

Report to the Finance and Performance Management Cabinet Committee



Report reference: *FPM-021-2016/17*
Date of meeting: *19 January 2017*

**Epping Forest
District Council**

Portfolio: Housing

Subject: Extending the funding of 2 Epping Forest Citizens Advice Bureau Debt Advisors

Responsible Officer: Roger Wilson (01992 564419)

Democratic Services Officer: Rebecca Perrin (01992 564532)

Recommendations/Decisions Required:

1) That, subject of the views of the Communities Select Committee (to be reported orally) the funding of the Citizens Advice Bureau's (CAB) two existing Debt Advisors for a further year be agreed from 1 April 2017 and funded as follows:

(a) £37,800 from the Housing Revenue Account (HRA); and

(b) £4,200 from the General Fund District Development Fund (DDF).

Executive Summary:

1. At its meeting on 17 September 2015 (Minute 19 refers) the Finance and Performance Management Cabinet Committee agreed the funding of the Citizens Advice Bureau's (CAB) two Debt Advisors for 2016/2017. The CAB made presentations on the use and outcomes of all the Council's grant funding at the Grant Aid Review Task and Finish Panel on 29 October 2015 and the Communities Select Committee on 17 January 2017.

2. Bearing in mind the expected reductions in the overall national Welfare Budget there will be an increased need for residents to receive continued support around personal budgeting and debt advice, it is therefore recommended that the CAB's Debt Advisors service is extended for a further year from 1 April 2017.

Reasons for Proposed Decision:

To agree to extend the funding of the CAB's two existing Debt Advisors for a further year from 1 April 2017, in order to provide support to residents with personal budgeting and debt advice.

Other Options for Action:

1. Not to agree to extend the funding of the CAB's two existing Debt Advisors for a further year from 1 April 2017.
2. To only extend the funding for one CAB Debt Advisor.
3. To provide funding for more than two CAB Debt Advisors.

Report:

Background

1. At its meeting on 17 September 2015 (Minute 19 refers) the Finance and Performance Management Cabinet Committee agreed extending the funding of the Citizens Advice Bureau's (CAB) two Debt Advisors for a further year in 2016/2017. This was agreed subject to the CAB Manager attending an appropriate meeting of the Grant Aid Review Task and Finish Panel.
2. The CAB made a presentation to the Grant Aid Review Task and Finish Panel at its meeting on 29 October 2015. The CAB explained at that time that during the first 6 months of 2015/2016 the Advisors managed debts of around £713,000 and assisted 304 clients. Around 97 (32%) of these clients were Council tenants.
3. The CAB is required under the Agreement to have one Debt Advisor based at the Limes Centre, Chigwell for one half day each week. The CAB have extended this service to 2 half days each week. The CAB has reported that around 120 (40%) of the clients assisted were first seen at the Limes Centre during the 6 month period referred to. Many of these clients make repeat visits and become regular visitors with each appointment lasting for up to an hour. There are also other drop-in clients who cannot be predicted or controlled but are seen for a much lesser period of time.

Presentation by the CAB to the Communities Select Committee

4. At its meeting on 17 January 2017, the Communities Select Committee received a presentation from the Epping Forest Citizens Advice Bureau on the use and outcomes of all the Council's grant funding. The Committee were advised of the support given and the standard of service being provided this year by their Debt Advisors. The Recommendation of the Committee (based on the outcome of the presentation) concerning the extension of this service will be reported orally at the meeting.
5. Bearing in mind the expected reductions in the overall national Welfare Budget, there will be an increased need for residents to receive continued support around personal budgeting and debt advice. Such advice may reduce the risk of some households presenting to the Council as homeless, resulting in savings in costly bed and breakfast, hostel or even temporary/interim accommodation in the Council's own stock. It is therefore recommended that, subject of the views of the Communities Select Committee (to be reported orally) the funding of the Citizens Advice Bureau's (CAB) two existing Debt Advisors for a further year be agreed from 1 April 2017 and funded as follows:

(a) £37,800 from the Housing Revenue Account (HRA); and

(b) £4,200 from the General Fund District Development Fund (DDF).

Resource Implications: As set out in the Recommendation

Legal and Governance Implications: None

Safer, Cleaner and Greener Implications: None

Consultation Undertaken: None

Background Papers: CAB Service Agreement

Risk Management: If funding the extension of the CAB 2 Debt Advisors was not agreed this could increase the risk of more households presenting to the Council as homeless resulting in additional costs.

Due Regard Record

This page shows **which groups of people are affected** by the subject of this report. It sets out **how they are affected** and how any **unlawful discrimination** they experience can be eliminated. It also includes information about how **access to the service(s)** subject to this report can be improved for the different groups of people; and how they can be assisted to **understand each other better** as a result of the subject of this report.

S149 Equality Act 2010 requires that due regard must be paid to this information when considering the subject of this report.

It is considered that no particular group will be affected and no discrimination will result from the proposal to extend the funding of the Citizens Advice Bureau's two existing Debt Advisors for a further year from 1 April 2017.

Bearing in mind the expected reductions in the overall Welfare Budget and an increased need for residents to receive continued support around personal budgeting and debt advice, it is suggested that the extension of the service is important.