
Report To:	Policy and Resources Committee	Date:	6 February 2018
Report By:	Louise Long Corporate Director (Chief Officer), Inverclyde (HSCP)	Report No:	SW/16/2018/AH
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Subject:	Advice Provision in Inverclyde		

1.0 PURPOSE

- 1.1 The purpose of the report is to provide the Policy and Resources Committee with an overview of current advice provision within Inverclyde including the recently commenced I:DEAS programme.

2.0 SUMMARY

- 2.1 Within Inverclyde, welfare benefits advice; money/debt advice; employment and housing issues are provided by local organisations, public sector and 3rd sector, and are funded by a range of funders including Inverclyde Council; the Scottish Government; Big Lottery and other charitable organisations. They come together under the banner of Inverclyde Financial Inclusion Partnership and are providing a network of support and advice to local communities.
- 2.2 Demand on all the organisations is continuing to increase due to the ongoing welfare reforms and increasing levels of indebtedness. Whilst the number of claimants applying for Universal Credit is stabilizing; advice services are continuing to see increasing demand for a range of advice and support, including the need for very basic support with online journals, to very complex cases requiring ongoing interventions.
- 2.3 Consumer advice is delivered by a partnership approach between Inverclyde Trading Standards Service and Citizens Advice Scotland.
- 2.4 I:DEAS (Inverclyde Delivering Effective Advice and Support) is the Big Lottery Fund Scotland, European Social Fund Programme (2017-20) which is now operational within Inverclyde and is delivering support and services to vulnerable members of the community.

3.0 RECOMMENDATIONS

- 3.1 That the Committee notes the current advice provision within Inverclyde.
- 3.2 That the Committee notes the commencement of the I:DEAS contract in Inverclyde.

4.0 BACKGROUND

- 4.1 Within Inverclyde, welfare benefits advice; money/debt advice; employment and housing issues are provided by local organisations, public sector and 3rd sector, and are funded by a range of funders including Inverclyde Council; the Scottish Government; Big Lottery and other charitable organisations. They come together under the banner of Inverclyde Financial Inclusion Partnership and are providing a network of support and advice to local communities.
- 4.2 The Scottish National Standards for Information and Advice Providers (SNSIAP): A Quality Assurance Framework is the accepted quality framework for agencies providing advice specifically on housing, money, debt and welfare benefits issues and defines advice under the following 3 headings:

Type I - Active Information, Sign-posting and Explanation

Type II - Casework

Type III - Advocacy, Representation and Mediation at Tribunal

The framework has recently been relaunched with a new accreditation process now in place for organisations to work towards.

5.0 CURRENT ADVICE PROVISION

Within Inverclyde, there are three organisations who provide welfare benefits advice; the HSCP Advice Team, Financial Fitness (3rd sector) and River Clyde Homes (for their tenants only). The HSCP Advice team also provides money/debt advice and statutory debt relief options. Specialist housing advice is provided by Legal Services Agency; and whilst employment advice and fuel advice are not covered by the national standards framework above, they are part of the key advice provision within Inverclyde and are provided by Inverclyde Advice and Employment Rights and iHeat respectively.

- 5.1 Inverclyde HSCP Advice Team - is the only organisation that provides all 3 tiers of advice including casework and representation. In 2016/17 the Advice first triage phone line supported 12,435 calls with 78% of calls resolved by phone; 4956 new clients were supported with welfare benefits advice including support to very vulnerable clients and those with a cancer diagnosis; 591 appeals scheduled with a 70% success rate and a financial gain of nearly £8million. The HSCP Money Advice team is the only service in Inverclyde which acts as a gateway for consumers who are seeking access to statutory debt remedies like the Debt Arrangement Scheme and Scottish bankruptcy. This gateway has become more important since April 2015, when the Scottish Government introduced, with the Bankruptcy and Debt Advice (Scotland) Act 2014, a requirement that debtors must obtain advice from an approved money adviser or insolvency practitioner before they can access these remedies. In 2016/17 HSCP Money Advice intervened in 292 cases dealing with £2.78 million of personal debt. This represented a 100% increase in the level of debt on the preceding financial year and a 13% increase in the number of interventions.
- 5.2 Financial Fitness - currently provides tier 1 and 2 welfare benefit advice and money management. They are currently funded by a range of organisations including Inverclyde Council, Inverclyde HSCP, the Scottish Government, and ESF/Big Lottery as well as some smaller charitable funding including IHAF, SLAB, Bank of Scotland, Comic Relief and Robertson Trust. In 2016/17 they supported 2,410 new clients and provided ongoing assistance to around 1,000 old/existing clients. During this year over £5,933,502 worth of unclaimed benefits and debt write-offs were supported.
- 5.3 River Clyde Homes - currently provide tier 2 welfare benefit advice for their tenants and the occupants of their homes. An additional support as part of this service is the Extra Care Plus Officer who provides tenancy sustainment advice (including welfare benefits) to tenants for the first year of their tenancy. The core Financial Wellbeing Service does not have any active funding streams as it is currently mainstreamed. The Extra Care Plus service is reliant on Scottish Government People & Communities Fund which is due to end on 31 March 2018. In

2016/17 the Financial Wellbeing Service supported 647 customers with a confirmed financial gain of £1.58m. The Extra Care Plus service supported 560 new tenants at sign on and/or beyond for the first 12 months.

- 5.4 In addition River Clyde Homes hosts Future Skills on behalf of IHAF (Inverclyde Housing Association Forum) providing one-to-one digital and budgeting support to customers via home visit or in a venue of their choice. The support can be one visit up to as many as required in order to ensure that the customer is competent. The only criteria for access is that the customer must be an Inverclyde resident. The core service is currently reliant on funding pot from Inverclyde Council, River Clyde Homes, Oak Tree Housing Association, Cloch Housing Association and Larkfield Housing Association. In 2016/17 the service supported 389 customers with either digital or budgeting support over a high number of interactions.
- 5.5 There are specialist services that Citizens Advice Scotland (CAS) are funded to deliver across a number of local authorities which are also delivered in Inverclyde in partnership to ensure Inverclyde residents receive the support they require. Inverclyde Financial Inclusion Partnership works with East Renfrewshire Citizen Advice Bureau (CAB) who delivers a number of programmes within Inverclyde. The Pension Wise Initiative (information following the most recent pension reforms); the PASS (Patient Advice and Support Service) within Inverclyde Royal Hospital; and also a specific service providing support for armed forces and veterans. The recent national CAS benefit take up campaign was delivered in conjunction with Inverclyde HSCP Advice services with any calls made to CAS being directed to the Inverclyde Advice First triage phone line.
- 5.6 Housing Advice Provision - Tier 2 and 3 level is provided by Legal Service Agency (LSA) Housing Rights who support clients with landlord and tenant cases; defend mortgage repossession, preventing homelessness and eviction.
- 5.7 Employment Advice - provided by Inverclyde Advice and Employment Rights (IAER) who work with clients with issues arising from employment past or present with a key aim of job retention. They assist workers by early intervention to avoid potentially difficult situations for the employee and avert difficult situations for employers particularly in the small to medium sector and can provide first stage representation.
- 5.8 Fuel Poverty Advice provision - provided by Inverclyde Home Energy Advice Team (i.HEAT) part of the Wise Group provides tailored, in-depth support for households in fuel poor areas who are experiencing fuel poverty or fuel fear issues. They are presently funded by a range of organisations including Scottish Power; Inverclyde Council and the McDermott Group. In 2016/17, 1,358 households in Inverclyde supported with 914 follow up visits, attended 27 community events and helped customers to make energy bill savings of over £1million.
- 5.9 Consumer Advice- provided through a partnership approach since the introduction of Consumer Direct Scotland (CDS) in 2004. This came as the result of an extensive piece of research by the Department of Trade and Industry, which indicated that consumers rarely knew where to access clear and practical advice. Consumer Direct Scotland, followed by Citizens Advice Scotland (CAS), has continued to be the "first port of call" for consumer advice since that point. This has worked well within Inverclyde, from the outset, this new service was well publicised, all callers were redirected from the Trading Standards Service to Consumer Direct, where the advice was a civil matter. The contact number has remained the same through transition from CDS to CAS, with a multitude of self-help material available on the websites. Service requests which fall out with their remit, or in cases where the consumer was in any way vulnerable are dealt with directly by Inverclyde trading standards officers. The clear signposting for consumers by the Council's contact centre staff, and colleagues providing other advice services, should ensure there is no gap in the system. There are clear instructions to both our staff and to our partners CAS, that any consumer requiring urgent assistance or in a vulnerable situation, is reported directly to the Council's Trading Standards Service. Since the 1st April 2009, almost 9000 notifications and referrals from CDS and CAS have been received; every single one is read by Inverclyde officers and intervention given when required. The contact centre refers consumers to CAS on a daily basis and if the council are contacted by mail or by any other means, the request is dealt with accordingly. Ongoing refresher training with contact centre staff is conducted by the Trading Standards service to allow them to effectively signpost callers and

ways to further promote the CAS service are currently being looked at. This partnership with Citizens Advice Scotland and Trading Standards provides an efficient and comprehensive advice service.

6.0 I:DEAS (INVERCLYDE DELIVERING EFFECTIVE ADVICE AND SUPPORT)

6.1 I:DEAS Programme is the £2.3million Big Lottery Fund Scotland European Social Fund Programme (2017-20) contract held by Inverclyde Council in partnership with six sub-contractors. I:DEAS is provided in Inverclyde to offer a holistic, innovative approach to meeting the financial inclusion needs of 1881 vulnerable individuals and has been designed to complement and add value to the existing core services currently operating in the area and have a focus on increasing financial capability and building financial resilience in individuals.

6.2 Eligibility requirements set by European Social Fund/Lottery are: living in a workless household; living in a low income household - must have an income 60% below the national median equivalised disposable income (set – 2017); living in a single parent household. Clients can also be homeless and meet one of the above.

6.3 I:DEAS has eight sub-contracted partners (six external and two internal to the Council) who collectively provide a holistic programme in order to help reduce social exclusion due to poverty and debt, while increasing social capacity by including individuals in their communities. It differs from existing advice provision through its truly holistic approach to improving financial capability and resilience with the partners working together as part of one team in order to best support those taking part in the programme. Many of these providers are already delivering within Inverclyde and the I:DEAS programme has allowed a more focused intensive support to vulnerable clients to be able to be delivered.

- CVS - Building resilience and creating opportunities through volunteering and peer support
- Future Skills (River Clyde Homes) - Accessing affordable financial products and increasing digital skills)
- HSCP Advice Services - Providing intensive debt advice and support
- Barnardos - Providing family support through the schools project, early years and access to family support)
- The Wise Group – Providing mentor wrap round service for each participant and fuel poverty work
- Financial Fitness - Ensuring all clients' income is maximised for those out of work and in work
- Scotcash – Access to affordable Loans and bank accounts
- Inverclyde Council Community Learning Development - Deliver First Step and Moving On learning Programmes/NQs.

6.4 Each participant is allocated a mentor who will devise an Action Plan and walk hand in hand with them and will provide ranging degrees of support dependent on the individual. Once they complete the actions within their individualised plan, each client is followed up for a 6 month period.

6.5 The I:DEAS programme is still being established however by the middle of December (with little promotion) 94 people have actively engaged and 76 people have signed up to Individual Action Plans. Active promotion of the programme will begin in January 2018 with a local launch with the Lottery being planned.

7.0 IMPLICATIONS

7.1 Finance

Financial Implications:

One off Costs

Cost Centre	Budget Heading	Budget Years	Proposed Spend this Report £000	Virement From	Other Comments
N/A					

Annually Recurring Costs/ (Savings)

Cost Centre	Budget Heading	With Effect from	Annual Net Impact £000	Virement From (If Applicable)	Other Comments

7.2 Legal

There are no legal issues arising from this report.

7.3 Human Resources

There are no HR issues arising from this report.

7.4 Equalities

Has an Equality Impact Assessment been carried out?

	Yes	See attached appendix
x	No	This report does not introduce a new policy, function or strategy or recommend a change to an existing policy, function or strategy. Therefore, no Equality Impact Assessment is required.

7.5 Repopulation

There are no repopulation implications arising from this report.

8.0 CONSULTATIONS

8.1 N/A

9.0 LIST OF BACKGROUND PAPERS

9.1 None