

Updated October 2020

Report for Harborough District Council Scrutiny Task and Finish Group

Introduction

In addition to reporting on our work during 2019/20, we are also including a report on services we have been providing since the onset of the Coronavirus pandemic, especially since this is likely to impact service delivery throughout 2020/21.

PART ONE 2019/20 REPORT

1. Service

Core funding from Harborough District Council provided the following services to the residents of the district in 2019/20 :

- Advice Sessions at two main locations, the Symington Building and Lutterworth Town Hall, providing 100 hours of generalist advice per week. This service was moved to online and telephone delivery when lockdown was announced on 23rd March 2020.
- Outreach services at Broughton Astley (two hours weekly) and Kibworth Beauchamp (two hours fortnightly) These services were moved to online and telephone delivery when lockdown was announced on 23rd March 2020.
- A telephone service via our Contact Centre which is open 5 days per week between 9am and 4.30 pm.
- Specialist debt casework for 100 clients per year.
- Personal Budgeting Support for Universal Credit claimants.
- Financial Capability sessions to help people manage their finances better.
- Email advice via our website and limited webchat.

As well as financing the services listed above, the core funding we received allowed us to bring in funding for specialist services and projects which also benefit the residents of Harborough and are listed in Section 4 of PART ONE of this report.

2. Key Achievements of 2019/20

Continuing to provide a quality advice service for the residents of Harborough including:

- The continuation of our work with the different departments within Harborough District Council such as the Harborough Energy Initiative, where we have advised 130 clients on energy issues and assisted vulnerable clients to access the Priority Register and Warm Homes Discounts. 11 clients reported back that they had achieved savings averaging £332 per annum after receiving support from us to switch tariff or supplier.
- Implementation of the new Help to Claim Service in The Symington Building assisting clients to make successful claims for Universal Credit and supporting them until they have received their first full payment. This is Funded by DWP via National Citizens Advice. Currently funded up to March 2021
- Implementing a remote channel service after lockdown was announced on 23rd March 2020, details of which are contained in PART TWO of this report.

2. Statistics

Shown Below are the combined figures of all services, which show the whole impact of services provided by Citizens Advice Leicestershire to the residents of Harborough.

Headlines for 2019/20

Total number of clients advised	2339
Number of issues dealt with	5862
Number of client and third party contacts on behalf of clients	5300
Number of older people advised	714
Total amount of debt dealt with	£1,114,700.00
Total amount of income gained	£1,877,624.00
Number of Adviceguide views by Harborough residents on our website	45,406

Number of clients by Ward in descending order

WARD	NUMBER OF CLIENTS
Market Harborough Welland	277
Market Harborough Great Bowden & Arden	225
Lutterworth East	221
Kibworth	217
Market Harborough Logan	208
Market Harborough Little Bowden	136

Thurnby & Houghton	130
WARD (cont.)	NUMBER OF CLIENTS (cont.)
Lutterworth West	123
Lubenham	112
Broughton Astley Primethorpe & Sutton	100
Fleckney	97
Broughton Astley South & Leire	94
Glen	86
Bosworth	68
Misterton	64
Ullesthorpe	57
Nevill	46
Billesdon & Tilton	44
Dunton	34
TOTAL	2339

Comparison of headline statistics from quarters 1 & 2

Category	2018/19	2019/20	2020/21
Total number of clients advised	1019	1129	1206
Number of issues dealt with	2720	2999	2898
Number of older people advised	297	404	222
Number of people disabled or with long term health condition	377	386	221
Amount of debt dealt with	£574,700	£572,700	£183,850
Amount of Income gained	£546,152	£576,007	£745,340

4. Other Sources of Funding and Linked projects in 2019/20 (those not funded by Harborough District Council but benefit Harborough Residents)

- **Macmillan Benefits Advice** project covering the whole of the County and the City providing benefits advice and casework (including appeals and representation) for those affected by cancer. The current contract, which was due to expire on the 31st December 2019, has been further extended until December 2021.
- **East Midlands Money Advice Project**, now funded by The Money and Pension Service, which took over from The Money Advice Service, providing specialist debt casework and one-off advice across the county.
- **MESO UK Benefits** advice project. This project continues to provide a mixture of telephone and face-to-face help for people suffering from Mesothelioma, an aggressive cancer related to exposure to asbestos and for which there is currently no known cure.
- **The Pensionwise Service** LeicesterShire CA was successful in its bid to deliver the National Pensionwise Service across Leicestershire, Leicester City and Rutland. This provides information to those approaching retirement age who are contemplating taking advantage of the changes in pension regulations, allowing people to take part or all of their pension pot as a lump sum.
- **The Help to Claim Service** assists new claimants to apply for Universal Credit and continues to support them until they receive their first full payment. The service provides assistance face-to-face, by telephone or webchat through a team of specialist advisers. Our face-to-face services are mainly located in job centres across the county and city which, in the case of Harborough, is in the Symington Building. This was a DWP response to the many issues around claiming Universal Credit and the acknowledgement of the need for widespread support.
- **The EDIC Project** advising clients concerned about the impact of BREXIT on them and their families

5. Key volunteer numbers

In 2019/20 we had 18 volunteers providing 100 hours pw of face to face services in the Harborough District with a further 105 volunteer hours pw providing telephone and email services for the organisation. The annual financial value of the volunteers providing the face to face services is £97,230. We are continuing to recruit and develop the volunteer workforce.

6. Funding

Below is a breakdown of expenditure against our Harborough funding for 2019/20

Office Expenses	£1,820
Premises (including rent and service charge paid to HDC for occupancy of The Symington Building)	£16,278
Salaries	£38,496
Staff and Volunteer Expenses	£5,350
Cross charges (<i>management, training, finance salaries ; IT and telephone provision, print, stationery, CITA membership fees, governance, premises- everything that is needed to support the service</i>)	£7,334
Total Expenditure	£69,278
Less Income	£67,900
Balance	-£1,378

7. Future work streams identified and plans for the future

- **Project Fairpay** We have secured funding for an initial six month pilot supporting individual garment industry workers to access the information and training they need to achieve the pay and employment conditions they are entitled to, and engaging with employers and employees to identify and eradicate workplace malpractice
- **Review of services** We are embarking on a review of services and how we deliver them, both in the short and long term, and will implement changes identified in the review to ensure that services remain relevant and fit for purpose in an uncertain landscape. Details of changes already made, or in progress, to deal with the impact of coronavirus are contained in PART TWO of this report. In the long term, we are looking at further development of remote channels with face-to-face, when it returns, being reserved for the most vulnerable clients for whom remote channels are not an option.

8. Challenges your organisation is currently facing/ones you foresee in the future

Please see PART TWO of this report

PART TWO THE CHALLENGE OF CORONAVIRUS

When lockdown was put in place on 23rd March 2020, we had to make a swift channel change from face-to-face service to telephone and digital services only. This meant a huge piece of work getting volunteers and staff set up and trained on the Adviceline system, and ensuring that everyone had access to the right equipment and space to be able to work from home. Despite the challenges we were providing the extended phone service within the week and have continued to develop our remote services since then. Some of our existing volunteers felt unable to make the shift to delivery through remote channels. They are currently not active in the service, although still wish to resume their volunteering as soon as they can.

Despite the fact that not all of our volunteers have been able to participate, we've been able to maintain our reach in Harborough and, in some areas, improve results as shown in the comparison statistics in Section 3 of PART ONE of this report.

1. Services

All of our services are now being delivered remotely, either by telephone or by email. We have, so far, been able to deal with all enquiries, providing information and assistance and there have been no instances of us being unable to help someone through a remote channel.

Face-to-face services: initially our thinking was that we would not be looking to resume this aspect of the service before January 2021. However, with the recent announcement of further measures to try to contain a second wave of Covid 19, which could be in place for six months, and the possibility for further restrictions, it could be much later.

There have been changes in the areas of advice being presented:

- Benefits issues remain the highest area of demand representing almost 45% of all enquiries. The lack of face-to-face has presented some problems where a paper application form for benefits is required and, while we have been able to overcome this, it is a lengthy and time consuming process, so we are actively campaigning for all benefit applications to be available online.
- Employment enquiries have risen significantly with redundancy and furlough the most frequent topic. We are expecting a further surge in redundancy enquiries when the current furlough comes to an end on the 31st October, especially as the replacement scheme, the Job Support Scheme, is not as generous as the furlough scheme, paying only one third of an eligible employee's salary as opposed to 80% on the furlough scheme.
- We have been seeing an emerging issue with regard to contact with children, where contact for non-custodial parents and the wider family have been restricted due to the perceived risk of coronavirus, and have flagged this with the national

organisation. Subsequently the Government has now issued a briefing paper, '*Coronavirus: Separated Families and Contact with Children in Care*', published by the House of Commons on Wednesday 23rd September with clarification on this subject.

- Despite information nationally indicating an increase in Domestic Abuse, we have not seen any substantial increase, possibly because this is being picked up by specialist services. However, we are continuing to monitor, especially in the light of the new restrictions likely to be in place for a further 6 months.
- There has been a sharp reduction in debt clients and this is a national trend. It appears that people have been taking advantage of the support put in place by government and financial institutions, payment holidays, restrictions on enforcement action etc. and, as a result, have put off dealing with their debt.

2. Development

With the continued effects of the pandemic and use of remote channels, we are beginning to lose volunteers for whom telephone and digital work is either not what they want or not an option. This will be a sad loss of experience and knowledge but we are currently recruiting volunteers specifically for home working. This is proving to be popular and we are getting regular applications which will allow us not only to sustain the current service but expand it.

Our training team has successfully made the transition to remote volunteer recruitment and training and we are specifically recruiting volunteers able to work remotely from home, using telephone, email and video call channels. We have also moved our recruitment of paid staff to a remote model and have successfully filled a number of vacancies.

We have put in place an online referral process for use by partner organisations. It is accessed through our website on our partners page and involves submitting a simple form with relevant information about the client which then goes to the relevant branch or specialist service, who contact the client to arrange for assistance.

We have been considering how we can expand remote channels of communication, looking at systems which offer video call access as a part of day-to-day operations, and can mimic that face-to-face contact which we are currently missing. We have decided on a system called Attend Anywhere, which is widely used in clinical settings across the country. From a client point of view, it is simple to use, requires no software download and can be accessed from desktop computers, laptops, tablets and mobile phones, the only requirement is that they have either google chrome or safari. We have been successful in securing funding for a 12 month pilot and are about to begin implementation

The National Adviceline and Local Adviceline numbers are moving over to freephone starting on 8th October with the National number, with local numbers moving over in a planned programme over the next few months.

We still need to do further work on the development/updating of our IT, both infrastructure and equipment. We are looking at equipment packages for remote working and better communications options. Whilst we have been able to secure some funding to help with equipment replacement costs, we will need to look at further funding opportunities to continue this work.

3. Challenges going forward

As previously mentioned there has been a significant downturn in the take-up of debt advice due to support measures put in place by the government. However the prediction is that, as these supports come to an end, there will be a massive upsurge in debt work which will be hard to cope with. As well as promotion through our website and social media channels we have been asking our own staff and volunteers, and those partners who may come into contact with customers who have debt, to encourage them to get assistance now, rather than waiting to mitigate this, but so far we have not seen any significant increase in debt clients. When the upsurge comes our capacity will be strained and there may be delays in clients getting the help they need. Some extra funding has been awarded to MAPS to increase capacity but we don't have much detail as to what that will look like, and it will be a difficult time initially.

Whilst we have not had clients who we couldn't help because of the lack of face-to-face, we are aware that there will be potential clients who cannot engage easily through the current channels of communication. This is an area which requires more research on the barriers to remote channels and how we can deal with this. We are working with partners such as the VCS Forum to identify clients who may fall into this category and how we can jointly provide the help they need.

4. Joint working

- Building the relationship with the VCS Forum.
- Being involved in the County and City Wide Social Welfare sub-cell of the Local Resilience Forum Covid-19 recovery phase which aims to support communities who have been disproportionately affected by the Covid-19 pandemic.

- Finding ways to increase take-up of online referrals.
- Using systems such as Attend Anywhere for appointments where support workers and other professionals or family members can attend to support/assist the client.
- Seeking more information about what is already in place and how we should be involved.
- Working with other organisations to assist those who are struggling with remote channels service delivery.

Appendix 1 Case Studies

Case Study 1

1. Profile of Client:

Client, Male, 43, single, lives in social housing, long term health issues, few other details as possibly reason for CI needing our help, may be health prevents CI from readily engaging with people

2. Summary of issues

This is a very short case study but the team work between different departments and agencies make it, in my view, an exceptional piece of work.

CI has significant rent arrears, he had already been to court and believed an agreement was made with the housing association to pay arrears at £50pw - CI states he has been making payments and he was aware that failure to do so would result in an application to the court for eviction. This was in Jan or Feb, CI had been advised to come back to us for further support if needed.

CI did not visit again. In May a housing options officer at the local authority contacted us at about 11:30 am to advise CI was to be evicted with a court case on Friday, this was on the Thursday and we needed to get an N244 court form completed by 5pm that day. The N244 is an application to ask the court to set aside or vary a judgement, or suspend an enforcement process such as eviction.

3. Options Discussed & Advice Given:

All hands on deck to action N244 - Housing officer supplied all the info he could, our money adviser supported us by phone to fill in the N244 form, CI then had to get home to gather some further info needed for the form, the situation was looking a bit tight as this took some time. He returned, we contacted the courts, who were very helpful, and noted that the N244 had been submitted and gave us the address to email it to, all done by 4pm.

We were subsequently advised by the housing officer that CIs tenancy had been saved.

CL was referred to the money advice team to support him to deal with his debts

4. Any action taken by the caseworker/adviser:

N244 court form completed

5. Outcome :

CIs tenancysaved

6. Any unusual factors or difficulties for client:

CI seems to be unable to readily have contact with official bodies or even 'non-official' bodies such as Citizens Advice

Case Study 2

1. Profile of Client:

Client (CI), Male, 64, single, buying own property mortgaged, has a lodger paying rent £400pm. CI self employed taxi driver and due to the pandemic he is unable to work, he is currently living with friends and isolating due to the virus.

2. Summary of issues:

CI initially contacted us to discuss a complaint against the local authority (LA) that he raised last October, he stated he was not happy with the way the LA had dealt with his queries. CI raised further complaints with the LA and then went to the Local Government ombudsman (LGO) and CI stated that he did not find the outcome to those processes satisfactory. His issue, CI stated, was that the LA have not dealt with his queries relating to his Council tax (CT) bill. CL stated he has mortgage and 2nd mortgage arrears and CT arrears. Also has credit card debts . His queries are what can he do if anything as to next steps of LGO decision. Bailiffs have attended his property twice -in October and January but they had not gained access, CI stated the original debt for CT is £800-£900 the bailiffs say it's £1100.

3. Options Discussed & Advice Given:

Looking at the information it seems that the LGO decision is final as no further steps are listed, in this case CI advised to contact the LGO service to ask if any further steps can be taken.

CI was referred to our money advice service to discuss his debts, from that process CI was happy to self support with dealing with his debts, but he was given information on dealing with bailiffs and it was explained to the client that bailiffs fees would be added to the initial amount owed hence why the amount being pursued for was higher.

A benefit check was undertaken that showed that CL was entitled to claim Universal Credit and Council tax reduction. Client to apply for UC and CTR

4. Any action taken by the caseworker/adviser:

Benefit Check. Info on issues discussed - benefits and bailiffs emailed to CI.

5. Outcome :

UC gain of £94.59 per week and Council tax support of £20.33 per week - which will certainly help with the arrears he has especially council tax as that is the one that he stated to money advice he is struggling with.

6. Any unusual factors or difficulties for client:

His income has fallen due to coronavirus

Appendix 2

Quote from a volunteer working remotely

"I used to really enjoy working from an office with fellow volunteers and CAB staff but accept that this isn't possible at the moment. But as time has gone on I have found that working remotely has big advantages. For example, I don't now have to drive to Lutterworth or Blaby or Market Harborough. And I also have greater flexibility with my time - so if my youngest son has to be at home from school for a Covid related reason, I can be at home with him, but can also put in some hours for CAB.

"I am also glad to be able to continue volunteering for CAB which wouldn't have happened if we weren't able to work remotely. This means I can maintain my skills, do further training and, most importantly, I can keep helping those in need of CAB services. I started by doing email work during full lockdown but now that full lockdown has ended and we have fewer family in the house I have moved to Adviceline. Recently I had to self isolate for 14 days and being able to continue to volunteer from home really helped me to keep myself busy (and hopefully was good for clients too!). Another factor for me is that I am still able to access supervision remotely, which is very important to me, so all in all it is working well."