

Advice and Inclusion Contract

1. Service Requirements

1.1 Vision

Cheltenham Borough Council's vision is to secure an integrated borough wide service that delivers quality advice, assistance and support to Cheltenham residents in respect of:

- Debt (where housing-related debt forms part of the overall debt)
- Debt prevention, through the provision of Financial Inclusion and Financial Capability work (including budgeting support)
- Benefit Take-Up and Benefit Rights (including assistance with online benefit claims and managing their digital accounts following the roll-out of Universal Credit).
- Housing Rights and Homelessness Prevention

1.2 Aims

Cheltenham Borough Council will ensure that households affected by the welfare reforms are advised and assisted through these changes, in order that any potentially adverse impacts, such as debt and homelessness are minimised. It is considered that vulnerable households in particular will be susceptible to any negative impacts.

Outcomes

1.3

Our key outcomes are therefore to:

- Prevent homelessness
- Reduce debt
- Prevent future debt arising
- Improve digital inclusion for individuals claiming Universal Credit
- Maximise incomes for individuals receiving or entitled to welfare benefits
- Ensure the rights of individuals are protected
- Ensure vulnerable residents are adequately assisted in securing their rights and other outcomes

1.4 **Priorities** Cheltenham Borough Council will ensure its vision and aims are aligned to these outcomes by focusing on the following priorities:

- Providing a key focus on debt prevention and homelessness prevention. CBC considers that the provision of preventative services is more cost effective than tackling issues at the point of crisis, and that this will be beneficial for Cheltenham residents and communities at large.
- Ensuring there is a holistic assessment of a household's needs. Debt,

financial exclusion and poor financial and digital capability, along with benefits issues and risks to housing, can often be inextricably linked. It will be expected that advice, assistance and support will be delivered holistically for households experiencing a combination of debt, benefit and housing issues.

- Ensuring the rights of individuals and families in respect of debt, benefit take-up and housing, are protected through the provision of advice, representation and advocacy.
- Recognising that whilst many households will be able to deal with their own issues themselves once they have received information, others – particularly vulnerable groups - will require more in the way of assistance, until their case has reached a resolution. For the purposes of the specification attached (Appendix A), vulnerability is considered to apply to anyone who would be unable to resolve their affairs adequately on the basis of being given information alone. Emphasis is placed on vulnerable groups because the consequences of these households failing to act properly on information given is likely to have adverse consequences not only for the households concerned, but also on the community and other services at large.
- Ensuring that relevant advice and support services are available and accessible with support if needed.
- Maximising awareness of the availability of this advice service through relevant marketing and publicity campaigns.

Advice and Inclusion Contract – Service specification and management information requirement		
Activity	PI	Period
<p>1. Key reporting requirements that will apply across all debt, benefit take-up, financial inclusion and housing rights advice unless specifically stated otherwise.</p> <p>Explanatory Notes for the PIs:</p> <p>A vulnerable person is considered to be an individual who would be unable to deal adequately with his or her enquiry on the basis of information being provided alone. The Council will agree with the Provider an approved method for identifying vulnerable households at the outset.</p> <p>A complex/multiple debt case is one which requires the ongoing work of a specialist caseworker, rather than a simple, short 'one-off' interview.</p>	<p>Total number of individuals approaching the service for advice and cases closed</p> <p>Of which:</p> <ol style="list-style-type: none"> 1. Number given basic/one-off advice/information 2. Number of individuals who are identified as vulnerable or where casework involves complex issues <p>Outcomes to be broken down by ward and by housing tenure (i.e. owner occupier, private rented, social/affordable rented – and if the latter including details of the Registered Provider).</p> <p>Repeat cases</p> <p>Learning around unsuccessful outcomes, and activities to be undertaken to mitigate in the future.</p> <p>Sample case studies</p> <p>The following targets will apply:</p> <p>For non-complex/non vulnerable clients, full</p>	<p>Quarterly unless stated otherwise</p>

<p>*Please note: this information will be provided to CBC/CBH each month and on an 'ad hoc' basis (as agreed by the parties on an exceptional basis).</p> <p>Annual report will scope out trends, issues arising, likely future pressure points and anticipated responses. Collaborative working opportunities pursued and future opportunities identified.</p>	<p>advice should be given within 5 working days of first contact.</p> <p>For complex or vulnerable clients, first full advice session should be given within 10 working days of first contact.</p> <p>For Benefits/budgeting support/debt advice referrals from Cheltenham Borough Council and Cheltenham Borough Homes:</p> <ul style="list-style-type: none"> - First appointment with client to be within 5 working days of referral being made or - Within 10 working days for complex cases/vulnerable clients. <p>Referrals from CBC/CBH will require completion of an outcome form, as agreed between commissioner and provider. A draft example is provided at Appendix B.</p> <p>Report</p>	<p>Monthly*</p> <p>Annually</p>
<p>2. Debt Advice and Advocacy</p>	<p>PI</p>	<p>Period</p>

<p>To provide advice, assistance, support (when required) and/or representation on all matters relating to debt – <u>where housing-related debt forms part of the overall debt</u> - including negotiation with creditors, arranging for debt to be set aside, representation in court proceedings and tribunals and in seeking to obtain financial assistance for them.</p> <p>To secure finance, where appropriate, from charities and other relevant agencies</p> <p>To ensure incomes are maximised for debt clients through Benefit Take-Up advice and assistance.</p>	<p>Total level of debt advised on</p> <p>Repayment plan agreed, of which the number of individuals who maintain a regular payment plan for a minimum of 3 months</p> <p>Direct income gained (e.g. through charitable funds) and number of individuals benefiting.</p> <p>Successful applications made to the Council’s “In Debt – A Way to Pay” scheme.</p> <p>Debt written off (including how) and number of individuals benefiting</p>	<p>Quarterly</p>
<p>3. Benefit Take-Up Advice & Representation/Advocacy</p>	<p>PI</p>	<p>Period</p>
<p>To provide advice, assistance and support (when required) in claiming all available benefits (for all other non-debt related inquiries), including assistance in making online Universal Credit applications and in managing online Universal Credit accounts</p> <p>To seek to maximise the income of clients and to liaise with relevant benefit agencies.</p> <p>To support and represent claimants through tribunals and appeals processes.</p> <p>To refer cases to Cheltenham Borough Homes Benefit and Money Advice Service where agreed with the tenant.</p>	<p>Total number of individuals where full advice is given but the individual is not eligible for more benefits.</p> <p>Total number of individuals benefiting from access to new benefits, including amount gained, broken down to types of benefits gained/individual.</p> <p>Number of individuals requiring help with completing Universal Credit application forms on line</p>	<p>Quarterly, unless otherwise stated</p> <p>Monthly *</p>

<p>To refer cases to relevant agencies that can support clients into accessing employment.</p> <p>*Information will be provided to CBC/CBH each month and on an 'ad hoc' basis (as agreed by the parties on an exceptional basis)</p>	<p>Number of individuals assisted in the ongoing management of their Universal Credit accounts, of which who are successfully supported in managing their accounts by themselves</p> <p>Number of individuals affected by DWP sanctions and outcomes</p> <p>Total number of reviews, appeals/reconsiderations and tribunal hearings, of which led to successful outcomes.</p> <p>Number of cases referred to Cheltenham Borough Homes</p> <p>Number of cases referred to employment support agencies.</p>	
<p>4. Financial Inclusion & Capability</p>		
<p>To assess, advise, assist and/or support (when required) households seeking debt advice (where housing-related debt is included as part of their overall debt) and/or benefit take-up advice in accessing basic financial services.</p> <p>To advise, assist and/or support (when required) households in developing their knowledge and skills in order to improve their financial capability, including effective budgeting.</p> <p>*Information will be provided to CBC/CBH each month and on 'ad-hoc' basis (as agreed by the parties on an exceptional basis).</p>	<p>PI</p> <p>Number of individuals assisted with budgetary support, of which were in receipt of Universal Credit</p> <p>Number of individuals in receipt of Universal Credit and in need of support, who received this support through:</p>	<p>Quarterly, unless otherwise stated</p> <p>Monthly*</p>

	<p>-face to face contact -telephone advice -Budgetary workshops</p> <p>Number of individuals who did not have bank accounts and who now have an account.</p> <p>Number of individuals who did not have internet at home or know where to access the internet and who are now able to access the internet.</p>	
<p>5. Housing Rights and Homelessness Prevention</p>		
<p>To advise, assist and/or support households (when required) in understanding their housing rights and to enable these households to achieve a resolution.</p> <p>To challenge local decision makers, including the Local Housing Authority and other Housing Providers on all housing related matters, where those decisions are to the detriment of the individual, and where it is believed that the individual has an arguable case. This will include decisions made by Cheltenham Borough Homes on behalf of Cheltenham Borough Council under Part 6 of the Housing Act 1996 (allocations), and Part 7 of the Housing Act 1996 (homelessness).</p> <p>To represent and/or advocate for households (including in court, as appropriate) who are at risk of homelessness as a result of actions taken by relevant bodies and individuals, such as private landlords (e.g. illegal evictions, harassment), social</p>	<p>PI</p> <p>Number of reviews on part 6 & 7 local authority decisions Of which are overturned</p> <p>Total number of challenges made to other housing providers/private landlords, including a summary of types of challenges and Registered Provider involved if relevant.</p> <p>Of these challenges, the number of individuals benefitting from successful</p>	<p>Quarterly</p>

<p>landlords (e.g. decisions to serve notice) and mortgage providers.</p> <p>To provide advice, assistance and support (where required) to all tenants and to mediate with landlords on behalf of tenants, where necessary, to ensure these rights are addressed. To assist tenants in dispute with their landlords and, with the tenant's consent and where appropriate, to negotiate with landlords to try to resolve disputes amicably, so as to reduce the risk of tenants losing their homes.</p> <p>To be an active member (and to chair where required) of relevant Pathway vehicles for accessing housing and related support services including, but not exclusively, 'START 16' 'SPA' and 'SHOP'. These groups meet weekly to consider the needs of individuals requiring Accommodation Based Support.</p>	<p>outcomes, including the nature of those outcomes and whether or not a homelessness prevention</p> <p>Any other homelessness preventions. (a case is considered to be a homelessness prevention where it is likely that the client will be able to remain/be housed in accommodation for at least 6 months)</p>	
<p>6. Other General Advice and Sign Posting</p>		
<p>To provide advice where appropriate, and sign post to specialist advisors or agencies where necessary, on all other issues, including but not restricted to family breakdown, domestic violence, loss of job, immigration and nationality, anti-social behaviour and harassment. To identify and refer to appropriate agencies where eligible for service.</p>	<p>No. of cases signposted and referred and to whom.</p>	<p>Quarterly</p>
<p>7. Monitoring, reporting and consultation</p>		
<p>To ensure that files, records and computer based data are maintained, for the period of the contract and for one year beyond that, for the purpose of providing accurate statistics whenever required.</p>	<p>Statistics timely presented in the required format.</p>	<p>Within 10 working days of request</p>
<p>To develop information sharing protocols with relevant agencies where this would ensure efficient and cost effective service delivery.</p>	<p>Completed protocols in active use.</p>	<p>Annually, or as required</p>
<p>8. Customer Engagement and Customer Satisfaction</p>		

<p>To conduct customer engagement activities with service users and the community at large (via existing community engagement mechanisms) on all aspects of the services being delivered, on a continual basis, and to evidence that the results have been used to bring about improvements to the service (where required).</p> <p>Explanatory Notes for PIs</p> <p>Surveys/questionnaires completed at the time cases are closed, to include views from all service-users, including vulnerable households and other communities, such as BME groups</p> <p>Survey/questionnaire should assess satisfaction levels around, but not exclusively limited to:</p> <ul style="list-style-type: none"> - General accessibility - Timescales in being seen by a specialist case worker - Satisfaction with the advice/assistance and/or support given <p>This is to understand any issues around access failure (or otherwise) from those who do not engage with the service. A report to identify key areas of success, as well as improvement, complete with a SMART action plan to address (where appropriate) any identified underperformance</p> <p>To allow the use of mystery shoppers – or any other such mechanism commissioned by Cheltenham Borough Council and/or Cheltenham Borough Homes (who are joint commissioners to this contract) to obtain a separate understanding of any underlying issues affecting the service.</p>	<p>PIs</p> <p>Surveys completed and report produced.</p> <p>Report will include any Customer Engagement with non-service users</p> <p>Separate report commissioned by CBC</p>	<p>Annually</p> <p>Annually.</p> <p>When required</p>
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9. Complaints and Compliments		
Complaints will be dealt with under the Provider's complaints policy.	Number of complaints made Number upheld Number escalated to stage 2 and above Number upheld Number of compliments made about the service	Quarterly
10. General Service Requirements		
It is expected that the Contractor will follow the 'Information and Advice: Principles and Standards' as detailed in Appendix C(attached).		
The Services must be provided or accessed from premises within Cheltenham town centre which is served by public transport and, preferably, within easy walking distance of Cheltenham Borough Council's main Housing Options Service, which is based at 301 High Street, Cheltenham GL50 3HW. The premises must have full disabled access to all public areas.		
To provide the service between 10am – 4pm Monday to Friday (although alternative hours will be considered, provided the total number of hours is the same). This will include a drop in service - service provision can be withdrawn for a weekly team meeting of one hour and a drop in service must be available at all other times. As a minimum, the service must also be open for appointments for 2 hours either for one evening/week or a Saturday morning.		
To offer a range of ways for service users to contact them – by telephone, in person or electronically – all of which are dealt with efficiently and effectively.		
To provide a minimum of 3 internet access points for customer self-service, plus a minimum of 2 private interview rooms with internet access points, with support available where required.		
The Contractor will be required to create and maintain a website which includes specified information and hyper-links to other sites with specific translation facilities.		
To provide a clear and well used procedure manual, that is reviewed and updated appropriately.		

To ensure advice services comply with quality assurance standards and to maintain a well-established internal service monitoring scheme.
Working with the council, Cheltenham Borough Homes and other relevant agencies via relevant forums to: <ul style="list-style-type: none"> - Develop good practice arrangements and effective referral mechanisms; - Identify gaps in service delivery - Identify collaborative working opportunities - Avoid duplication
To implement and promote a best practice complaints procedure which encourages feedback from service users and uses it to improve levels of service delivery.
To review and amend the specification and/or monitoring information where both the Council and Provider jointly agree as being pertinent, for example, in response to emerging new priorities.
11. Equal Opportunities
To have in place and to review regularly policies and working practices to ensure that no aspect of the service discriminates against any person, or other organisation, on the grounds of race, ethnic origin, disability, nationality, gender, sexuality, age, class, appearance, religion, responsibility for dependants, unrelated criminal activities, being HIV positive or with AIDS, or any other matter which causes a person to be treated with injustice.
To ensure that all written communication is easy to understand and compliant with legislation and available in a variety of formats and other languages on request.
To publicise its equal opportunities policy on the premises in public areas and interview rooms
To ensure that any advice given orally is summarised and followed up in writing with relevant advice leaflets and information enclosed whenever it is appropriate to do so and that all advice is recorded on the client's computerised record.
To ensure that adequate private interview space is made available for clients which enables clients to be accompanied by a friend, relative, advocate and/ or interpreter if they so wish.
To provide home visits to clients who are unable to attend normal advice sessions owing to disability or illness wherever it is safe to do so and to publicise the availability of this service.

The Contractor will be required to comply with all statutory provisions relating to the provision of the Service.

To provide reasonable translation facilities to users of the Service including, as necessary, through Language Line or some similar service.

To provide quarterly activity reports in a form specified by the Council within three weeks of the end of each quarter (i.e. 30th June, 30th September, 31st December, 31st March), in such form as to enable year-on-year comparisons, and to meet with the commissioner quarterly to discuss performance.

To provide an annual report in a form specified by the Council within four weeks of the 31st March in respect of the twelve month period ending that day.

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