

Public
Key Decision – No

HUNTINGDONSHIRE DISTRICT COUNCIL

Title/Subject Matter: Support to those who are Financially Vulnerable or in Financial Crisis: Amendment to Partnership Arrangements with Citizen's Advice Rural Cambridgeshire

Meeting/Date: Overview and Scrutiny Panel (Environment, Communities and Partnerships). 1st February 2024

Executive Portfolio: Communities and Health

Report by: Paul Fox, Interim Corporate Director

Ward(s) affected: All

Executive Summary:

A report to the Overview and Scrutiny Panel (Environment, Communities and Partnerships) on 5th October 2023 set out the strategic context for our work on financial vulnerability, directly linking it to the priorities and actions set out in the council's Corporate Plan.

That report, endorsed by the Panel, indicated that we were working with Citizen's Advice Rural Cambridgeshire (CARC) to consider how our funding and partnership arrangements best support residents who are financially vulnerable or in financial crisis.

This report updates on that work and describes to committee the rationale for several proposals that have been coproduced with and have the support of CARC.

Recommendation(s):

The Panel is asked to consider and comment on the actions set out in the report

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1. PURPOSE OF THE REPORT

1.1 This report describes our plans, co-developed with CARC, to:

- i. Move Citizen's Advice Rural Cambridgeshire from its current location at Eastfield House to Pathfinder House
- ii. Co-locate the relocated CARC service with the Council's Residents Advice and Information Service
- iii. Use the opportunities presented by the move to improve access of Citizen's Advice services to the public

2. BACKGROUND

2.1 The Council's [Corporate Plan](#) sets out the Council's vision for 2023-2028 as:

We all want to live in a place with the highest possible quality of life. A place people are drawn to, where they feel included and can aspire to something. A place people are proud to call home.

The priorities within the plan, shaped by local people and viewed through a green lens, provide the framework to achieve this vision. These are:

- Priority 1: Improving the Quality of Life for Local People.
- Priority 2: Creating a better Huntingdonshire for Future Generations.
- Priority 3: Delivering good quality, high value for money services with good control and compliance with statutory obligations.

Priority 1: Improving quality of life for local people



Improving the happiness and wellbeing of residents

We want the highest possible quality of life for the people of Huntingdonshire. It will be a place which attracts employers and visitors and somewhere residents are proud to call home. We will be evidence based, responsive and support the foundations of a good life. This includes personal independence, prosperity, social connection, community and good health.

Keeping people out of crisis*

We will identify the root causes that lead people into crises and find ways to prevent them. We will do this through our own actions. We will also work in partnership with residents, businesses, community groups, charities and our public sector partners.

Helping people in crisis*

Where a crisis has already happened, we will work holistically to understand the issues, the cause of these issues and what opportunities exist to address them. We will seek to prevent multiple personal crises becoming entrenched and unmanageable by addressing root causes.

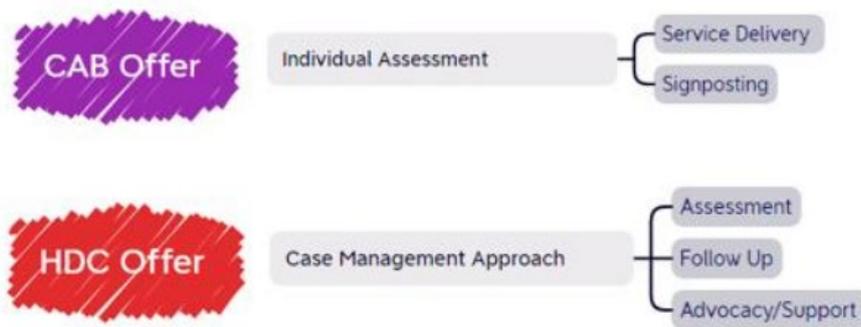
* Crisis - A life changing event, or series of significant events within a short period of time, which can threaten or harm an individual's life experiences, often needing support to prevent further negative consequences.

- 2.2 The Corporate Plan (pages 11-13), also set out actions for 2023/2024 that relate to financial vulnerability and financial crisis. The primary purpose of this report is to set out how work undertaken to date has led to further developments in our approach. In all cases our approaches are informed by the 'Do, Enable, Influence' framework set out in the corporate plan.
- 2.3 Our developing approach to supporting those who are financially vulnerable or in financial crisis was endorsed by the Overview and Scrutiny Panel (Environment, Communities and Partnerships) on 5th October 2023.
- 2.4 Corporate Action Plan Item 11 indicates that the Council will *'Resource and lead a key change programme which reviews the way we support residents across a range of local providers.'*
- 2.5 Citizens Advice is a nationally recognised charity providing free and independent advice to those with problems with benefits, debt, housing and other issues. It is a free, open-access service which has high levels of public recognition and trust.
- 2.6 The local, independently constituted part of this national network is Citizens Advice Rural Cambs (CARC), which provides help and advice across East Cambs, Fenland and Huntingdonshire.
- 2.7 Councils across the country have a long history of funding CAB to support local populations. However, the landscape for this provision can be complex. Often a CAB will be funded by several organisations. Some of these funders will have grant or contract arrangements for provision of specific services, while others contribute more generally to the work of CAB in their area.
- 2.8 Locally, HDC is one of several funders of CARC. CARC is considered a grant-funded delivery partner rather than a provider of directly commissioned services that are subject to detailed specification. The grant funding covers the breadth of services set out in paragraph 2.5 of this report.
- 2.9 The cost-of-living crisis has exacerbated demand for CARC services, as well as similar (but distinct) services such as those provided by those such as HDC Residents Advice and Information Service (RAI) and by Cambs County Council (CCC).
- 2.10 The Household Support Fund, funded by central government and administered by CCC, provides direct financial support to those in need. This funding is expected to be unavailable to CCC after 31st March 2024. The withdrawal of this fund after several years is expected to increase demand on both CARC and the RAI.
- 2.11 The vast majority of CARC services are provided by telephone and email. However drop-in services are provided at Pathfinder House, Huntingdon and at St. Neots library. Provision of those services (or indeed any other drop-in services in the district), does not constitute part of the grant agreement between HDC and CARC.

- 2.12 Many people prefer discussing issues such as personal finance face-to-face rather than over the telephone or by email. To this end, both the council and CARC share an aspiration to improve access to CARC services by increasing the number of drop-in services available across Huntingdonshire. However, CARC report that the cost of hiring suitable facilities is a barrier to this.
- 2.13 The current value of the grant provided to CARC by HDC is £115,700. The service is currently located in council premises at Eastfield House. The council then charges CARC £18,680 per annum for the use of Eastfield House and for the rooms used to provide drop-in sessions at Pathfinder House.

3. ANALYSIS AND ACTIONS

- 3.1 Financial vulnerability is the risk of a person not being able to withstand or recover from financial shocks. While this might be a sudden loss of income or a sudden increase in expenditure, it can also be the result of cumulative impacts of these factors over a longer time.
- 3.2 As set out in the [report](#) on financial vulnerability previously endorsed by the panel, the system of support available to those who are financially vulnerable is complex and can be difficult to access.
- 3.3 In response to that complexity, we continue to work towards solutions that look holistically at the causes as well as the consequences of financial vulnerability. Smoother interactions between services providing these solutions will improve the experiences and outcomes of residents seeking support, irrespective of entry point to the support system.
- 3.4 Within this system, CARC and our RAI work increasingly closely supporting residents with similar problems. Often, the same residents are supported by both services.
- 3.5 RAI adopt a case management: approach where those in need are supported to develop an agreed plan, based on awareness and availability of the support available. This approach may involve multiple contacts over an extended period. The approach of CARC may be more characterised as 'service delivery' (e.g., income maximisation, debt management). These distinctions are illustrated below.



- 3.6 CARC are currently located as tenants of HDC at Eastfield House. Examination of occupancy patterns at Pathfinder House (PFH) identified the opportunity to move CARC to Pathfinder House and collocate them with the RAI team. This co-location will facilitate greater joint working and coordination between the services.
- 3.7 At present CARC are grant funded by HDC. CARC are then charged rent for the use of facilities at both Eastfield House and Pathfinder House (from which some services are provided).
- 3.8 CARC services mainly provided through telephone contact. Both HDC (and funder) and CARC (as provider) share an aspiration to improve service accessibility by providing greater numbers of face-to-face appointments through outreach sessions in the community. CARC report that much of their service capacity is provided by volunteers and it is premises rental costs that is the main barrier to this development.
- 3.9 It is therefore proposed that HDC do not charge rent for hosting CARC once they move to Pathfinder House. This will release the resource currently paid to HDC as rent to fund face-to-face outreach sessions around the district. This amount will be ring-fenced as part of the funding agreement between the two bodies.
- 3.10 The locations for the proposed outreach/face-to-face services will be agreed in partnership with CARC but will be based on several factors. These will include (but need not be limited to):
- i. availability of suitable premises,
 - ii. cost of suitable premises
 - iii. accessibility of premises including transport options and walking distances
 - iv. identification of sites/services already attended by those who may benefit from service provided by CARC/RAI (e.g., food projects)
 - v. availability and capacity of other support services in an area
 - vi. potential demand for the service.
- 3.11 Some proxy measures for potential service demand are shared as Appendix 1. The demand relative to population will be considered as well as overall numbers, which will tend to reflect areas of high population density.

- 3.12 Once the arrangements to relocate CARC are confirmed, further work will be undertaken to identify the location and frequency of additional face to face outreach services using the criteria set out in paragraph 3.10

4. KEY IMPACTS / RISKS

- 4.1 At present those needing support tend to receive a different experience and service offer depending on whether they seek support from CARC or HDC. While this may be appropriate in some cases, greater coordination of these distinct but complementary services, achieved through colocation, will provide a more consistent, more holistic approach to support which better aligns resource with need.
- 4.2 The changes outlined above will be joint CARC/RAI endeavours, so supporting the coordination of these services, increasing the visibility of the council's support offer and increasing the capacity and accessibility of support to residents.
- 4.3 Assuming that a replacement tenant can be found for Eastfield House, the proposed changes are not anticipated to come at a cost to the council. Indeed, it is possible that a rent higher than that currently paid by CARC could be achieved. In that situation, we would be making service improvements while (marginally) increasing income. However, should a new tenant not be found, the loss of rental income remains a risk. Were this risk to materialise, there would be an annual cost pressure of just under £19,000 against the Council's overall budget while the space remained empty.

5. WHAT ACTIONS WILL BE TAKEN/TIMETABLE FOR IMPLEMENTATION

- 5.1 It is aimed to align the proposed changes with the start of the financial year 2024/24 and the renewal of CARC funding agreement covering that period. However, the benefits that are sought from the actions set out in this paper are not dependent on a specific deadline.
- 5.2 The changes above, including the ring-fencing of an identified budget for the provision of face-to-face outreach services will be included in a new two-year grant funding agreement between HDC and CARC.
- 5.3 Project management, IT, facilities management and other support necessary to complete the successful move from Eastfield House to Pathfinder House is being identified through normal internal project management processes.

6. LINK TO THE CORPORATE PLAN, STRATEGIC PRIORITIES AND/OR CORPORATE OBJECTIVES

- 6.1 Set out in Section 2 of this report.

7. CONSULTATION

- 7.1 The proposals set out in this report have arisen through ever-closer working between HDC and CARC throughout 2023/24. The proposals have been developed in partnership.
- 7.2 The desire for increased accessibility of citizens advice and other support services through face-to-face outreach has not been identified as part of a formal consultation process but has been identified through informal feedback from partners, including those in the voluntary and community sector.

8. RESOURCE IMPLICATIONS

- 8.1 There is a likelihood of the financial implications being marginally positive, though paragraph 4.3 gives detail of a small financial risk to the council.

9. HEALTH IMPLICATIONS

- 9.1 As set out in detail in the report to the Overview and Scrutiny Panel (Environment, Communities and Partnerships) on 5th October 2023 our entire approach is based on a social determinants of health approach. Supporting those who are financially vulnerable or in financial crisis – or indeed the population in general - in this way will contribute to a range of positive outcomes including health and wellbeing.

10. LIST OF APPENDICES INCLUDED

Appendix 1: Geographical breakdown of support provided Citizens Advice and Household Support Fund

11. BACKGROUND PAPERS

- 11.1 Support to the Financially Vulnerable: Overview and Scrutiny Panel (Environment, Communities and Partnerships). 5th October 2023

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Appendix 1: Geographical breakdown of support provided

Table 1: Citizen's Advice Rural Cambridgeshire Huntingdonshire Client Numbers: April 2023 to November 2023

Column 1 = clients by ward

Column 2= numbers as a percentage of occupied households in each ward (to take into account the varying size of each area)

Ward	Number of clients	% of households
Alconbury	37	2.4%
Brampton	124	3.3%
Buckden	33	2.2%
Fenstanton	36	2.1%
Godmanchester & Hemingford Abbots	128	3.0%
Great Paxton	31	2.5%
Great Staughton	22	1.6%
Hemingford Grey & Houghton	85	3.2%
Holywell-cum-Needingworth	62	2.2%
Huntingdon East	68	2.4%
Huntingdon North	281	5.2%
Kimbolton	13	0.9%
Ramsey	127	2.8%
Sawtry	91	3.2%
Somersham	36	2.2%
St Ives East	67	2.3%
St Ives South	90	2.5%
St Ives West	28	2.2%
St Neots East	51	3.4%
St Neots Eatons	129	2.7%
St Neots Eynesbury	221	4.2%
St Neots Priory Park & Little Paxton	110	2.4%
Stilton, Folksworth & Washingley	39	1.4%
The Stukeleys	60	2.5%
Warboys	68	2.1%
Yaxley	77	1.7%

Table is RAG rated to support rapid review. The low take-up in the certain wards may be linked to their residents being more likely to look to Peterborough rather than Huntingdon for support.

Figure 2: Citizen's Advice Rural Cambridgeshire Clients by Huntingdonshire District Council Ward as a Percentage of Occupied Households

Clients as % of occupied households by ward

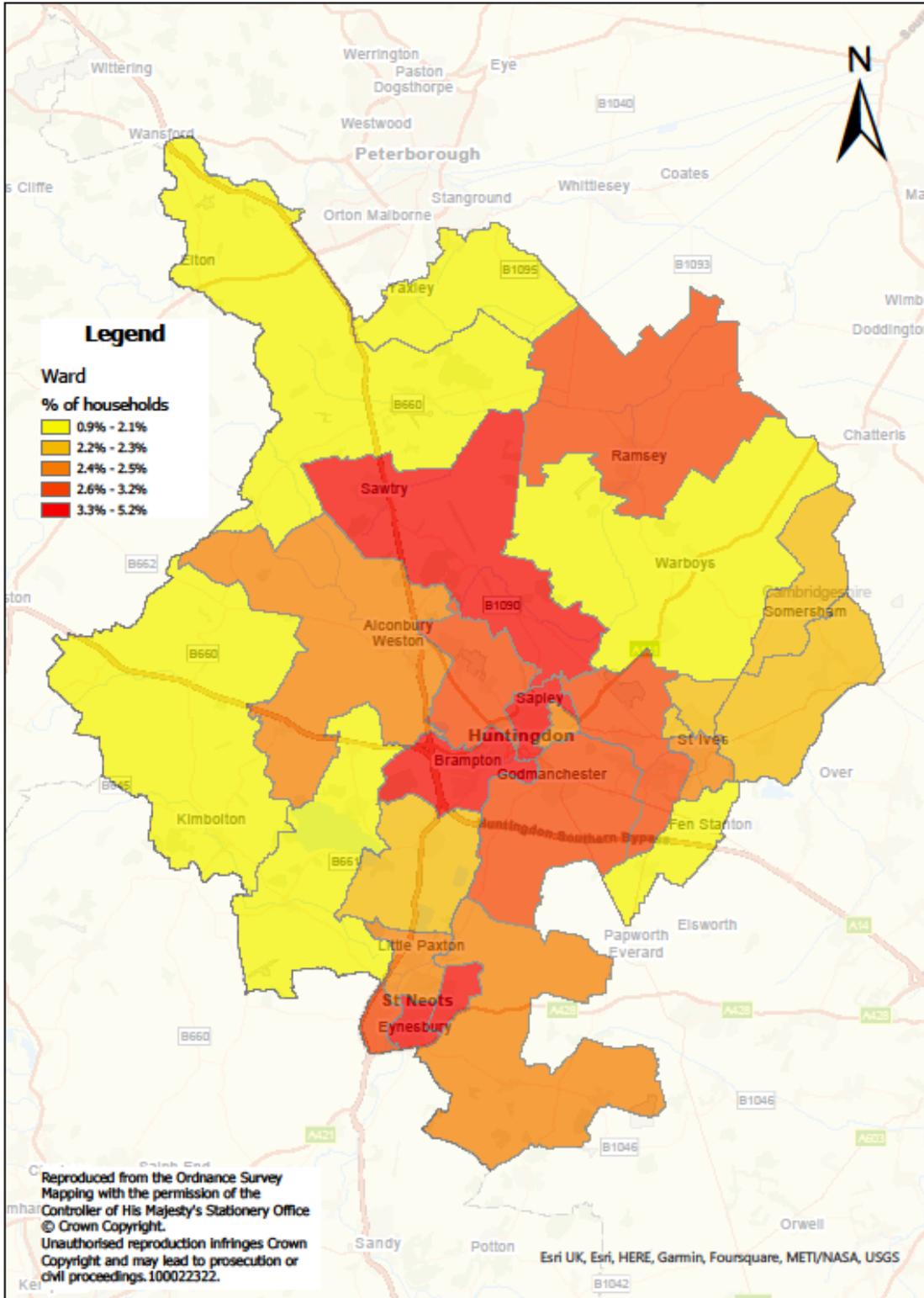


Figure 3: Huntingdonshire Households Receiving Household Support Fund Awards

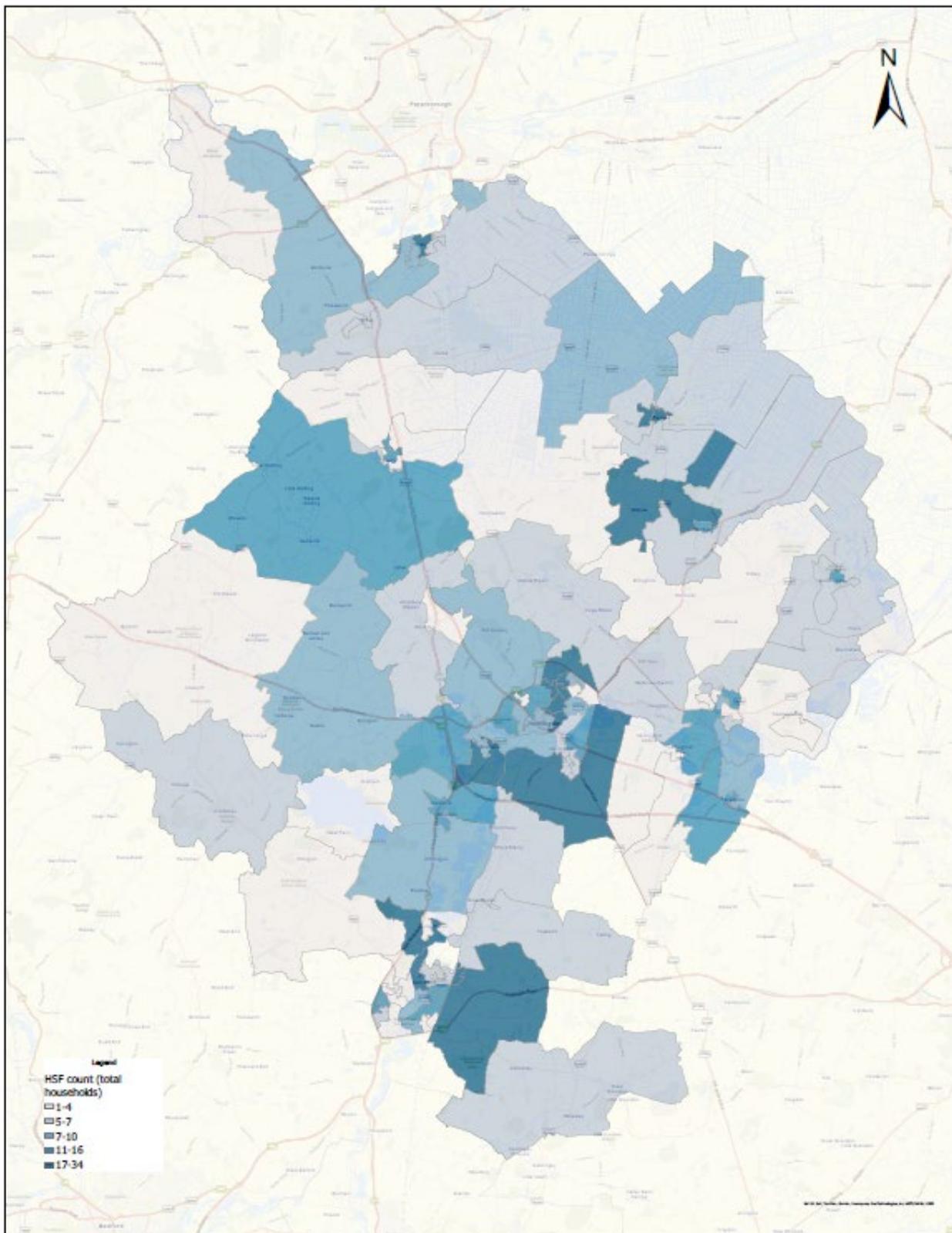


Figure 4: Percentage of Huntingdonshire Households Receiving Support from Household Support Fund

