

## **SINGLE ADVICE CONTRACT.**

**4<sup>th</sup> MARCH 2007**

### **1.0. INTRODUCTION AND BACKGROUND.**

1.1. A report entitled '**Single Housing and Benefits Advice Contract for Cheltenham**' went to the Cabinet at its December 12<sup>th</sup> 2006 meeting (APPENDIX THREE). It was confidential and in the name of an officer, the Assistant Director Community Services, although it was subsequently acknowledged that the paper was requested by the Leader, and that it was therefore a political initiative.

1.2. The report recommended that:

**'Cabinet endorse the proposal to create a single advice contract for Cheltenham, agree the sums outlined in 3.1. and agree the timetable outlined in 4.1. of this report'**

1.3. This was agreed after a number of concerns were expressed about the report and after the two Cabinet members who were accountable for it only agreed to support it with the reservation that they '*reserve the right to express (their) concerns and will weigh up how those concerns have been answered in the next report*'.

1.4. The concerns with the report were that:

1. Voluntary sector organisations would have to compete with each other for a contract in a way that could be divisive to partnership working and therefore damaging to the service as a whole.
2. The information used to justify the suggestion and from which the amounts of finance were deduced was subject to debate.
3. Organisations that failed to win the contract could cease to exist along with the additional work they did that was not deemed to be part of the contract, and that this would be a loss to the town and its people.

1.5. An attempt to 'call in' the Cabinet decision was ruled out by the Chief Executive (the Proper Officer for this function), partly because the Leader of the Council declared at a subsequent Cabinet meeting on 19<sup>th</sup> December that the decision to proceed would be reviewed at a number of stages.

1.6. At the Social and Community Overview and Scrutiny Committee held on Wednesday 10<sup>th</sup> January it was moved that a working party be established to look at '*the justification for the creation of a single advice agency – and if it is justified, the best way it can be achieved*'.

1.7. Cllrs Franklin, Webster and Driver were appointed to this WP. At its first meeting on 22<sup>nd</sup> January Cllr Webster was appointed Chairman. Soon after all four organisations were interviewed.

1.8. The following terms of reference were agreed by the working party on Wednesday 24<sup>th</sup> (subject to legal clarification regarding the option to report back to full Council in the first paragraph) which envisaged a two stage process:

*"The review group to have an initial meeting on Monday 22<sup>nd</sup> January 2007 with subsequent meetings as and when required and will make a final report back to O&S by 2 April 2007 and then possibly to Cabinet or full Council. (the words full Council'*

were the subject of disagreement and were subject to legal advice being sought – which was duly done – see attached note in Appendix 2 at end of report)

### Stage 1

To review the:

- concept and justification for a single advice contract in Cheltenham
- facts and figures supporting the concept
- time scales and impact on current offers of grant

After Stage 1 the group would report back to O&S to decide whether or not to move to Stage 2, or any other course of action.

### Stage 2

This will involve working with the Procurement Team to review the development of a draft outline contract, its specification and measurement and then to report back to O&S.

The review group will make recommendations to the Social and Community Overview and Scrutiny Committee as to the way in which the contract should be constructed and financed and, at a later stage, how the contract should be specified and performance managed.”

## 2.0. THE ORIGINAL REPORT – THE KEY ISSUES IN IT

2.1. The chart that caused the controversy was para 3.1. of the initial report, which read as follows (Table 1):

Table 1

<b>Current advice spending</b>				
<b>Voluntary Organisation</b>	<b>Current CBC funding (total)</b>	<b>of which purchases housing &amp; benefits advice</b>	<b>housing advice</b>	<b>benefits advice</b>
CHAC	44,500	44,500	44,500 – (100%)	0 - (0%)
CCP	41,200	41,200	39,100 – (95%)	2,100 – (5%)
CAB	98,600	84,900	4,000 – (4%)	80,900 – (82%)
CCSC	72,500	61,300	4,000 – (5.5%)	57,300 – (79%)
<b>Total</b>	<b>256,800</b>	<b>231,900</b>	<b>91,600</b>	<b>140,300</b>
<i>Activity percentages taken from organisations' monitoring returns.</i>				

2.2. The proportion of advice work that could be considered to involve housing or benefits was considered to be substantially incorrect in the case of the Citizens Advice Bureau. It was claimed that these two categories amounted to a total of 86% of the bureau's work which equated to £84,900s of the £98,600s paid by CBC to the CAB. The confusion resulted from the use of terminology, mainly around the meaning of benefit and debt advice.

2.3. This has subsequently been corrected by the Assistant Director Community Services. It is now accepted that housing advice accounts for 6% of the case work and benefits advice for 15%, which equates to about £20,706 of the CBC funding given to the CAB. Debt advice (including elements of housing and debt advice) accounts for 45.4%. If this were to be included alongside housing and benefits advice the total would rise to 67% of the funding because of the large number of debt cases coming through the bureau at the moment. However, it is clear that 'housing benefits' and 'debt' are different categories (see para 3.7 below)

2.4. There was also a view that the report failed to acknowledge things contained in the current Service Level Agreement that were additional to the advice services provided by Cheltenham Community Support Centre, namely the drop-in and training rooms.

2.5. In addition it was believed that some organisations, if they chose to act alone and failed in their bid, would disappear if they failed to win the contract. This was stated in para 2.3 of the original report to Cabinet – *‘Whilst, to varying degrees, the voluntary organisations attract alternative core funding it is almost certain that some would not survive the loss of their current identified council funding’*.

2.6. The basis for the report being ‘confidential’ involved a statement about the expected cost of a new contract which showed substantial savings on the current overall costs if the basis for their calculation was justified. The **Freedom of Information Act** had to be used to make the report public to the agencies which had not been told of its contents or consulted about it prior to the Cabinet meeting. The report was not released until after the 12<sup>th</sup> December Cabinet meeting at which it was agreed. Subsequently the Cabinet Member Finance and Economy stated that the aim of the initiative was to improve the service rather than save money and stated at Cabinet on 23<sup>rd</sup> January 2007 that *‘The principle reason for creating a single advice service (sic) is to seek to improve the overall quality of the service for local residents’*.

### 3.0. THE ADVICE AGENCIES AND THE ISSUES INVOLVED.

3.1. The status of these organisations in legal terms is as follows:

Table 2

Organisation	Total funding awarded	Performance systems	Organisational status
Cheltenham, Cirencester and Tewkesbury Citizens Advice Bureau (CAB)	£98,600 + £39,000 rent-in-kind	National Association of Citizen’s Advice Bureaux – national performance management systems. CLSP quality mark	<ul style="list-style-type: none"> <li>• Company Limited by Guarantee</li> <li>• Registered Charity</li> </ul>
Cheltenham Community Projects (CCP)	£41,200	Investors in People CLSP quality mark Matrix accreditation Foyer accreditation Supporting People accreditation	<ul style="list-style-type: none"> <li>• Company Limited by Guarantee</li> <li>• Registered Charity</li> </ul>
Cheltenham Housing Aid Centre (CHAC)	£44,500	CLSP - quality mark Members of Advice UK and Institute of Money Advisers (IMA).	<ul style="list-style-type: none"> <li>• Company Limited by Guarantee</li> <li>• Registered Charity</li> </ul>
Cheltenham Community Support Centre (CCSC)	£72,500	Own performance management system in place	<ul style="list-style-type: none"> <li>• Company Limited by Guarantee</li> <li>• Registered</li> </ul>

		CLS quality mark confirmation expected	Charity
--	--	--	---------

3.2. This working party report uses the statistics taken from the report to Cabinet and updated by the agencies, but used a different approach in examining them. Statistics for CAB and CCP are for the year April 2005 to March 2006; stats. for CCSC are from April 2004 to March 2005 for CCP Jan. to Dec 2006 and for CHAC April 2005 to March 2006. (The figs. for CCSC for 05/06 show an increase in caseload from 2744 to 3183, and to 3371 for the first 9 months of the current year).

3.3. The major problem with attempting to review this area of work is that the information kept by the different organisations is in very different formats and so it is difficult to quantify and compare performance. The original report did not indicate how many people used the four advice services during the year, and did not to distinguish between 'cases' and 'clients'. Frequently someone with a housing problem will need advice on housing benefits to address it, and this means that that individual generates 2 cases, as appears to be the average. Some organisations (such as CAB and CHAC) discriminate between repeat clients and new clients and between contacts and clients (where this has been done in the attached chart only individuals dealt with during the year looked at have been counted as clients). Established clients only become new clients after a period of time has elapsed, or their original issue was addressed. If another case comes along while the initial case is still active, then the case is counted, but they are not treated as a new client. CCSC counts a case as a client, unless a new case arises, and then they count it as a new client with a new case. In addition to this, some cases are relatively straight forward, and others are enormously complex and may involve tribunals or court action, and thus demand a lot of time and effort to address.

3.4. In making calculations this report examines workloads based on cases rather than clients. There is a problem in this approach that explains why the organisations overlap in terms of advice that they give. If a client has a housing problem that leads onto a benefit problem (ie one client with two cases), rather than refer them on to another organisation they attempt to deal with them both. **This is in the interests of the client.** Referrals do occur where the cases are complex and demand particular expertise (such as CCSC and benefit tribunal cases).

3.5. The upshot is that the information that we have is crude and confusing and needs proper interpretation. **There are no standard counting rules, and, whatever else comes out of this review, there ought to be.**

3.6. One of the first things that was therefore done was to interview all four organisations in order to try and produce an acceptable information base. The full table is attached to the report as APPENDIX ONE, but the essential statistics are as follows:

Table 3

Agency	Housing Advice cases	Benefits Advice cases	'Money' advice inc. Benefits advice cases	Total Cases	Clients
CHAC	700	200	200	900	c900
CAB	773	1925	7908	12869	c5000

CCSC	152	2078	2184	2744	2744
CCP	600	646	646	3469 <sup>1</sup>	1246
<b>TOTALS</b>	<b>2225</b>	<b>4849</b>	<b>10938</b>	<b>19982</b>	<b>9890</b>

3.7. Definitions are important here and are one of the great objections to the suggestions outlined in the original Cabinet report. There is a difference between Benefits advice and 'Money Advice'. **Benefits** include all those things that can be claimed – unemployment benefit, incomes support, council tax benefit, housing benefit, tax credits, disability benefits etc etc. **'Money advice'** includes debt as a result of failing to keep up credit payments, credit card debt, failure to pay bills, loans and so on. This may lead on to benefit advice but is not the initial catalyst that motivates the client to seek advice.

3.8. According to the information supplied by all four bodies funded by the Council there are about 9890 clients seeking advice in Cheltenham which has a total population (within its administrative boundaries) of 111,656 (mid 2005 estimate) living in some 50,000 households. **According to this information, almost a fifth of households (20%) in Cheltenham use the town's advice services annually.** <sup>2</sup> This is not insignificant. There was no attempt in the initial Cabinet report of 12<sup>th</sup> December to quantify the number of people who sought advice or what their particular needs might be.

3.9. The scale of benefit take up gives an indication of what the demand for advice for just one area of benefits may be. The figures<sup>3</sup> for Council Tax and Housing Benefits are as follows:

Table 4

	<b>Numbers of claimants</b>	<b>% of towns households</b>
Council Tax/2 <sup>nd</sup> home rebate	7405	<b>15% of households</b>
Council rent	3132	
Housing Assn. tenancies	1292	
Private tenants	1679	
<b>Total Housing Benefit</b>	<b>6103</b>	<b>12% of households</b>

3.10. The Housing Benefit and Council Tax benefit systems distributed nearly £26.5 million in Cheltenham during the year 2005/06. This is all recoverable from the Treasury and, providing certain performance standards are met, is no cost to Cheltenham Council Tax payers, and is of importance to the local economy. Exchequer services receive an administration grant of over half a million pounds to distribute it. The advice agencies dealing in benefits belong to the Benefits Forum and play an important role in this and work closely with Exchequer Services – especially CCSC. Those enquiring about benefits are advised to go to the agencies if they have any problems or need help in completing the forms. There is a sizeable group of people and very large amounts of money involved. Advising people on claiming benefits and filling in the (sometimes confusing) application forms is a growth area.

<sup>1</sup> Many of these are signposted onto other organisations and the CBC 'Housing Options' team. Some of these may have been 'double counted' by other agencies.

<sup>2</sup> This makes the assumption that each client is from the town and part of an existing household within it.

<sup>3</sup> All these figures provided by Exchequer Services for the year 2005/6.

3.11. In terms of 'advice' overall some 19,982 cases were generated by 9890 clients - on average about 2 issues for each client. Of these cases:

- 2225 (11%) were housing advice
- 4849 (24%) were benefits advice
- 7074 (35%) were housing and benefits related advice
- 10938 (55%) were 'money' advice including benefits
- 13163 (66%) were housing & money advice issues, including benefits.

3.12. The agencies delivering the advice are very different in nature. This is especially the case with the CAB which covers a very wide area of advice and uses trained volunteers backed up by a national network. It would be misleading therefore to simply take all the funding provided by CBC to all the agencies and allocate it proportionately to different forms of advice. However, **if** this methodology was used – **though we are certainly not advocating it** - a figure for housing and benefits advice of £90,911 (7074/19982 of £256,800) would result. If it was to include all housing, benefit and money advice issues it would produce a figure of £169,165 (13163/19982 of £256,800). Both these figures are very much less than the original £231,900 identified in the Cabinet report. The reason for this is the dominating caseload of the CAB as a result of its use of volunteers.

3.13. The unit costs of each organisation are a poor guide to activity because they don't take into account time and case complexity or the impact of volunteers. However, they crudely indicate the following costs per case and per client:

Table 5

Agency	Case Costs (£s)	Client Costs (£s)
CHAC	49.44	49.44
CCP	33.06	33.06
CAB	7.66	19.72
CCSC	26.42	33.06

While this is purely indicative and crude, the chart demonstrates the value of volunteers and the value of the CAB, as well as the amount of detailed and complex casework involved with some housing problems that CHAC has to tackle.

3.14. Using the information above for the various categories and applying it to each organisation produces the following results:

Table 6

Agency	Total Funding	Housing and Benefits %ge of total work	Allocated Costs	If include 'Money Advice' + Housing
CHAC	£44,500	100%	£44,500	£44,500 (100%)
CCP	£41,200	100%	£41,200	£41,200 (100%)
CAB	£98,600	21%	£20,672	£66,062 (67%)
CCSC	£72,500	62%	£45,206	£61,625 (85%)
	<b>£256,800</b>		<b>£151,578</b>	<b>£213,387</b>

3.15. However, these figures don't take into account some non-advice activities that are provided by CCSC and are included in their SLA with the Council - such as the drop-in and IT suite in the LHS Resource Centre. To understand the nature of these different organisations and the way they work they have to be looked at in more detail.

#### **4.0. THE FOUR AGENCIES: INTRODUCTION**

4.1. CCP is the newest organisation in Cheltenham and is the only one with an SLA negotiated on the basis of specific costed work, reflecting its origins as part of the housing portfolio. The other organisations were all established some 20 or more years ago and awarded development funding not initially linked to detailed performance criteria or agreement. These amounts were then increased on a year to year basis with inflation, and don't necessarily reflect the amount and complexity of work done.

4.2. There are overlaps in the work they do because of the way that the social and private rented housing sectors are now so closely linked to the benefits system. Organisations involved in housing advice inevitably become involved in benefits advice. As house prices rise there is an increased demand for rented and social housing. Young people are particularly affected because they lack resources and frequently have no access to money. Some continue to live with parents and relatives, and tensions can result from this. There is a definite increase in the numbers of young people looking for accommodation and resentment among traditional Council tenants that their children do not qualify for Council accommodation because they are not deemed to be in sufficient need. The Council is therefore 'blamed' for their problem while the voluntary sector agencies are seen as allies 'independent' of the system.

4.3. The quality of the advice offered is important. The Community Legal Service (CLS) gives quality marks rather than accreditation. CLS quality marks are in three categories –'information', 'generalist with casework', and 'specialist'. Three of the organisations (CAB, CCP and CHAC) have Community Legal Services quality marks, as indicated in the chart above. CCSC has applied and is expecting a positive outcome shortly.

According to the Legal Services Commission Website:

- CCP have a quality mark in general advice and casework for benefits and housing advice to young people (16 – 25) and the CCP Foyer Service.
- CHAC has a quality mark in casework for debt and housing for young people, and housing general.
- CAB has a specialist quality mark in debt, employment and welfare benefits and generalist with casework in debt, employment, benefits, housing, consumer etc.

4.4. All the organisations have developed an approach that attempts to tackle comprehensively the problems that the clients who present themselves have. At the same time they all have specialities and clients are signposted on in cases where the issue they are concerned about could be better dealt with by another agency.

#### **5.0 CHELTENHAM COMMUNITY SUPPORT CENTRE (CCSC).**

5.1. CCSC was set up in 1982 as Cheltenham Centre for the Unemployed to address the effects of rising unemployment at that time. It was originally located in the Salem Church, now the 'Pulpit' Pub, opposite the Echo offices in Clarence Parade and moved to the LHS Neighbourhood Resource Centre in 1996, when the Resource Centre opened. Its facilities were custom built for its clientele.

5.2. It has a total budget of about £95,000 and employs 2 f/t staff and 2 p/t non advice staff (30 hrs each), and has one permanent volunteer. It deals with 2700 or so cases a year and an increasing number are from minority ethnic backgrounds and many have mental health issues. About half suffer a disability.

5.3. It became CCSC relatively recently when it became clear that its major focus was poverty with the consequent need for benefit take-up, training and support in order to access jobs. This also includes help with producing CVs and filling in job applications, and introduces people to basic skills courses in order to re-skill them for jobs in the 'new' economy. It established a credit union which now has some 600 members in order to help tackle the problems of poverty. It is also the base for 'Big Issue' circulation in Cheltenham and has applied for Community Legal Services recognition.

5.4. In the 9 months between April and December 2006, £344,000 was won for its clients in benefits payments, and the workload had increased considerably – it had 3371 clients in that time. All of this benefit funding is reclaimed from national budgets, and so is of no cost to Cheltenham tax payers. This is of benefit not only to the clients, but to the local economy.

5.5. It moved to custom built premises in the LHS Resource Centre in 1996 as a part of the Resource Centre initiative in that area. These resources include an IT suite, a kitchen and café, showers and toilets, as well as office space. Its SLA with the Council includes not only advice on welfare benefits (including representation at Tribunals) and debt counselling, but employment rights, education and IT training and a drop-in service (with hot meals 3 days a week) with shower facilities. The drop in is particularly useful for establishing contact with people on the edges of the community who may need support or referring on to Social Services and is important therefore in tackling social exclusion at a very basic level. There is no formal count of these people, but it amounts to at least 100 visits a week, many of them by the same people who rely on it for support.

5.6. The problems with the assumptions in the original report were:

1. The percentage of welfare/ housing advice used in allocating funding was subject to interpretation (c85% rather than a more accurate c75%),
2. This was then taken as a proportion of the total budget of £72,500s and failed to acknowledge the other things included in the SLA – namely the drop in, the IT suite and so on.

5.7. The rent for the part of the LHS Resource Centre that CCSP pays for amounts to £12,000s (say £5,000s for the office space where the advice is given and £7,000 for the rest), and the cost of running the drop in etc about £21,000. Thus 28k needs to be subtracted from the total budget of £72,500, and then the amount remaining divided up according to the amount of advice given for welfare and housing benefits.

5.8. This would produce a figure of £44,500. Three quarters of this (the amount of appropriate welfare/housing advice given as a proportion of the total) produces a figure of **£33,375**. If the methodology used in the original paper is applied, then this should be the figure arrived at, which is £27,925s less than the figure of £61,300 in the Cabinet report.

5.9. If the amount indicated in the initial paper is assumed to be that which is to be put into the pot by CCSC to create a single advice contract, then CCSC would collapse. It could not run its additional facilities for just over £10,000.



**5.10. The constituency and focus of CCSC is the poor and the benefit dependent, especially those on disability and housing benefit. Their advisory skill is in benefits. The scale of the client base corresponds to the increased dependency on the benefits system and the difficulty most people have in completing the forms.**

## **6.0. THE CITIZENS ADVICE BUREAU (CAB).**

6.1. The CAB was created in 1939 as part of the war time effort to inform people how to cope in times of difficulty, and has subsequently expanded its services to cover all areas of advice. It belongs to a national association and has been funded by the Council for many years, and is acknowledged to be one of the best CABs in the country. It has specialist quality marks and operates around standard procedures designed to produce a quality service and in the last two years linked with Cotswold (Tewkesbury has been part of the operation for at least 20 years) so that now it is at the centre of an advice hub that covers half the County.

6.2. The budget is about £350,000 and includes £98,600 from CBC. It employs 3 f/t staff, 16 p/t staff and has 80 volunteers to cover its new expanded county remit. CAB sees itself as a one stop shop, although it occasionally refers people on with complicated Housing cases to CHAC and some benefit cases where the client needs representation at tribunals to CCSC. Clients are referred to them at intervals from CCSC and CHAC, and on a very regular basis from CCP at Cheltenham First Stop. It will do outreach work and runs satellite surgeries at Whaddon and GLOSCAT and various Children's Centres.

6.3. It is a preferred partner under Community Legal Services recognition in debt, employment and welfare/benefits advice, and receives over £93k a year from the Lord Chancellors Dept. to do this. It currently occupies premises in 14 Royal Crescent which are leased and paid for by the Council from a private landlord. This represents a substantial additional subsidy to the organisation. This lease is due to expire in 2008 and the Council does not wish to renew it. It gave the CAB notice over 2 years ago that it would need to find new premises. The CAB will thus lose the £39k currently paid in rent by the Council in funding. It had found new premises, but because of the uncertainties created by the single advice contract initiative, it cannot plan until it knows where it stands.

6.4. In the original paper 86% of its activities were judged to involve housing or benefits advice. This figure was arrived at by including debt and financial advice, and amounted to £84,900s of the current £98,600s paid to the CAB. By removing debt and finance advice the figure is reduced to 21% of total advice workload – amounting to some £20,706s. A proportion of this would have to cover rent and running costs of any new premises when it is relocated and so this figure would be further reduced.

6.5. If the original figure of £84,900 was taken away from the CAB, it could no longer operate as an advice agency in Cheltenham, and all its other activities would disappear. Were it to succeed in attracting, in whole or in part, the new contract this would not be the case.

6.6. The CAB advises something like 5,000 people a year (3500 new clients and 1500 repeat clients), over half the number of people needing such advice in the town. This amounts to something like 10% of households in the town. It has a high profile and is the first port of call for 'broad' advice. It does this because of the input of

trained volunteers. This gives it substantial additional clout and provides over 8,500 additional advice hours amounting to an estimated £100,000s of value (calculated at the nationally approved rate of £11.74p per hr).

6.7. To cope with the increase in work load it is currently developing a triage or screening process to help identify the best way of dealing with clients. A short initial interview is conducted to determine what the issues are and how complex they may be, and then the client is allocated to the most appropriate adviser. Any improvement in the way in which advice services can be improved and streamlined in the town needs to follow this approach at the same time as preserving the strengths of organisations.

**6.8. The CAB is the place all people can go to for general advice and specialist debt, benefit and employment advice. They will refer more difficult housing issues on to CHAC and some benefit cases where the client needs representation at tribunals to CCSC.**

#### **7.0. CHELTENHAM HOUSING AID CENTRE (CHAC).**

7.1. CHAC was established by Cheltenham Borough Council in 1988 in order to provide advice to people in housing need and has offices at 31 Prestbury Rd. which are currently being substantially upgraded. The Council has an obligation under statute to provide such advice, and CHAC is the agency currently paid by the Council to address this responsibility.

7.2. Last year it assisted more than 900 clients needing general housing advice and this involved not less than 2171 contacts with them. The Centre's budget is about £210,000 of which £44,500 is paid by the council under a service level agreement relating to general housing advice.

7.3. CHAC employs 3 f/t and 7 p/t staff and is assisted by 20 volunteers and has Community Legal Services recognition. It normally provides an outreach service where appropriate, a drop-in on a Thursday and meets clients by appointment, although currently special arrangements have been made because of the major improvement works being undertaken at the centre. Funding amounting to £27,500 in cash and the same amount in kind has been raised to complete these building works, and will make the building more accessible and extend the office space.

7.4. CHAC effectively provides a one-stop-shop for housing related issues with the provision of general housing advice and associated benefits and detailed casework and legal representation.

7.5. The SLA only relates to housing (75%) and benefits (25%). The amount received is £44,500. If this was withdrawn it is far from certain that all their other services would continue.

These include:

- The deposit bond scheme – helping homeless clients who are outside the council's statutory responsibilities. This has helped 600 people secure a rented property over the last 10 years by underwriting landlords' deposits 'up front' and has thus taken them off the waiting list.
- The Neptune Project – for those in housing or seeking housing who have mental health problems

- Young Peoples housing advice service – this helped 391 clients and 889 contacts last year but has now ended (December 2006) due to the loss of county funding.
- A much needed money advice service (debt etc)
- A 'Housewarming' service provided by volunteers to help clients to move into new accommodation which helps them with basic equipment and furniture etc.

**7.6. CHAC is where the homeless or people with housing and housing related money problems go.**

**8.0. CHELTENHAM COMMUNITY PROJECTS (CCP)**

8.1. CCP began life as the Young Homeless Project and only a few years ago changed its name to Cheltenham Community Projects, having widened its original focus from young people to include all people. It has recently changed its name yet again to County Community Projects to reflect its widening area of operations.

8.2. The SLA they have from the Council is for young people aged between 13 and 25 who are in need of 'housing, training, support and advice' and family mediation to avoid homelessness. CCP share the First Stop building opposite the Bowling Green in the Lower High Street with the Council's Housing Options ( ie Homelessness and Allocations) Team and Connexions (responsible for advising young people on education, employment, training etc). After an initial screening by CCP, clients are then passed on to a range of services depending on what their needs are. Some of them are helped by the CCP foyer service. The number of CCP clients is therefore smaller than the number attending First Stop. The past year was the first year of operation for First Stop, but the numbers visiting the centre appear to be picking up as housing becomes more difficult to access and house prices escalate.

8.3. The total contract is for £41,200. This funds just one f/t member of staff and some managerial support, plus a contribution to rent and running costs. The Council pays a further £19k rental to CCP to be in the building which costs CCP £37k a year to lease.

8.4. CCP treat the young persons advisory service as a project – as an arm of what is an ever-changing organisation with an ever-changing series of projects. Their size means they can give what can be significant added value. However, they won't do the work unless they get recovery of the full costs of doing so.

**8.5. CCP is where the under 25s go for practical housing support. They are then signposted on to a range of other agencies.**

**9.0. SUMMARY**

9.1. The original paper presented to Cabinet on 12<sup>th</sup> December failed to sufficiently acknowledge the range of work and the nature of the clients of the different agencies. These are distinct but overlapping constituencies and specialities.

- The CAB deals with everyone;
- The poor who need help with benefit applications etc tend to use CCSC;
- CHAC looks after the homeless, people in private accommodation and Council tenants with repair and rent issues etc;
- CCP deals with young people and their families.

9.2 The Council needs to recognise that these voluntary sector bodies were set up by people in response to a specific need. They are small independent organisations close to their clients with their own aims and aspirations and staffed by people who are highly motivated. This independence gives them a credibility among the client base that cannot be bought and that can be enormously useful to the Council. The funding given to them in exchange for the provision of services is not their prime reason for being. The whole contract mentality fits uneasily with them. It can easily turn them into extensions of the Council which, in turn, can create divisions between the Council and what should be willing partners. **The Council needs to understand this when it deals with them.**

9.3. The total funding streams that are applicable if a contract is limited to housing and benefits advice would be as follows:

CAB - £20,706 (would reduce CBC funding to approx. £78,000)

CHAC - £44,500 (would reduce CBC funding to zero)

CCSC - £33,375 (would reduce CBC funding to £ 39,125)

CCP - £41,200 (would reduce CBC funding to zero).

TOTAL - £139,781

This is £92,119 less than the figure indicated in the original paper,

**9.4. This figure is a long way from the original £231,900 reported as the total amount spent by the council in 'offers of grant' that could be packaged into a contract in the original Cabinet and raises the question as to whether or not it can be done in a better way.**

## **10.0. WHAT ARE THE OPTIONS?**

10.1. Before looking at the options some parameters can be identified:

- Saving money, according to pronouncements from the Cabinet, is not the main aim of the initiative, although the original paper maintained the aim was to achieve *'better coordination, reduction in duplication and an economy of scale'*.
- The challenge is to improve the coordination of advisory services for housing and benefits without destroying those activities that add value to the work of the existing agencies and benefit the people of Cheltenham. The aim should therefore be to build on what exists.

10.2. There are then a series of questions that present themselves:

- Should the contract (if it is decided there should be one) concern itself with Benefit and Housing advice, or should it also include the relief of debt and debt management? This is a key watershed that will have a significant knock-on effect for the CAB.
- Is it appropriate that people have a choice of different organisations that they can go to for advice, or is this a luxury we can't afford?
- What's wrong with the status quo? It operates well and nearly one in 5 households in Cheltenham use the agencies every year according to the information provided to the Council by the existing agencies, and during their regular appraisals no major issues have been raised about their performance.

## 11.0. OPTIONS

11.1. There are two main options:

Table 7

OPTIONS	FOR	AGAINST (predicated on one or all of the current agencies losing the contract)
<p>Option 1 Produce a single contract for 'Housing and Benefits' (not 'Housing and Money Advice')</p>	<p>Will probably cut costs, but not by as much as originally calculated. Will lead to a better coordinated service, particularly if it is in one building, with standardised procedures etc Will increase the potential for a first time fix for the client Customers know exactly where to go for the help and advice they need.</p>	<p>Could reduce the number of agencies and the choice people have in which one they go to, and the pool of skill they have developed and therefore the quality of advice. Could reduce the additional services these agencies provide Could reduce the amount of funding as a whole levered in by 4 separate organisations. Would be initially very disruptive. Could set organisations against each other and be detrimental to cooperation.</p>
<p>Option 2 Encourage a closer Partnership approach by establishing an umbrella structure for housing and benefits advice</p>	<p>Would lead to better signposting and less duplication. Would lead to a common set of 'counting rules'. Would maintain current expertise. Would safeguard choice for clients. Would allocate specific roles to organisations Would safeguard all additional 'added value' projects not funded by CBC. Would retain the autonomy and size of organisations, and the feeling of empowerment and control that their staff have over them.</p>	<p>May not save any money. May not automatically lead to better coordination.</p>

## 12.0. RECOMMENDATIONS

12.1. If choose Option 1 then:

- Just package Housing and Benefits together in a contract in the region of £150k .
- Develop standard counting, monitoring and performance management rules

12.2. If choose Option 2 then:

- Clear protocols need to be developed between those organisation that are prepared to work in Partnership with each other:
- Each organisation to develop specialities.
- Develop standard counting, monitoring and performance management rules.
- Economies of scale from central support services and eroding of duplication.

### **13.0. CONCLUSION.**

**13.1. The justification for the report to Cabinet relating to a 'Single Housing and Benefits Advice Contract for Cheltenham' is open to debate. Unless money is the dominant factor a better approach would be to enhance Partnership working between the existing agencies clearly indicating who does what and when.**

**13.2. If a contract is opted for, then it needs to be very careful what it includes because if it gets it wrong, organisations that currently make a substantial contribution to the town will disappear and the people of Cheltenham will suffer.**

<b>APPENDIX ONE</b>								
<b>Organisation</b>	<b>What does current SLA pay for? What other thing does the organisation do?</b>	<b>Housing advice</b>	<b>Benefits advice</b>	<b>'Money' advice + benefits advice cases</b>	<b>Total cases</b>	<b>SLA funding/Total Funding</b>	<b>No. of clients</b>	<b>No. of staff</b>
<p>CHAC (April 2005/March 2006) The rent for the current building at 31 Prestbury Rd is £10,325 .and £27,500 has been raised to rebuild the rear extension to improve the building and make it more accessible.</p>	<p>The Council has appointed CHAC to provide Housing Advisory services that are a statutory responsibility under s.179 of the 1996 Housing Act.</p> <p>In addition, and separately funded to this, CHAC runs: the bond schemes (individual and family) whereby the service provides the deposit to a landlord so that a property can be let to a client (over 600 clients helped in last 10 years) 'Neptune' mental health project Money advice service Young People's Housing Advice service House-warmers project</p>	<p>c700  C75% of total</p>	<p>c200  C25% of total (claimed £14.5k in back benefit payments or through charities for claimants in last year)</p>	<p>200</p>	<p>900 (clients = cases)</p>	<p>£44.5k Total budget £210,281 (2005/06)</p>	<p>2171 contacts with 900 clients (cases and clients are the same)</p>	<p>3f/t/ 7p/t and 20 volunteers</p>

	(helping people to move in) and supplying them with basic stuff. Accommodation register  The 'offer of grant' with the council includes all the s179 work							
CAB (April 2005/March 2006) Building rent 39k in kind by CBC for premises in 14 Royal Cres. – to cease in 2008 - looking for new premises. The uncertainty created by the single agency contract has put everything in limbo for CAB in terms of alternative venues.	In addition to Benefits and Housing, CAB advises on: Debt Consumers Education Employment Finance Health Immigration Legal Relationships Tax Travel Utilities  The 'offer of grant' with the council relates to all these areas of advice.	773  (6% of total advice)	1925  (15% of total advice)	7908 out of total cases of 12869  (60.4% of total advice inc. benefits)  5848 of these (45.4% of total advice) are for debt.	12869	£98,600 Total Budget approaching £350,000 to cover Cheltenham , part of Tewkesbury and part of Cotswold.	3500 new clients + 1500 repeat clients (cases and clients are different)	3 ft/ 12 p/t and 47 volunteers totally dedicated to this just for Cheltenham .



<p>CCSC (April 2004/March 2005 statistics)</p> <p>Current rent 12k a year</p>	<p>About 75% of CCSC's work is directly to do with welfare benefits; but in addition to this the 'offer of grant' includes running Education and Training and a Drop-in service.</p>	<p>152 (6-% of total advice)</p>	<p>1906 out of total cases of 2744 plus 172 (Housing benefit) Total 75%</p> <p>Total 2078</p>	<p>2184 out of total cases of 2744 80%</p>	<p>2744</p>	<p>£72,500</p> <p>Total Budget £95,000s</p>	<p>2744 (maintain 3371 in 9 mths of 2006/7) (This does not include repeat visits by clients unless there is a new issue, and then they are counted as a new client).</p>	<p>2 ft staff/ 2 non advice on 30hrs each + 1 permanent volunteer</p>

CCP (Jan to Dec 2006) Rent for 1st Stop 37k a year	<p>The CCP 1st Stop shares the building with a number of other organisations, including the Council's Homeless and Allocations service and the Connexions service. The SLA relates to young people between the ages of 13 and 25 and family mediation.</p> <p>Clients are advised on options for them, including signposting them to other agencies and referring them in some cases to the CCP foyer for housing. They will also provide people with material help such as food-parcels where appropriate.</p> <p>CCP has recently taken a decision to give advice to</p>	c600	646	646	3469 (to 1st stop)	£41,200 out of total budget of £1.1million	1246 for CCP out of 3469 to 1st Stop. Many referred on to other agencies inc. CBC/CAB/C HAC/CCSC.	1 f/t + bit of manager (total organisation 53ft/ 9pt and 51 volunteers running a range of other services).

	people of any age. They are not funded by the council for this service. They also deliver the county Supporting People floating support contract.							
<b>TOTAL</b>		<b>2225</b>	<b>4849</b>	<b>10938</b>	<b>19982</b>		<b>9890</b>	

## APPENDIX TWO

Dear Cllr Webster

I understand the question to me to be as follows:-

*Is it permissible for an Overview and Scrutiny committee to make a report on a matter and to submit that report to Full Council?*

If this isn't the question then I'm sure you will put me straight.

Turning to the CBC constitution at Rule 10 of Part 4C, the O&S Rules, para 10.1 clearly envisages that reports from O&S committees may be submitted to either Council or Cabinet. However, the 'as appropriate' is included which implies the existence of some further operative criteria against which we might assess whether a particular route of submission was appropriate. The example is given of where a recommendation contained within the O&S report would require a departure from or a change to the agreed budget and policy framework. I presume that this is because, in most cases, it is only Council which could lawfully make such a decision. Extrapolating from this example, one interpretation might be that only where the matter being dealt with in the O&S report lies within the remit of Council would it be appropriate for the report to be submitted to Council.

Given the slight ambiguity around the wording in para 10.1 I have reverted to the legislative framework which imposes the requirement for authorities to establish O&S committees which is found at S.21 of the Local Govt. Act 2000. S.21 (2) lists a number of functions which authorities must empower their O&S committees to undertake. The list includes the following:-

*(b) to make reports or recommendations to the authority or the executive with respect to the discharge of any functions which are the responsibility of the executive.*

This clearly requires that O&S is empowered to submit reports directly to Council even though they may relate exclusively to executive functions.

Given the legislative provisions it is beholden on us to interpret our local constitutional provisions so as to comply with them. As such I interpret Para 10.1 as facilitating the submission of reports to either Council or Cabinet at the absolute discretion of the O&S committee itself. I must stress that it is the O&S committee and not the working party which, ultimately, decides what to do with the report of the working party as the Working Party is an ad hoc body which possesses no independent decision making power.

I hope that this clarifies the position.

Quentin

## **APPENDIX THREE**

**Cheltenham Borough Council**

**Cabinet - 12th December 2006**

### **Single Housing and Benefits Advice Contract for Cheltenham**

#### **Report of the A.D. Community Services**

## **1. Executive Summary and recommendation**

### **1.1 The issue**

In terms of housing and benefits advice CBC currently has an outsourced statutory housing advice service with Cheltenham Housing Aid Centre. Other CBC funded voluntary organisations have, over the years, developed advice services in this field tailored to specific client groups and needs. These additional services are currently provided by Citizens Advice Bureau, Cheltenham Community Projects and Cheltenham Community Services Centre. It is proposed to create and tender a single housing and benefits advice contract for Cheltenham to replace the current arrangements thus achieving better coordination, reduction in duplication and an economy of scale.

### **1.2 I therefore recommend that:**

#### **1.2.1 Cabinet endorse the proposal to create a single advice contract for**

**Cheltenham, agree the sums involved outlined in 3.1 and agree the timetable outlined in 4.1 of this report.**

### **1.3 Summary of implications**

### 1.3.1 Financial

*“The funding streams for the financing of the single advice contract are detailed within section 3 of the report. The move to a single advice contract may result in one compulsory redundancy for the Council, the costs of which are estimated to be £13,500.”*

**Contact officer: Paul Jones**

**E-mail: paul.jones @cheltenham.gov.uk**

**Tel no: 01242 775154**

### 1.3.2 Legal

*“The move from ‘conditional offers of grant’ to contracts is to be welcomed. Unless under performance against the terms of current agreements can be evidenced though this transition can not take place until the natural end of current agreements in March 2008.*

*The Council's Contracts Rules must be followed in relation to the tendering for a single advice contract, with a requirement that the tender must be advertised in the Official Journal of the European Union (OJEU) if the value of the contract exceeds £144,000”.*

**Contact officer: NicolasWheatley**

**E-mail:Nicolas.Wheatley@cheltenham.gov.uk**

**Tel no: 01242 775207**

### 1.3.3 Other

#### H.R.

*“The move to a Single Advice Contract and a potential change in the provider may result in one compulsory redundancy for Cheltenham Borough Council. The authority’s redundancy and redeployment policies will need to be followed and advice on the process sought from the HR Division.”*

**Contact officer: Julie McCarthy**

**E-mail:julie.mccarthy@cheltenham.gov.uk**

**Tel no: 01242 264355**

## 1.4 Implications on corporate and community plan priorities

1.4.1 None as a direct result of this report.

## 1.5 Statement on Risk

1.5.1 None on the current risk register.

---

## 2. Introduction

2.1 Cheltenham currently has an outsourced statutory housing advice contract, pursuant Cabinet, 12th December 2006

Single Advice Contract for  
Cheltenham. Version 1  
Final draft 23 March 2007

to s179 (1) Housing Act 1996 (as amended by the Homelessness Act 2002). There are also advice services provided by Citizens Advice Bureau, Cheltenham Community Projects and Cheltenham Community Services Centre. These services are outlined in appendix A and are currently funded through conditional offers of grant.

- 2.2 It is proposed to create and tender a single quality housing and benefits advice contract for Cheltenham to replace the current arrangements thus achieving better coordination, reduction in duplication and an economy of scale.
- 2.3 The downside would be that it is likely only one organisations would be a winner, unless an outside organisation won the contract or two or more of the local organisations entered a successful joint bid. Whilst, to varying degrees, the voluntary organisations attract alternative core funding it is almost certain that some would not survive the loss of their current identified council funding.

### 3. Funding

- 3.1 The following have been identified as the funding streams to be included in the financing of the single housing and benefits advice contract:

<b>Current advice spending</b>				
Voluntary Organisation	Current CBC funding (total)	of which purchases housing & benefits advice	housing advice	benefits advice
CHAC	44,500	44,500	44,500 – (100%)	0 - (0%)
CCP	41,200	41,200	39,100 – (95%)	2,100 – (5%)
CAB	98,600	84,900	4,000 – (4%)	80,900 – (82%)
CCSC	72,500	61,300	4,000 – (5.5%)	57,300 – (79%)
<b>Total</b>	<b>256,800</b>	<b>231,900</b>	<b>91,600</b>	<b>140,300</b>
<i>Activity percentages taken from organisations' monitoring returns.</i>				

**REDACTED**

- 3.2 **REDACTED**. The contract sum will require this tender to be advertised in the European Journal but the contract terms will favour organisations currently delivering relevant services in the fields of housing and benefit advice and who currently have a local service delivery presence.

### 4. Timescale

- 4.1 The proposed timescale for this exercise is:

<b>Stages</b>	<b>Proposed timescale</b>
1. Cabinet approval	17/12/2006
2. At risk letters dispatched to current providers	January 2007
3. Service specification	February 2007
4. Expressions of interest advertised (inc EU Journal)	March 2007
5. Tender/contract	April - June 2007
6. Notice of termination to current contract holders	September 2007
6. New contract begins	1 <sup>st</sup> April 2008

This assumes no other delays in the process.

## **5. Consultation**

- 5.1** Extensive consultation has taken place with CBC Procurement, Legal, Finance and H.R. officers. Due to the voluntary organisations involved in this proposal being likely tenderers for a single advice contract it was not deemed appropriate for external consultation at this stage.

---

## **Background Papers**

### **Report Author**

Peter Woolley, A.D. Community Services, 01242  
774964, peter.woolley@cheltenham.gov.uk

### **Accountability**

Cabinet Members Quality of Life and Stronger and  
Safer Communities

### **Scrutiny Function**

Social and Community



## **Appendix A**

Services currently supplied by the listed organisations:

### **Cheltenham, Cirencester and Tewkesbury District Citizens Advice Bureau**

The aims of the CAB service are:-

- (a) to ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of the services available, or through an inability to express their needs effectively, and equally
- (b) to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The service is available to everyone, irrespective of race, religious belief, sexual orientation, or disability. No appointment or referral is necessary unless seeing a specialist.

The advice service offered covers most areas of English Civil Law at “generalist” level and Debt and Welfare Benefits at “Specialist” Level. This includes:-

- assessing clients’ problems
- researching information
- advising clients on options open to them
- discussing the possible consequences of these options
- assisting with the understanding and completion of forms and other documents
- negotiating with third parties
- representation in Court or at Tribunals where staff are available
- the exercise of a responsible influence on social policies and services both locally and nationally.

### **Cheltenham Community Projects**

Aims to eliminate youth homelessness in Cheltenham through the provision of interlocking crisis and preventative services.

Working with young people aged 13-25 years who are in need of housing, training, support and advice. Parents and children (0-16 years) struggling to cope with family life. Cheltenham Community Projects provides a housing, training, support and advice service within the above objectives which shall be available in the form of drop-ins, appointments, telephone and outreach visits.

Those unable to access the CCP office in person will be offered alternative appropriate arrangements.

The advice service offered include;-

- Intensive support to young people and families with children (0-16 years)
- The provision of emergency/supported housing
- The provision of food parcels to families and individuals in need
- Assessing clients problems
- Researching information
- Family Mediation

- Advising clients on options open to them
- Discussing the possible consequences of these actions
- Assisting with the understanding and completion of forms and other documents
- Negotiating with third parties
- The exercise of a responsible influence on social policies and services both locally and nationally
- Participation in the Cheltenham Homelessness Forum in delivering the council's Homelessness Strategy for preventing homelessness in Cheltenham and in ensuring that all Initial housing assessment forms are provided to Cheltenham Borough Council within four weeks of the last day of the last quarter.
- Participation in the Cheltenham Benefits Forum to assist in the delivery of the Council's Benefits Take-Up Strategy, for the purposes of increasing levels of benefit take-up and to provide a more efficient and streamlined service.
- Referring Clients to specialist advisors/agencies as appropriate
- Referring clients to CBC where statutory homelessness duties exist.
- Provision of training/education/respite care and supervised contact sessions.

### **Cheltenham Community Support Centre**

The advice service provided by Cheltenham Community Support Centre cover the following areas:

<b>Welfare Rights</b>	<i>... enabling clients to access the welfare benefits system</i> Access to information and advice on which benefits can be claimed, welfare benefit checks, benefit entitlements, help with completing application forms, specialist advice
<b>Tribunals</b>	<i>...representation on behalf of clients at tribunal cases</i> Representation, referrals from other agencies, interviews, counselling and advice,
<b>Debt Counselling</b>	<i>...offering a debt counselling service and general advice to clients concerned with debt</i> Advice and information benefit checks, reviews of clients finances and debts, negotiations with creditors, developing affordable payment plans, support with County Council judgements and with bankruptcy applications, referrals from other agencies. Applications to the Council's corporate debt scheme 'In debt: A way to pay'
<b>Employment Rights</b>	<i>...offering advice and support to clients about employment</i> General advice and preparation of cases for industrial tribunals
<b>Education and IT training</b>	<i>....access to a dedicated computer training suite and IT resources</i> Access to job/recruitment information and compiling CVs and job applications and IT training courses provided through the

	Learning Skills Council 'For You Group' and Gloscat. Help and support with using computers and accessing the web and software programmes
<b>Drop-in service</b>	<p><i>... the provision of a drop-in service for the unemployed and low waged</i></p> <p>The provision of hot meals and drinks (3 days a week) as well as shower facilities, and items of clothing and small general items.</p> <p>Referrals from the Women's Refuge, Job Centre, Social Services and other agencies as well as access to other services provided which are provided by the Cheltenham Community Support Centre</p>

### **The Cheltenham Housing Aid Centre – statutory housing advice providers**

The aims of The Cheltenham Housing Aid Centre are;

To provide independent and impartial advice, information and assistance to all persons in Cheltenham, on all housing matters.

The Cheltenham Housing Aid Centre's charitable objective is:-

To relieve poverty by the provision of advice and assistance on matters relating to housing amongst those persons living and/or working/seeking accommodation in Cheltenham who have need of such assistance by reason of their homelessness or who are living in adverse housing conditions.

The Cheltenham Housing Aid Centre provides a housing advice service within the above objectives which is available in the form of drop-ins, appointments, telephone and outreach visits for disabled and vulnerable clients. These operate from 31 Prestbury Road, Cheltenham from Monday to Friday (excluding Bank Holidays) at agreed pre-arranged and widely advertised times.

Those unable to access the CHAC office in person are offered alternative appropriate arrangements.

The advice service offered include;-

- Accepting CBC referrals to the Bond Scheme and Money Advisor
- Accepting referrals from CBC for statutory advice and assistance pursuant to s.179 (1) housing Act 1996 (As amended by the Homelessness Act 2002)
- Assessing clients problems
- Researching information
- Advising clients on options open to them
- Discussing the possible consequences of these actions

Cabinet, 12th December 2006

Single Advice Contract for  
Cheltenham. Version 1  
Final draft 23 March 2007

- Assisting with the understanding and completion of forms and other documents
- Negotiating with third parties
- Representing in Court or tribunals where staff are available
- The exercise of a responsible influence on social policies and services both locally and nationally
- Participation in the Cheltenham Homelessness Forum in delivering the council's Homelessness Strategy for preventing homelessness in Cheltenham and in ensuring that all Initial Housing Assessment Forms are provided to Cheltenham Borough Council within four weeks of the last day of the last quarter.
- Participation in the Cheltenham Benefits Forum to assist in the delivery of the Council's Benefits Take-Up Strategy, for the purposes of increasing levels of benefit take-up and to provide a more efficient and streamlined service.
- For the purposes of BVPI 213, to monitor (and report back to CBC on a monthly basis) the number of households who having approached CHAC for housing advice consider themselves to be homeless or under threat of homelessness, and for whom housing advice casework intervention resolved their situation.
- Referring Clients to specialist advisors/solicitors as appropriate
- Referring clients to CBC where statutory homelessness duties exist.

In particular, the advice service covers the following areas;

- Advising persons seeking accommodation, whether by way of house purchase, renting from CBC, Registered Social Landlords or private landlords;
- Assisting clients to examine their housing needs or problems and to suggest possible ways of meeting them;
- Advising Homeless persons and those threatened with homelessness;
- Advising private landlords and tenants on landlord/tenant relationships and remedies where problems have arisen;
- Advising on disrepair and improvement of property, security of tenure
- Advising on housing benefit and council tax;
- Promotion of the Council's private tenants charter and the landlords Code of practice.

Risk identified		Impact Assessment	Impact score (1-4)	Likelihood score (1-6)	Initial risk score (1 - 24)	Managing the risk: Control / mitigating action	Ownership	Residual risk score
Single Advice Contract	Existing risk ref.							
<b>A</b>	Identify the event or trigger which may generate some new or additional risk to the council. Significant risks which already identified are recorded on the corporate risk register, or on division risk models on TEN, and should be referenced in column B.	If the risk is already recorded, note either the CRR or TEN reference.	Use the scorecard to evaluate the severity of impact(s); enter the highest score.	Assign a score according to probability, timing or frequency.	This is the raw risk score, without any controls in place to mitigate the risk	There are usually things the council can do to reduce either the likelihood or impact of a risky event. Mitigating controls can already be in place, such as budget monitoring. New controls or actions may also be possible, such as agreeing SLA's with partners, or obtaining additional funds.	Identifying the officer who will manage the risk will link mitigating actions to responsibilities in the business plan.	The initial impact or likelihood score can be lowered, to demonstrate the potential to reduce risk levels through actions noted in column G. Record the revised risk score as Impact x Likelihood = Risk
	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F = D x E</b>	<b>G</b>	<b>H</b>	<b>I</b>
	PR fall out from the establishment of a single advice contract for Cheltenham. Some well established/supported local voluntary organizations may be losers.	Embarrassment / reputation	<b>2</b>	<b>4</b>	<b>8</b>	PR management of the event	Corporate Communications	<b>7</b>