education and early intervention are essential in delivering a prevention focussed service.
- 7.3.2 There is a reputational risk to the Council from failing to provide a consistent service across the geographical area.
- 7.3.3 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.

7.3.4 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.

7.3.5 Any risks arising from this project will be identified and mitigating actions will be deployed to reduce the impact of these.

7.4 **Consultation**

7.4.1 This transformation project is being completed in conjunction with colleagues from Revenues and Benefits, Housing and Communities and Adult Social Care.

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 are critical for a successful transformation project. A thorough communications plan will be 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**

8.1 None.