

1. Service Requirements

1.1 Vision

Cheltenham Borough Council's (CBC'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;
- Benefit Take-Up and Benefit Rights;
- Housing Rights and Homelessness Prevention.

1.2 Aims

CBC will ensure that households most affected by the changes proposed in the Welfare Reform Bill and the Localism Bill are advised and, where required, supported through these changes, in order to minimise any potentially adverse impacts, such as debt and homelessness. It is considered that vulnerable households in particular will be susceptible to any negative impacts.

1.3 Priorities

Cheltenham Borough Council will ensure its vision and aims are aligned to 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 capability, along with benefits issues and risks to housing, are usually 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 that 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 and those with complex issues - will require ongoing assistance and support, 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 for the community and other services at large;

- Ensuring the availability and accessibility of relevant advice and support services;
- Facilitating awareness through education and publicity of the availability of these services to all service users and potential service users and groups.

Outcomes

1.4 Our key target outcomes are therefore to:

- Prevent homelessness;
- Reduce debt problems;
- Prevent future unsustainable debt issues arising;
- Maximise incomes;
- Ensure the rights of individuals are protected;
- Ensure vulnerable residents are supported in securing their rights and other outcomes, as highlighted above.

<u>Advice and Inclusion Contract – Service specification and management information requirement</u>		
<u>Activity</u>	<u>PI</u>	<u>Period</u>
1. Debt Advice and Advocacy		
<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>Explanatory Notes for the PIs:</p> <p>4. 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>5. This measures other complex cases which <u>do not involve vulnerable groups</u>. A complex case is one which requires the ongoing work of a specialist caseworker, rather than a simple, short 'one-off' interview.</p>	<p>Key outcomes highlighted in bold</p> <p>Total number of individuals approaching the service with an issue. (Closed cases only).</p> <p>Of which:</p> <ol style="list-style-type: none"> 1. Number given basic advice/information; 2. Number of referrals made; 3. Number of straight signposting cases. <p><u>Complex & Vulnerable cases:</u></p> <ol style="list-style-type: none"> 4. Number of individuals identified as 'vulnerable' 5. Number of individuals with a complex case <p>Total income gained (including Benefit Take-Up) and/or debt set aside.</p> <p>Of which, number of clients who were vulnerable or had a complex case</p>	<p>Quarterly unless stated otherwise</p>

<p>Commentary to be provided</p> <p>Report on trends, issues arising, likely future pressure points and anticipated responses. Collaborative working opportunities pursued and future opportunities identified.</p>	<p>Total number of clients who maintain regular payment plan (for min. 3 months)</p> <p>Of which, number who were vulnerable or had a complex case</p> <p>Reasons for unsuccessful outcomes and actions to be taken to mitigate in future.</p> <p>Report</p>	<p>Annually</p>
<p>2. Benefit Take-Up Advice & Representation/Advocacy</p> <p>To provide advice, assistance and support (when required) in claiming all available benefits (for all other non-debt related inquiries).</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>Explanatory Notes</p> <p>As above, unless indicated separately below</p>	<p>PI</p> <p>Total number of individuals approaching the service with an issue.</p> <p>Of which:</p> <ol style="list-style-type: none"> 1. Number given basic advice/information; 2. Number of referrals; 3. Number of straight signposting cases; 4. Number of individuals who are vulnerable; 5. Number of individuals with a complex case. 	<p>Period</p> <p>Quarterly, unless otherwise stated</p>

<p>Commentary to be provided on the types of benefit being unclaimed, the household types under-claiming, priorities for Cheltenham in terms of awareness raising, and potential publicity campaigns, etc, along with collaborative working opportunities explored during the year and identified for the coming year.</p>	<p>Total benefit gained. Of which benefit gained for vulnerable clients and those with a complex case</p> <p>Total number of reviews, appeals, tribunal hearings</p> <p>Successful reviews, appeals, tribunals Of which number gained for vulnerable clients and those with a complex case</p> <p>Reasons for unsuccessful outcomes and actions to be taken to mitigate in future.</p> <p>Report</p>	<p>Annually</p>
<p>3. Financial Inclusion & Capability Assessment and Advice</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, including banking and personal credit, as appropriate.</p> <p>To advise, assist and/or support (when required) households in developing their knowledge and skills in order to improve their financial capability.</p> <p>To work collaboratively with other organisations to support the wider financial inclusion agenda around healthy eating and fuel poverty, etc.</p> <p>Explanatory Notes</p>	<p>PIs</p> <p>Total number of individuals approaching the service with an issue.</p> <p>Of which:</p> <ol style="list-style-type: none"> 1. Number given basic advice/information; 2. Number of referrals; 3. Number of straight signposting cases; 	<p>Quarterly, unless otherwise stated</p>

<p>As stated above, unless identified separately below.</p> <p>Commentary to be provided</p> <p>Report on trends, issues arising, likely future pressure points and anticipated responses. Collaborative working opportunities pursued and future opportunities identified – particularly around the wider financial capability agenda of healthy eating, tackling fuel poverty, etc.</p>	<p>4. Number of individuals identified as vulnerable;</p> <p>5. Number of individuals with a complex case.</p> <p>Number who consider themselves to be financially capable upon conclusion of their case</p> <p>Of which were vulnerable or had a complex case</p> <p>Number gaining a basic bank account and/or an account with a recognised Credit Union, who were previously without one</p> <p>Reasons for unsuccessful outcomes and actions to be taken to mitigate in future.</p> <p>Report</p>	<p>Annually</p>
<p>4. 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</p>	<p>PIs</p> <p>Total number of individuals approaching the service with an issue. Cases closed only.</p>	<p>Quarterly, unless otherwise stated</p>

appear 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 Council under Part 6 of the Housing Act 1996 (allocations), and decisions taken by Cheltenham Borough Council under Part 7 of the Housing Act 1996 (homelessness).

To represent and/or advocate for households (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 landlords (e.g. decisions to serve notice) and mortgage providers.

To provide advice, assistance and support (where required) to all tenants and landlords about their respective rights and responsibilities, and to negotiate in disputes. 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.

To be an active member (and to chair where required) relevant vehicles for accessing housing and related support services including, but not exclusively, the SPA and SHOP organisations

PI Explanatory Notes

As above, unless stated otherwise

Of which:

1. Number given basic advice/information;
2. Number of referrals;
3. Number of straight signposting cases;
4. Number of individuals identified as vulnerable;
5. Number of individuals who are not vulnerable but are identified as having a complex case;

Number of reviews on part 6 & 7 local authority decisions (formal and informal)

Total number of decisions overturned by CBC

Total number of challenges made to other housing providers/private landlords

Total number of other successful resolutions for clients (broken down to vulnerable clients and those with a complex case)

Total number of homelessness preventions achieved

<p>Commentary to be provided</p> <p>Report on key issues affecting households presenting to the service with issues around housing rights and potential homelessness resulting from the decisions of private landlords, the local housing authority and other housing providers. Identify existing and likely future pressure points, along with collaborative working opportunities achieved in the previous year and sought in the following year.</p>	<p>Of which, number of clients who were either vulnerable or had a complex case</p> <p>Reasons for unsuccessful outcomes and actions to be taken to mitigate in future.</p> <p>Report</p>	<p>Annually</p>
<p>5. 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. No. of referrals.</p>	<p>Quarterly</p>
<p>6. 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>To submit Initial Needs Assessment and Outcome forms as required and as prescribed by the Council, and any other performance management framework required by the council, in respect of every client at such stages and within such timescales as determined by the Council.</p>	<p>Statistics timely presented in the required format.</p> <p>On completion</p>	<p>Within 10 working days of request</p> <p>On completion</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>7. 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 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>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. This engagement can be achieved through existing community engagement mechanisms, e.g. community ambassadors, ethnic groups, other specialist community engagement forums, as appropriate.</p>	<p>PIs</p> <p>Surveys completed and report produced.</p> <p>Report will include any Customer Engagement with non-service users</p>	<p>Annually</p> <p>Annually.</p>

<p>The report will 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 to obtain a separate understanding of any underlying issues affecting the service.</p>	<p>Separate report commissioned by CBC</p>	<p>When required</p>
<p>8. Complaints</p>		
<p>Complaints will, in the first instance, be dealt with under the Provider’s complaints policy. Where a complainant remains dissatisfied at the end of stage 1 of the internal complaint, the complainant will have a right to complain directly to CBC (at stage 2 of CBC’s complaint’s policy).</p>	<p>Number of complaints made Number upheld Number escalated to stage 2 and above Number upheld</p>	<p>Quarterly</p>
<p>9. General Service Requirements</p>		
<p>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.</p>		
<p>To provide the service between 10am – 4pm Monday to Friday to 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.</p>		
<p>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.</p>		
<p>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.</p>		
<p>In consultation with the Council, to bid for external funds to enable additional advice and support services to be provided in Cheltenham. Evidence of this must be provided to the Council at the annual review.</p>		

To provide a clear and well used procedure manual, which is reviewed and updated appropriately.
To ensure advice services comply with quality assurance standards and to maintain a well established internal service monitoring scheme.
To use well established, regularly reviewed and monitored protocols to liaise with appropriate partner agencies within the county council, primary care trust and criminal justice agencies.
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 it is pertinent, for example, in response to emerging new priorities.
9. 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 may cause 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), such form to include after the first year, year-on-year comparisons.

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