

Report to the Finance and Performance Management Cabinet Committee



Report reference: *FPM-017-2015/16*
Date of meeting: *12 November 2015*

**Epping Forest
District Council**

Portfolio: Housing
Subject: Funding of two Citizens Advice Bureau Debt Advisors
Responsible Officer: Roger Wilson (01992 564419).
Democratic Services: Rebecca Perrin (01992 564532).

Recommendations/Decisions Required:

That an exception (already agreed in principle by the Committee) be made to the moratorium for 2016/17 on the HRA Service Improvements and Service Enhancements Fund and £42,000 be used from the Fund to extend the funding of the Citizens Advice Bureau's (CAB) two existing Debt Advisors for a further year from 1 April 2016.

Executive Summary:

1. On 17 September 2015 the Committee considered a report on the HRA Financial Plan. The Committee agreed that there be a moratorium on spending from the HRA's Housing Improvements and Service Enhancements Fund for 2016/2017 subject to three exceptions.
2. One of the exceptions agreed was that in principle, £42,000 be used in 2016/2017 to extend the funding of the Citizens Advice Bureau's (CAB) two existing Debt Advisors. This was agreed subject to the CAB Manager attending an appropriate meeting of the Grant Aid Review Task and Finish Panel which has now happened. A report from the CAB setting out the work of the two Debt Advisors is attached.
3. It is recommended that £42,000 from the Fund be used to extend the funding of the CAB's two existing Debt Advisors for a further year from 1 April 2016 in order to provide much needed support to residents.

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 2016, in order to provide support to residents with personal budgeting and debt advice

Other Options for Action:

- (a) Not to agree to extend the funding of the CAB's two existing Debt Advisors for a further year from 1 April 2016.
- (b) To only extend the funding for one CAB Debt Advisor.
- (c) To provide funding for more than two CAB Debt Advisors.

Report:

1. At its meeting on 17 September 2015 (Minute 19 refers) the Finance and Performance Management Cabinet Committee considered a report on the Housing Revenue Account (HRA) Financial Plan. The Committee agreed that there be a moratorium on spending from the HRA's Housing Improvements and Service Enhancements Fund for 2016/2017 subject to three exceptions.

2. One of the exceptions agreed was that in principle, £42,000 be used in 2016/2017 to extend the funding of the Citizens Advice Bureau's (CAB) two existing Debt Advisors for a further year from 1 April 2016. This was agreed subject to the CAB Manager attending an appropriate meeting of the Grant Aid Review Task and Finish Panel, as previously requested by the Council, in order to explain the use and outcomes of all the Council's grant funding to the CAB.

3. The CAB made a presentation to the Grant Aid Review Task and Finish Panel at its meeting on 29 October 2015. The CAB provided the Panel with a report setting out the work of the two Debt Advisors which is attached as an Appendix. As can be seen, during the first 6 months of this financial year the Advisors have managed debts of around £713,000 and assisted 304 clients to date. Around 32% (97) of these clients are Council tenants. 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 recently 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.

4. Bearing in mind the expected reductions in the overall national Welfare Budget over the next 2 financial years, this will bring 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 a saving. It is therefore recommended that an exception (already agreed in principle by the Committee) be made to the moratorium on the HRA Service Improvements and Service Enhancements Fund for 2016/17 and £42,000 be used from the Fund to extend the funding of the CAB's two existing Debt Advisors for a further year from 1 April 2016.

Resource Implications:

Additional funding to the CAB of £42,000 in 2016/2017 funded from the HRA Service Improvements and Service Enhancements Fund

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 2016.

Bearing in mind the expected reductions in the overall Welfare Budget over the next 2 financial years this will bring an increased need for residents to receive continued support around personal budgeting and debt advice.