

Cheltenham Borough Council

Cabinet – 14 July 2026

Advice and Inclusion Contract

Accountable member:

Cabinet Member for Housing and Customer Services, Councillor Flo Clucas

Accountable officer:

Head of Strategic Housing, Martin Stacy

Ward(s) affected:

All

Key Decision: Yes

Executive summary:

Cheltenham Borough Council's (CBC's) Advice and Inclusion Contract (the contract) provides independent advice and assistance on debt, financial inclusion, benefits and housing rights advice for residents of Cheltenham. Whilst this service is not a statutory requirement, it does form a key part of CBC's housing and homelessness strategy in tackling and preventing homelessness through early intervention, and in supporting vulnerable people.

The contract was last tendered in 2021 and awarded to North and West Gloucestershire Citizens Advice. It expires on 31st March 2027. The purpose of this report is to seek approval from Cabinet to re-procure the contract.

Recommendations: That Cabinet:

- 1. re-procures the Advice and Inclusion Contract for a term of five years from April 1st 2027, with the option of extending the term for a further two years, subject to satisfactory performance and available finance.**
- 2. authorises the Head of Strategic Housing, in consultation with the Cabinet Member for Housing and Customer Services, to award the contract to the successful tenderer, following evaluation of the bids.**

- 3. authorises the Head of Strategic Housing (or equivalent), in consultation with the relevant Cabinet Member, to extend the contract for a further 2 years, following the end of the first 5 years of the service contract, subject to satisfactory performance and available finance.**
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1. Implications

1.1 Financial, Property and Asset implications

CBC's cost of this contract will be £175,000 for year one, index-linked by 2% per year. Existing budget set in place for 26/27 includes a contribution of £72k from the General Fund and £36k from the Housing Revenue Account; the difference of £62k will come from the government's Homelessness, Rough Sleeping and Domestic Abuse Grant and legacy homelessness prevention grants.

Should the financial requirements for the delivery of this contract exceed the current available budget, then relevant approvals will be sought to make up the difference. Any risk relating to this is being mitigated, as detailed in the risk register at Appendix 1.

Re-tendering of the Advice & Inclusion Contract will be a financial commitment for a period of 5 years, plus a further 2 years, subject to satisfactory performance of the supplier(s) and available finance.

Signed off by: Ela Jankowska, Finance Business Partner

Date: 28.05.2026

Ela.Jankowska@cheltenham.gov.uk

1.2 Legal implications

One Legal can assist in the preparation of suitable contracts and review of procurement proposals and documents for this requirement.

The proposed contract is considered a light touch contract under the Procurement Act 2023 ('Act'). Given the value of the contract, CBC will need to procure it as an above threshold light touch contract. This means that the procurement is subject to lighter regulation than that of a typical above threshold contract, but unlike a below threshold contract, the Act applies.

The contract will be advertised using a tender notice (inviting tenders), then following the issue of assessment summaries, information on the proposed award will be published using a contract award notice (standstill will commence from the date of this notice if CBC are to observe a standstill period (standstill period is not mandatory for light touch contracts)) and finally details of the awarded contract will be published using a contract details notice.

Given that the contract is a light touch contract, CBC may design the procedure for the procurement, providing that it complies with the competitive tendering procedures and:

- considers whether suppliers are excluded or excludable;
- considers whether the requirement could be broken down into lots and the services supplied under more than one contract (but no justification is required in the tender notice);
- has regard to the procurement objectives, namely the importance of:
 - delivering value for money,
 - maximising public benefit,
 - sharing information for the purpose of allowing suppliers and others to understand CBC's procurement policies and decisions; and
 - acting, and being seen to act, with integrity,
- treats suppliers the same unless a different treatment is justified; and
- has regard to the fact that small and medium-sized enterprises may face barriers to participation and consider whether such barriers can be removed or reduced.

The participation and tendering periods set out in the Act are also not mandated for a light touch contract and CBC may take into account additional factors in award criteria to allow (for example) the proximity of the supplier to be considered.

CBC should also note its Best Value Duty and duty to consult, ensuring that representatives of a wide range of local persons are consulted at all stages of the commissioning cycle, including when considering the decommissioning of services.

CBC also has a public sector equality duty, as contained in Section 149 of the Equality Act 2010, where it should consider the relevance of the duty to the service and then retain evidence in order to show that it has complied with the same.

In respect of Local Government Reorganisation, the contract will transfer to the new authority on vesting day under the existing contract specification and parameters (including any geographical limits, for example the administrative area of Cheltenham Borough Council). Any amendment/ modification to the contract after vesting day will need to comply with Schedule 8 of the Procurement Act 2023. The Council should consider whether the intention is for the contract to remain for use in Cheltenham's administrative area or whether there should be scope for it to be extended to the new Authority's administrative area on or after vesting day. If the latter is preferred, unambiguous provisions will be required in the procurement and contract documents to allow the contract to be modified after vesting day – without this, the Council would have limited option to extend and it would be unlikely that the contract could be modified to include the whole of the new administrative area due to financial implications.

Signed off by: Jessica Ball, Lawyer (Commercial) legalservices@onelegal.org.uk

1.3 Environmental and climate change implications

None as a direct result of this report.

Signed off by: Maizy McCann, Climate Change Officer

Maizy.McCann@cheltenham.gov.uk

1.4 Corporate Plan Priorities

This report contributes to the following Corporate Plan Priorities:

- Quality homes, safe and strong communities
- Taking care of your money

1.5 Equality, Diversity and Inclusion Implications

There are a range of specific requirements within CBC's contract specification which set out our expectations of the supplier. These include:

- Having in place and regularly reviewing their policies and working practices to ensure that no aspect of the service discriminates against anyone with a protected characteristic;
- Ensuring that all written communication is easy to understand, compliant with legislation, and is available in a variety of formats and other languages on request;
- Ensuring that adequate private interview space is made available for clients with disabilities, and for clients with children, as well as for clients who wish to be accompanied by a friend, relative, advocate and/or interpreter;
- Providing home visits to clients who are unable to attend normal advice sessions owing to disability or illness; and
- Providing targeted outreach to clients in Cheltenham's most deprived and fuel-poor neighbourhoods, as necessary, where need and risk are greatest.
- Providing reasonable translation facilities, where required.

Please also refer to Appendix 2 of this report for more detailed information.

1.6 Performance management – monitoring and review

Performance will be monitored quarterly throughout the period of the contract against a detailed specification and KPIs, including targets against various outputs and outcomes.

2 Background

2.1 CBC currently has an Advice and Inclusion Contract with North and West Gloucestershire Citizens Advice to deliver debt advice, welfare benefits advice, financial inclusion support, and housing rights advice to residents within Cheltenham. A summary of each of the different areas of advice is provided below:

2.1.1 Debt Advice and Advocacy

- The debt advice service provides advice and assistance on all matters relating to debt, where housing-related debt forms part of the overall debt. Services include: negotiating with creditors, arranging for debt to be set aside, and representation in court proceedings and tribunals. Clients' incomes are also maximised through welfare benefits advice, and, where appropriate, additional financial assistance is sought from charities and other relevant organisations to help further reduce any unmanageable debt.

2.1.2 Financial Inclusion

- The financial inclusion service provides advice and assistance to households in developing their knowledge and skills in order to improve their financial capability, including effective budgeting. This work often overlaps with clients seeking debt and welfare benefits advice, and help with digital inclusion (e.g. in helping a client to access basic online financial services).

2.1.3 Benefit Take-up Advice & Representation/Advocacy

- This service provides advice and assistance for clients seeking help with their benefits. It involves liaising with relevant agencies in respect of welfare benefit claims, and in particular, representing clients in tribunals and/or assisting them through appeals processes.

2.1.4 Housing Rights and Homelessness Prevention

- The housing rights service provides advice and assistance to enable households to better understand their legal rights and to protect these rights from being potentially abused. The service will represent clients who are at risk of homelessness as a result of actions being 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. This early intervention work can have the effect of delaying and indeed preventing homelessness.

2.2 In summary, the following outcomes are expected to be delivered under this contract:

- The prevention of homelessness;
- Reduction in unmanageable debt;
- The prevention of unmanageable debt arising;
- Maximisation of incomes through the take up of welfare benefits;
- Ensuring that residents (and in particular vulnerable residents) are adequately assisted in securing their rights in respect of the services provided under this contract.

2.3 The current contract is due to expire on 31st March 2027. It is proposed that it is

retendered on broadly the same terms as provided under the existing contract (subject to updates following the Procurement Act 2023), for the reasons specified below.

3 Reasons for recommendations

3.1 The Advice and Inclusion service plays a key role in supporting CBC's Housing, Homelessness & Rough Sleeping Strategy. It has a focus on preventing homelessness, both directly, through protecting the rights of individuals in their homes and challenging actions by private and social housing landlords, and indirectly, through its emphasis on helping people to manage their debt and on preventing future unmanageable debt from arising.

3.2 This service will also take account of the new rights and responsibilities for tenants and landlords in the Renters' Rights Act 2025. In the event that a landlord is found to be failing in its responsibilities to their tenant, the supplier will refer these to CBC's Private Sector Housing Service (subject to the tenant's consent) for enforcement action to be taken against that landlord. In the absence of the tenant's consent to refer to CBC, then the supplier will engage directly with the landlord highlighting the breaches with a view to these being put right. Even where consent is given, the supplier will still liaise with the landlord to bring about a swift resolution, whilst CBC's Private Sector Housing team will continue down the enforcement path.

3.3 A key element of the Advice & Inclusion Service is its role in supporting vulnerable people. The service places particular emphasis on ensuring that our more vulnerable residents receive appropriate assistance so that their rights are protected.

4 Alternative options considered

4.1 Not to re-procure this advice service. This is rejected for the reasons set out in section 3 above.

4.2 To create separate lots for the different elements of the advice services captured within this proposed service specification. This option is rejected on the basis that debt, benefits advice, financial exclusion, poor digital capability and housing are often inextricably linked. Providing a holistic assessment of a household's overall debt, benefits and housing needs will ensure that risks of homelessness are minimised, as vulnerable clients in particular can sometimes fail to connect with other services after being referred to other agencies. Our proposed approach to commissioning a single advice contract is also likely to deliver greater value for money.

4.3 To provide the service in-house. This was rejected on the basis that there is significant potential for added value to be gained from contracting this service out to an external supplier. In addition, the Advice & Inclusion service offers a degree of independence from CBC, thereby providing the opportunity for residents to

seek help in challenging (where appropriate) any adverse decisions taken by Cheltenham's Housing Options and Housing Management Services. This additional layer of scrutiny and potential challenge to CBC can only serve to keep driving up high standards in the delivery of our respective services.

5 Consultation and feedback

5.1 Preliminary market engagement was undertaken earlier this year. Feedback confirmed that the proposed priorities as set out within this report are appropriate in the context of local needs. Both the proposed price and length of the contract were also considered to be realistic and appropriate for the local market.

5.2 In addition, consultation has been undertaken with CBC's Housing Options, Private Sector Housing, and Housing Management Services, who are also supportive of the proposals.

5.3 Finally, wider consultation was undertaken with Cheltenham's Housing & Support Forum, and the Voluntary and Communities Sector in general, drawing in helpful responses which have been considered when finalising the details of our proposed specification.

6 Key risks

6.1 Please see Appendix 1 of this report.

Report author:

Martin Stacy, Head of Strategic Housing, martin.stacy@cheltenham.gov.uk

Appendices:

- i. Risk Assessment
- ii. Equality Impact Assessment – initial screening
- iii. Equality Impact Assessment – Stage 2 (full assessment)

Background information:

N/A

Appendix 1: Risk Assessment

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
	If the proposal to re-procure the Advice & Inclusion Contract, along with an updated service specification, is not agreed, then there are likely to be more residents, particularly vulnerable residents, being incapable of managing their financial affairs adequately, falling into debt and/or becoming homeless. This is also likely to put increased pressures on Cheltenham's Housing Options Service, and other services. In particular, it may lead to an increased use of inappropriate temporary accommodation, such as Bed & Breakfast, at additional cost to this council.	Martin Stacy	3	4	12	Reduce	Cabinet agrees to re-procure the Advice & Inclusion Contract	Martin Stacy	July 2026

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
	If there is no supplier willing or able to offer the service as detailed within the service specification for the estimated value of the contract, then local needs will not be supported.	Martin Stacy	3	1	3	Reduce	The value of the contract has been increased (reflecting cost of living changes) and will be indexed-linked by 2%/year to take account of future increases to the cost of living. The initial length of the contract has been increased from 3 years to 5. Preliminary market engagement has been undertaken, and following feedback, this gives us reasonable confidence there will be interest in delivering this contract.	Martin Stacy	October 2026
	If the successful bidder's proposed contract price exceeds the current available budget, then further approvals may be needed to finance the difference, should there remain	Martin Stacy	1	2	2	Reduce	The value of the contract has been significantly uplifted and will now be index-linked by 2%/year Preliminary market engagement has been	Martin Stacy	March 2027

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
	an appetite to commission this service						undertaken, and following feedback, there is reasonable confidence that the proposed price of the contract is fair. If required, consider the use of other potential funding streams to protect any impact on the General Fund.		

Appendix 2: Equality Impact Assessment (Screening)

1. Identify the policy, project, function or service change

a. Person responsible for this Equality Impact Assessment

Officer responsible: Martin Stacy	Service Area: Governance, Housing & Communities
Title: Head of Strategic Housing	Date of assessment: 22.5.26
Signature: <i>martin stacy</i>	

b. Is this a policy, function, strategy, service change or project?

Service

If other, please specify: This involves the recommissioning of an existing service.

c. Name of the policy, function, strategy, service change or project

Debt, Benefits, financial inclusion, and housing rights advice services

Is this new or existing?

**Already exists
and is being
reviewed**

Please specify reason for change or development of policy, function, strategy, service change or project

This is a commissioned service. The contract for this service is due to come to an end on 31st March 2027. It is proposed that the council recommissions this service along broadly the same lines as the currently commissioned service.

d. What are the aims, objectives and intended outcomes and who is likely to benefit from it?

Aims:

The Advice and Inclusion service plays a key role in supporting the council's Housing, Homelessness & Rough Sleeping Strategy 2023-28. It has a focus on preventing homelessness, both directly, through protecting the rights of individuals in their homes and through challenging the actions of private and social housing landlords; and also indirectly, through its emphasis on helping people to manage their debt and on preventing future unmanageable debt from arising.

Objectives:	• The prevention of homelessness; • Reduction in unmanageable debt; • The prevention of future unmanageable debt from arising; • Maximisation of incomes through the take up of welfare benefits; • Ensuring that residents (and in particular vulnerable residents) are adequately assisted in securing their rights in respect of the services provided under this contract.
Outcomes:	• Fewer households owed a statutory homelessness duty and placed in temporary or other emergency accommodation • Less unmanageable debt • Incomes maximised for lower income households
Benefits:	• More households empowered to manage their affairs, helping to prevent them from falling into debt, and to help lift them from potential homelessness.

e. What are the expected impacts?

Are there any aspects, including how it is delivered or accessed, that could have an impact on the lives of people, including employees and customers.

Yes

Do you expect the impacts to be positive or negative?

Positive

Please provide an explanation for your answer:

The proposed recommissioning of this contract will be on the same basis as the service that is already commissioned by the council (i.e. debt, welfare benefits, financial inclusion and housing rights advice). If Cabinet approve the council's recommendation to go out to tender on this basis, then there will be no change to the types of services that are already available to communities across Cheltenham Borough, however, the benefits arising from this service will be significant, given its focus on debt advice, welfare benefits advice, financial inclusion support, and housing rights advice.

The service will also continue to have a particular focus on ensuring the needs of more vulnerable people are supported, so that they are better able to benefit from the range of advice offered through this service contract.

If your answer to question e identified potential positive or negative impacts, or you are unsure about the impact, then you should carry out a Stage Two Equality Impact Assessment.

f. Identify next steps as appropriate	
Stage Two required	Yes
Owner of Stage Two assessment	Martin Stacy
Completion date for Stage Two assessment	22.5.26

Please move on to Stage 2 if required ([intranet link](#)).