

Report to the Cabinet

Report reference: C-017-2017/18
Date of meeting: 12 October 2017



Portfolio: Housing

Subject: Epping Forest Citizens Advice Bureau – Extension of Funding for Debt Advisors

Responsible Officer: Roger Wilson (01992 564419)

Democratic Services: Gary Woodhall (01992 564470)

Recommendations:

(1) That the funding of the Epping Forest Citizens Advice Bureau's (CAB) two existing Debt Advisors for a further year be agreed from 1 April 2018 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:

At its meeting on 19 January 2017 (Minute 39 refers), the Finance and Performance Management Cabinet Committee agreed the funding of the Epping Forest Citizens Advice Bureau's (CAB) two Debt Advisors for 2017/2018. The CAB made a presentation to the Communities Select Committee in January this year on the use and outcomes of all the Council's grant funding. The CAB was due to make a further presentation at the Communities Select Committee on 7 November 2017 but are unable to do so due to the resignation of their District Manager. Both the Housing Portfolio Holder and the Communities Select Committee agreed that a report be submitted directly to Cabinet in order to ensure budget provision is made in the next financial year for the 2 Advisors.

Bearing in mind the reductions in the overall national Welfare Budget there is an increased need for residents to receive continued support around personal budgeting and debt advice. Such advice is very valuable to the Council in both keeping rent arrears low and preventing homelessness. It is therefore recommended that the CAB's Debt Advisors service is extended for a further year from 1 April 2018.

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 2018, in order to provide support to residents with personal budgeting and debt advice which will assist the Council in controlling rent arrears and preventing homelessness.

Other Options for Action:

- (i) Not to agree to extend the funding of the CAB's two existing Debt Advisors for a**

further year from 1 April 2018.

- (ii) To only extend the funding for one CAB Debt Advisor.
- (iii) To provide funding for more than two CAB Debt Advisors.

Report

1. At its meeting on 19 January 2017 (Minute 39 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 2017/2018.

2. The CAB made a presentation to the Communities Select Committee in January this year on the use and outcomes of all the Council's grant funding. The CAB was due to make a further presentation at the Communities Select Committee on 7 November 2017 but are unable to do so due to the resignation of their District Manager.

3. Both the Housing Portfolio Holder and the Communities Select Committee agreed that a report be submitted directly to Cabinet in order to ensure budget provision is made in the next financial year for the 2 Advisors.

4. Between April and August this year, the CAB Advisors managed debts of around £256,000 and assisted 202 clients. Around 79 (39%) of these clients were Council or Housing Association tenants. The CAB reported further that 587 debt issues were addressed with a total of 1,010 activities being conducted on behalf of clients.

5. 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 159 (41%) of the clients assisted were first seen at the Limes Centre during the 5 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 additional drop-in clients who are not included in the figures. These numbers cannot be predicted or controlled with such clients being seen for a much lesser period of time.

6. Bearing in mind the 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 and assist the Council in controlling rent arrears. It is therefore recommended that the funding of the Citizens Advice Bureau's (CAB) two existing Debt Advisors for a further year be agreed from 1 April 2018 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. There are no resource implications to other Directorates

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. It may also result in rent arrears increasing.

Equality Analysis:

The Equality Act 2010 requires that the Public Sector Equality Duty is actively applied in decision-making. This means that the equality information provided to accompany this report is essential reading for all members involved in the consideration of this report. The equality information is provided as an appendix to the report.