

# **DERBYSHIRE PARTNERSHIP FORUM**

## **TOTAL PLACE REVIEW**

### **ADVICE SERVICES IN DERBYSHIRE**

**Draft Final Report - 24 September 2010**

## **DERBYSHIRE PARTNERSHIP FORUM**

### **TOTAL PLACE – REVIEW OF ADVICE SERVICES IN DERBYSHIRE**

The Derbyshire Partnership Forum agreed to review the provision of advice services using the “Total Place” approach. Total Place looks at the simple question of “can we do better for less”.

#### **Scope**

The scope of the review was to consider the provision of advice services, with a view to moving towards the fair and accessible distribution of funding across the county. The review has sought to determine how to achieve improved access and to identify potential efficiencies.

The review timescale has been relatively short recognising that much of the background work had already been done by the County Council’s Improvement and Scrutiny Committee which reported on the provision of advice services in March 2008.

A letter was sent to District Councils and to those organisations currently providing advice services in Derbyshire to seek information about current service provision and funding arrangements and to invite views on how services might be organised in the future.

Meetings were held with Advice Derbyshire and a small number of face to face meetings were held with organisations providing advice services.

Contact was made or research undertaken with some other counties to compare provision and funding arrangements.

Since the commencement of the review, the Government has made it clear that tackling the deficit is their top priority. The work has, therefore, been undertaken against the emerging backdrop of significant reductions in public sector spending.

#### **Previous Review by the Improvement and Scrutiny Committee**

The review undertaken by the Improvement and Scrutiny Committee mapped all advice services across Derbyshire. It is worth noting that a similar exercise had previously been undertaken by the (now defunct) Derbyshire Legal Services Partnership which was established to develop a strategy to address unmet legal advice need and to make better use of existing resources. Little progress was made with the implementation of that strategy.

The Improvement and Scrutiny Committee concluded that Derbyshire “has a vast array of advice providing agencies and considerable variances in access”. The north east of the County was shown to have by far the greatest number of advice services and outlets, but the Committee found evidence of need for advice services across the whole of the County.

The Committee made a number of recommendations relevant to this review, as follows:-

- That a Derbyshire Advice Strategy should be developed with Partners;
- That an Advice Service Directory should be developed;
- That the opportunities to utilise “Call Derbyshire” more effectively as a one-stop gateway to a wide range of advice and information be examined;
- That the County Council and the local PCTs explore the expansion of CAB advice provision in GP surgeries;
- That the County Council should examine the opportunities for the potential external commissioning of some of the advice services currently provided by the Welfare Rights Service.

The Strategy and Directory have not been developed due to lack of resources. The other recommendations listed are being dealt with as part of the wider implementation of the Personal Care programme managed by Adult Care and referred to throughout this report.

## **Recent Developments**

Since the Improvement and Scrutiny Committee review there have been a number of developments, at both national and local level, which are highlighted below:

Advice Derbyshire Consortium – Advice Derbyshire was established in 2008 as a partnership of not for profit independent legal advice agencies across Derbyshire. It comprises the local CABs, Chesterfield Law Centre and the Derbyshire Unemployed Workers Centre. Funding for Advice Derbyshire has been provided by Lloyds TSB Foundation, National Citizens Advice and the Big Lottery. The key aims of the partnership are to ensure that the provision of advice and information is accessible across the County; to build capacity and raise quality standards, and to provide a strategic voice for independent advice provision.

Advice Derbyshire Access to Advice (A2A) Project – As part of the Advice Derbyshire project, funding has been awarded by the Big Lottery to improve access to advice. The Consortium intends to establish a small ‘virtual call centre’ initially set up to target and meet demand for groups across the county

who find it hard to access mainstream advice or who do not know how to access this (i.e. ethnic minorities, elderly, disabled, rural, etc).

It is intended that the service will commence in November 2010 and that, over the 3 year programme, individual Advice Derbyshire partners will allocate increasing staff resources to A2A so that it becomes the sole telephone and e-entrance portal for clients of all the Advice Derbyshire partners (the lottery grant is insufficient to do this alone).

The aim is to have a service that will stand alone when the lottery money runs out. A2A will carry out diagnostic interviews with all callers and will give basic advice. Appointments at the nearest agency for face-to-face advice will be made as necessary.

Economic Downturn – The “Quids In” campaign led by the County Council’s Public Relations Team and Welfare Rights staff was a key initiative within the 20-point action plan approved by the Partnership Forum to respond to the economic downturn. This covered a range of issues affecting residents, including advice on benefits, debt, redundancy and health needs. This campaign was successful, but it is recognised that it created additional work for organisations, other than the Welfare Rights service.

The economic downturn also created a demand for additional debt advice services and a number of County Councillors utilised funding from the Community Priorities Programme (which has now ended) to enhance existing provision with one-off grants to CABx and some smaller voluntary sector advice organisations.

Financial Inclusion Partnership – In response to the economic downturn the Derbyshire Financial Inclusion Partnership was established and the Partnership Forum endorsed the Financial Inclusion Strategy for Derbyshire 2009-2012. The Strategy seeks to harness resources to tackle financial inclusion in a holistic way, recognising that debt advice is at the top of the pyramid of need. The Strategy maps current debt advice and identifies what is missing. It recognises the need for a co-ordinated approach to the delivery of debt advice across the County.

The Financial Inclusion Strategy made the following recommendations:-

- That there should be a single point of access for debt advice that is well known, instantly recognised and valued
- That case work should be offered based on complexity of case
- That self-help should be centralised via a gateway system
- That initial assessment should be accessible for everyone.

The importance of preventative interventions is key to the development of financial capability amongst communities and the skills to manage money effectively.

Extension of Citizen's Advice provision in GP surgeries – NHS Derbyshire County has continued to invest funding in advice provision in GP surgeries. This has now enabled a weekly CAB service in most GP practices signed up to the scheme, although there are issues about sustainability of funding. The Welfare Rights Service also operates from a small number of GP surgeries to enhance the advice offer.

Provision in Children's Centres – The Children's Trust has provided funding until March 2011 from the Children's Fund for enhanced signposting, income maximisation and debt advice to families through Children's Centres. This support is provided through grants to CAB, Welfare Rights and CVS partnerships. Funding beyond March 2011 is uncertain.

Personalisation of Adult Social Care – The "Making Care Personal" Adult Social Care programme commits the County Council to providing universal and specialist information and advice in a range of settings, including Call Derbyshire and the County Council website, and this will impact on the current welfare rights provision.

## **CURRENT PROVISION**

The review by the Improvement and Scrutiny Committee and the recent developments provide the backdrop to current provision which is set out below. Together they help to shape thoughts about future provision.

The review has found that the public purse is spending significantly in excess of **£5 million** on the provision of advice services in Derbyshire.

This expenditure funds the range of current advice provision in Derbyshire which is summarised below and examined in more detail in this section.

- Five Citizens Advice Bureau covering the whole of Derbyshire. They operate from town centres and a range of outreach locations, including GP surgeries and Children's Centres;
- the County Council's Welfare Rights Service, including the Derbyshire Benefits Helpline;
- the Derbyshire Unemployed Workers Centre based in Chesterfield which campaigns for workers rights and provides welfare rights advice

and representation, primarily to clients living in north eastern Derbyshire;

- the Chesterfield Law Centre which offers a specialist legal advice and representation service primarily to clients living in Chesterfield and North East Derbyshire;
- TRUST (Trade Union Safety Team) which specialises in claims for personal injury at work and work related diseases primarily for clients living in Bolsover, Chesterfield and North East Derbyshire;
- Release based in South Normanton which is a small voluntary organisation offering a generalist advice service, similar to CAB services;
- Age Concern Housing Options Service which provides advice to older people, principally in relation to housing issues;
- the District Council's, Derby Housing Aid and Housing Associations which offer advice, principally on housing benefit and council tax benefit;
- the Department for Work and Pensions (DWP) which operates Jobcentre Plus and the Pension, Disability and Carers Service and provides advice to those eligible for different benefits;
- Consumer Direct, which is a national helpline which acts as the frontline service for the County Council's Trading Standards Service;
- National Debtline, which is a national telephone service offering debt advice.

A summary of expenditure (which excludes the housing benefit and council tax advice provision made by district council's and housing associations, DWP and the national helpline support networks) is set out in Appendix A.

Comparisons with other county areas show significantly different approaches and funding levels, which is unsurprising given the discretionary nature of the service.

## Citizens Advice Bureau - background

Each CAB is registered as an independent charity and is a member of the national Citizens Advice. They provide free, independent and confidential advice on a wide range of issues and are expert in debt and welfare benefits.

Generalist advice includes assessing for eligibility for benefit; help with filling in claims and forms and liaising with third parties, such as creditors, local authorities or service providers. All CABs can refer clients to specialist case workers who can represent clients at court and tribunals. This can include, for example, the Chesterfield Law Centre if the client meets their eligibility criteria.

Funding for each CAB in Derbyshire comes from a variety of sources with District Council's providing core funding, whilst NHS Derbyshire County and the County Council provide project specific funding. This is identified in this report which examines each CAB in more detail.

The rationale for NHS investment in CAB provision in GP surgeries recognises that health is determined not only by genetic makeup, lifestyle factors and environmental exposures, but by a broader range of social determinants. Research has concluded that placing CAB sessions in general practice is an effective way of providing advice on life problems and securing proper payment of benefits, particularly to patients with health problems.

National Research has previously found that:

- CAB in general practice reaches a different group of clients to those who use mainstream CAB outlets;
- Patients were more likely to be entitled to welfare benefits that they were not receiving;
- The service complements rather than detracts from other CAB activities.

Over recent years, NHS Derbyshire County has expanded its investment in CAB provision in GP surgeries, contributing £790,000 in 2009/10. This currently provides a CAB service in 94 of the 109 GP practices (*note: most operate a weekly service but, a small number in the Dales and North East have a fortnightly service*). Of the remaining fifteen, NHS Derbyshire County is currently negotiating with six. Four have not been approached due to lack of funding and five have refused the service. If the service was to be provided in 104 out of the 109 GP practices an additional £62,000 would be needed. It should be noted that Welfare Rights workers also provide a service in a small number of GP surgeries to supplement NHS funded provision.

The Glossop area GPs CAB service is currently supported by short term funding jointly provided by the County Council and NHS Tameside & Glossop, pending the outcome of this review.

The County Council's Children and Younger Adults Department manages funding for preventative services paid to CABx from the Children's Fund. This is allocated to each CAB to work within Children's Centres to provide advice to families with young children to maximise their income.

In 2008, Macmillan cancer support signed a 5 year contract with each of the CAB in Derbyshire for them to provide advice services for cancer patients and their families. The funding is weighted for deprivation levels for each area.

### **Chesterfield CAB**

The main CAB office in Chesterfield town centre is open for drop-in advice for 17 hours a week and a telephone advice line is open for advice for 8.5 hours a week. During 2009/10, 5,846 clients were seen with 18,890 client contacts, equalling 3.2 contacts per client.

Chesterfield CAB has a contract with the Legal Services Commission (LSC) to provide specialist debt and welfare benefits advice and to represent clients at tribunals.

The GP outreach project was rolled out in Chesterfield in April 2008. Advice outreach is provided in 14 GP surgeries and only one GP has refused the service. Currently, a project with Scottish and Southern Energy provides fuel poverty advice and is funded until December 2010.

#### **Finance<sup>1</sup>:**

Paid by	Amount
County Council - Children's Fund	£ 52,637
Chesterfield Borough Council	£137,000
NHS Derbyshire County	£126,882
Legal Services Commission	£ 89,159
Macmillan Cancer Support	£ 18,889
Other	£126,445
Total	£551,012

### **Derbyshire Dales, Amber Valley and Erewash CAB**

The three main CAB offices in Matlock, Heanor and Ilkeston are open for advice for a total of 46.5 hours a week; 20 hours of these are drop-in. Three smaller CABx in Ashbourne, Belper and Ripley are open for 13.5 hours a week, of which 2.5 hours are drop-in. A telephone advice line is available for 15 hours a week. Advice is also provided in four community locations in Sawley, Cotmanhay, Kirk Hallam and Alfreton. In 2009/2010, 7,933 clients

<sup>1</sup> Information from 2009/2010 returned Total Place Questionnaire 29 July 2010

were seen with a total of 24,431 client contacts, equal to 3.07 contacts per client.

CAB undertakes specialist case work in areas of children & families, employment, debt and welfare benefits. Funding to support these services are received from the Financial Inclusion Fund. A specialist money advice team deals with complex debt / money matters.

The GP project with NHS Derbyshire County provides outreach advice in 38 GP practices and only two GPs have refused the service. Three of the GP services in Derbyshire Dales are run by High Peak CAB due to being within the previous High Peak/North Dales PCT area.

The CAB has no contract with the LSC as the area fails to meet the deprivation criteria even though there are areas of deprivation and some people living in challenging circumstances, particularly in parts of Erewash and Amber Valley. With no LSC contract the resources to provide representational support are limited. The CAB is currently reliant on their two volunteer employment specialist advisers to provide representational casework.

Mid-Derbyshire CAB and Erewash recently merged to achieve efficiencies and an improved service.

### **Finance<sup>2</sup>**

Paid by	Amount
County Council - Children's Fund	£ 56,800
Amber Valley Borough Council	£ 115,647
Derbyshire Dales District Council	£ 109,274
Erewash Borough Council	£ 97,000
NHS Derbyshire County	£ 307,202
Macmillan Cancer Support	£ 41,416
Other	£ 139,362
Total	£ 866,701

### **High Peak CAB (HP CAB)**

The main CAB office in Buxton is open for 8 hours of advice per week of which 4 hours are drop-in. The other two CAB offices in Glossop and New Mills are open for 18 hours, of which 14 hours are drop-in. There are six other outreach locations, at Children's Centres in Fairfield, Glossop, Gamesley and Buxton as well as at Derby University Buxton and the Mechanics Institute, Whaley Bridge. A telephone advice service is available for 2 hours a week.

<sup>2</sup> Information from 2009/2010 returned Total Place Questionnaire 29 July 2010

In 2009/10, 3,550 clients were seen with 11,463 client contacts, equal to 3.22 contacts per client.

HP CAB has a LSC contract to provide specialist money and welfare benefits advice.

The project with NHS Derbyshire County provides advice outreach in 15 GP practices across High Peak and three GPs in Derbyshire Dales. The three GPs that have refused the service are based in Glossop.

The existing GP service in the Glossop area was supported by GPs and NHS Tameside and Glossop. NHS Tameside and Glossop indicated their intention to withdraw this funding due to budget pressures. Following discussions, the County Council and NHS Tameside and Glossop agreed to co-fund this service until December 2010 pending the outcome of this review. If funding is withdrawn there will be a lack of provision in the Glossop area.

### **Finance<sup>3</sup>**

Paid by	Amount
County Council - Children's Fund	£ 15,120
High Peak Borough Council	£ 50,000
NHS Derbyshire County	£ 109,636
NHS Tameside & Glossop	£ 25,000
Legal Services Commission	£ 39,883
Macmillan Cancer Support	£ 20,398
Other	£ 140,317
Total	£ 400,354

### **North East Derbyshire CAB (NEDCAB)**

The North East Derbyshire CAB also provides advice services in Bolsover. The main CAB office in Clay Cross is open 20 hours a week for advice by appointment. The office in Eckington is open for drop-in 4 hours a week. 14 advice kiosks, some of which are at planning stage, are located in Children's Centres in North East Derbyshire and community locations in Bolsover. A telephone advice line is available for 20 hours a week. In 2009/10, 5,269 clients were seen with 15,519 client contacts, equal to 2.94 contacts per client.

NEDCAB provides specialist advice in welfare benefits and debt supported by money from the Financial Inclusion Fund. In addition to funding a Family Liaison Advice worker who provides advice to families with young children to maximise their income they also fund a signposting service for the same client group. A project with Royal British Legion provides access to advice for ex-service personnel and their families.

<sup>3</sup> Information from 2009/2010 returned Total Place Questionnaire 29 July 2010

The project with NHS Derbyshire County provides advice outreach in 22 GP practices across North East Derbyshire and Bolsover with 8 GPs having refused the service.

**Finance<sup>4</sup>:**

Paid by	Amount
County Council - Children's Fund	£ 88,000
North East Derbyshire DC	£106,400
Bolsover District Council	£ 55,000
NHS Derbyshire County	£207,350
Macmillan Cancer Support	£ 50,000
Other	£200,000
Total	£706,750

**South Derbyshire CAB (SD CAB)**

The main CAB office in Swadlincote is open for drop-in advice 8.5 hours a week and for advice by appointment in the Children's Centres in Castle Gresley, Woodville and Newhall. A telephone advice line is available for 8.5 hours a week. In 2009/10, 1,894 clients were seen, with 6,578 client contacts, equal to 3.47 contacts per client.

SD CAB provides generalist advice and provides tribunal representation for welfare rights and specialist multi-debt casework as part of their core services. Through the project with NHS Derbyshire County, advice is provided in 9 GP surgeries and no GP surgeries have refused the service.

**Finance<sup>5</sup>:**

Paid by	SD CAB
County Council - Children's Fund	£ 29,000
South Derbyshire DC	£ 50,340
NHS Derbyshire County	£ 79,677
Macmillan Cancer Support	£ 20,700
Other	£ 81,000
Total	£260,717

**Derbyshire County Council Welfare Rights Service**

The service is managed within the Adult Care Department at a cost of £1.1million, with an additional £100,000 being provided by the Children and Younger Adults Department. This currently enables the service to provide:

<sup>4</sup> Information from 2009/2010 returned Total Place Questionnaire 29 July 2010

<sup>5</sup> Information from 2009/2010 returned Total Place Questionnaire 29 July 2010

- 38 advice sessions on a weekly or fortnightly basis;
- a public facing Benefits Helpline receiving 16,000 calls a year [2009];
- representation at benefits appeal tribunals, drawing these from a range of partner agency providers;
- training to council and local voluntary sector staff and volunteers [1326 training days in 2009/10];
- income maximisation work;
- information sessions and presentations;
- benefits 'take up' activity with local partners e.g. district councils and local housing providers.

The "Making Care Personal" Adult Social Care programme commits the County Council to providing universal and specialist information and advice through a range of settings, including Call Derbyshire and the County Council website. The aim is for people to have the right information at the right time to inform their choices and to support them in maximising their incomes. This is based on a "self service" approach with expert advice available when required.

A key part of the Personalisation agenda is to support people to identify and resolve their own difficulties with appropriate information and advice. As a contribution to this universal service, it is proposed to recast the current Welfare Rights Service within Adult Care. The future role of the recast service will be to support the universal information and advice offer through Call Derbyshire, support people in receipt of Adult Care services to maximise their income, and to provide specialist advice and appeal support to a broader information offer delivered in a range of settings including primary care, Citizens Advice Bureaux, and other organisations. Conversations are also underway to ensure that the service continues to support the future strategic priorities of the Children and Younger Adults Department.

### **Chesterfield Law Centre (CLC)**

The Chesterfield Law Centre provides a specialist legal service and is expert in employment and housing matters. They have the Quality Mark accreditation for immigration, discrimination and housing debt work. The Law Centre is restricted to helping people in specialist areas of law, depending on where the client lives. All specialist areas of law are covered in Chesterfield and North East Derbyshire. Immigration and disability discrimination is covered across Derbyshire. In addition, racial harassment is covered in the Bolsover area. Disability discrimination is covered in the East Midlands area.

The main office on Park Road is available for advice by appointment for 29.5 hours a week. There are a further seven outreach locations across Chesterfield, NE Derbyshire, High Peak and Derbyshire Dales. During 2009/2010 financial year they dealt with 6,638 enquiries.

They have telephone access daily (40 hours a week) and offer all callers a full assessment followed up either by an appointment, or an appropriate referral or signpost to another more appropriate service. From October, a new part time office will open in Alfreton and they will be working from an office at High Peak CAB in Buxton for three days a week.

Even though CLC is a specialist advice provider, they also provide generalist debt advice and help with dealing with creditors. They have recently developed and promoted publications for self-help and provide targeted money advice services to people at risk of becoming homeless. They work with other agencies and local authorities on discrimination and homelessness prevention.

The Law Centre has been awarded additional funding from the Legal Services Commission in order to expand employment advice outreach to CAB in Buxton, Matlock, Clay Cross and Eckington. The Coalfield Regeneration Trust is funding provision of employment advice in Staveley and Alfreton. This demonstrates that a large proportion of the Law Centre funding is short term project funding.

### **Finance<sup>6</sup>**

Paid by	Amount
County Council	£59,630
Chesterfield Borough Council	£46,330
North East Derbyshire DC	£22,490
NHS Derbyshire County	£39,416* <sup>5</sup>
Legal Services Commission	£222,659
Other	£263,428
<b>Total</b>	<b>£653,953</b>

\*5 Co-funded with Bolsover Working Neighbourhoods Fund for Bolsover outreach

### **Derbyshire Unemployed Workers' Centre (DUWC)**

The main office is in Chesterfield and is available for drop-in for 29 hours a week. They operate weekly benefits advice sessions in local communities in Chesterfield, Clay Cross, Eckington, Grassmoor, Staveley, Bolsover, Clowne, Creswell, Pinxton, Alfreton, Heanor, and Somercotes. These sessions are operated by paid advice workers supported by volunteers. A telephone helpline is available for 39.5 hours a week.

The centre gives advice, in the main in relation to welfare benefits, and will support clients up to and including tribunal representation. The number of enquiries dealt with by the centre, as reported in their annual report, is rising year on year. During 2009/2010, 6,508 clients were seen with a total of 8,470 enquiries, equal to 1.3 contacts per client.

<sup>6</sup> Information from 2009/2010 returned Total Place Questionnaire 29 July 2010

They manage an advice project funded by the Society for the Assistance of Ladies in Reduced Circumstances aimed at vulnerable women and an income maximisation project in NE Derbyshire aims to increase take up of benefits. DUWC works with Bolsover District Council on the financial inclusion project which has recently funded three new outreach locations in Bolsover. The centre was also awarded £13,525 from the County Council's Community Priorities Programme towards additional work on debt advice.

DUWC work very closely with both the Trade Union Safety Team (TRUST) and Derbyshire Asbestos Support Team (DAST). Staff and volunteers access the Welfare Rights Service benefits training, and on occasion the Welfare Rights Service assists to cover representation of appeals.

The Centre campaigns for the rights of those who are unemployed, on a low income or who have been made sick, injured or disabled by their work.

#### **Finance<sup>7</sup>:**

Paid by	Amount
County Council - Adult Care	£ 33,074
Bolsover District Council	£ 27,400
Chesterfield Borough Council	£ 44,090
North East Derbyshire DC	£ 22,090
Other	£ 83,846
Total	£210,500

From August 2010 Chesterfield Borough Council's Working Neighbourhood Fund will be funding the Staveley Financial Inclusion Project with £59,535. A partnership of Derbyshire Unemployed Workers Centre, the Chesterfield Law Centre and Chesterfield CAB will deliver an integrated financial inclusion service for residents of Staveley.

#### **Trade Union Safety Team (TRUST)**

The main office in Chesterfield provides advice on an appointment only basis. They operate three outreach locations in Shirebrook, Clay Cross and Alferton which provide total of 6 hours of advice provision per week. During 2008/2009 TRUST dealt with 388 enquiries.

TRUST promotes health and safety in the workplace and provides advice to workers who may have been affected by poor work conditions. They help former industrial workers making claims for work related injuries. They also work to raise awareness of plant and work sites with poor working conditions.

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<sup>7</sup> Information from 2009/2010 returned Total Place Questionnaire 29 July 2010

In 2002, TRUST established the Derbyshire Asbestos Team which supports victims of asbestos related diseases. Work is on-going to support people experiencing tinnitus and they are expanding focus to include the dangers to young people.

Paid by	Amount
County Council – Adult Care	£ 5,621
Bolsover District Council	£ 4,750
Chesterfield Borough Council	£ 5,000
North East Derbyshire DC	£ 4,600
Total	£19,917

Financial Information from 08/09 financial year

### **Release Financial (Charitable) Trust**

Release is a small voluntary organisation which was set up to meet the demand for face to face debt and money advice in the South Normanton area. The current premises offer limited facilities and the intention is to move to the South Normanton Joint Service Centre, subject to being able to meet the £4,000 rental costs.

The current main office in South Normanton is available for 4 hours a week for drop-in services. Other times, including evenings are by appointment. They operate two additional outreach locations in Heanor and Langley Mill. Their focus is on providing intensive support to help people to deal with their underlying debt problem and give them with the knowledge to avoid debt in the future. They help to liaise with creditors and with writing debt relief orders. The lack of funding at the moment is preventing the service from expanding.

Release does not receive any core funding from the local authorities. £11,100 was provided by two County Councillors from the Community Priorities Programme. All other funds totalling £39,202 are received from external funders such as the Coalfield Regeneration Trust and Lloyds TSB.

### **Age Concern Derby and Derbyshire Housing Options Service**

The service provides independent information, advice, support and practical help to older people who are living in unsuitable or poor housing and who wish to consider their options on managing to stay put where they live now or move on to other more suitable accommodation. The service is specifically aimed at older people who are often less prioritised by organisations dealing with housing and homelessness, but also provides support to carers and professionals.

Full cases can include extensive advocacy support to enable back-dated benefit payments to be claimed, as well as help with grant applications for aids and adaptations.

Cases routinely include a benefits check for the older person and their carer, and discussions about the range of housing options available, including the financial implications and the practical support needed to move home in later life. Increasingly, cases can include support to access continuing care funding and protection for carers involved in the financial implications of funding nursing care.

The service was initially started in Derbyshire Dales and was rolled out to Chesterfield, North East Derbyshire and Bolsover working as one area in October 2009 and in Amber Valley and Erewash in December 2009. In parallel with these developments, the County Council identified this service as a priority for every district of Derbyshire. This full roll out is being funded from the Supporting People budget with a grant of £197,700. This supports all Districts, excluding Derbyshire Dales which remains directly funded by Derbyshire Dales District Council and part of Amber Valley and Erewash which has partial funding from the Enhanced Housing Options Scheme.

### **District Council's, Derbyshire Housing Aid and Housing Association advice services**

All the district council's provide advice in relation to housing benefit and council tax benefit. This is a statutory responsibility and outside the scope of this review, but is worthy of note, as there may be some limited overlap.

The Housing Options Service referred to above also provides dedicated support for tenants. Their websites also signpost people to the available help in their area, for example the CAB, the Welfare Rights Service and, if appropriate, the Unemployed Workers Centre and the Law Centre.

Derbyshire Housing Aid, which is an independent charity based in Derby receives funds from the Legal Services Commission and provides advice on housing, benefits and debt. It operates outreach sessions in Heanor, Ilkeston, Long Eaton, Matlock, Ripley and Swadlincote.

Some Housing Associations offer Money Advice Services as do local Credit Unions where they exist.

### **Department for Work and Pensions (DWP)**

DWP operates Jobcentre Plus and the Pension, Disability and Carers Service. It provides financial support to people who are eligible for benefits, for

example, Disability Living Allowance, Attendance Allowance and Carer's Allowance.

The Direct.gov website gives information on the different benefits and DWP advisers are available at the local Jobcentre Plus or social security offices.

Local Service Information Points offer a face-to-face appointment service in Chesterfield and Derby to advise on State Pension, Pension Credit, Attendance Allowance, Housing Benefit, Council Tax benefit and other pensioner entitlements and services.

### **Consumer Direct**

Consumer Direct is a national telephone and e-mail advice service funded by central government and currently delivered regionally by Lincolnshire County Council in partnership with local authority trading standards services. The majority of requests for trading standards advice and assistance are received by Consumer Direct, with more complex issues, or a potential breach of criminal legislation being referred to the relevant local authority. The number of consumers seeking advice from the service in Derbyshire has risen significantly over the past five years to 17,723 in the year ending March 2010.

### **National Debtline**

National Debtline offers free confidential and independent advice on how to deal with debt problems. The service can be accessed by telephone or email and there are also a vast range of fact sheets providing valuable information and advice, which can be downloaded. The website contains a Self-Help Pack which provides all the information and letters needed help people to deal with debt, personal budget sheets to work out repayments, information on debt advice and options and sample letters that can be automatically generated to send to creditors.

## HEADLINE ISSUES

This review identifies a number of headline issues which set the context for moving forward:

- **Expenditure of over £5 million on advice services in Derbyshire is significant, but is unevenly distributed across the county.**
- **People in Derbyshire living in similar circumstances do not have equal access to services.**
- **People living in Chesterfield and North East Derbyshire are best served in terms of advice provision.**
- **The Legal Services Commission has targeted its funding based on deprivation levels.** This has resulted in Erewash, Amber Valley and South Derbyshire CAB missing out on LSC funding because they do not meet their deprivation criteria.
- **People living in the more rural areas have the most limited access to advice service.**
- **Provision in GP surgeries and Children's Centres has improved access, but some funding is under threat.**
- **Duplication of provision is difficult to quantify but would appear to exist.** Similar services are available from providers for the same client groups. In terms of geography, the potential for duplication is greatest in north east Derbyshire, with the CAB, the County Council's Welfare Rights Service, the district councils' housing advice services, the Unemployed Workers Centre, the Trade Union Safety Team (TRUST) and the Law Centre all operating in this part of the county.
- **Core funding for specialist services is provided by the County Council but provision is restricted to certain parts of the county.** The County Council provides a core grant of £59,630 to the Law Centre but specialist services for housing and employment, for example, is largely restricted to Chesterfield and North East Derbyshire only. Similarly, the County Council provides core funding of £33,074 to the Unemployed Workers Centre and £5,621 to the TRUST organisation but representation services are restricted to clients primarily living within north eastern Derbyshire.
- **Telephone and on-line support can meet the needs of many people and one telephone number which is well known would be preferable.** Some CAB have concentrated their efforts in providing

extended telephone services which allow initial assessment and prioritisation of the most severe cases. Call Derbyshire, for example, is a well known number and provides an opportunity to expand its advice offer to local people as part of the changes to the personal care programme. The Advice Derbyshire Consortium has funding for a three year helpline. If we are to join up provision effectively to benefit the end user there appears to be potential for joint development of this gateway.

- **There is a continuing need for face to face services within a framework of telephone and web based support and access to specialist services.**
- **The Adult Care “Making Care Personal” programme will re-cast the current welfare rights service as part of the personalisation agenda.**
- **There is a temporary nature to much of the funding in the voluntary sector.**
- **Budget cuts are inevitable but there does appear to be significant potential to join-up and improve some local service provision.**

## MOVING FORWARD

Advice services help vulnerable people to maximise their incomes and collectively secure additional £millions each year to benefit the local economy. However, budgets to support advice services will reduce, whilst the demand for services is likely to increase.

We need to make the best use of the collective resources available, currently in excess of £5million.

The invitation to both funders and providers on how services might be better organised in the future brought little response. Providers were keen to demonstrate how effective they are and how they are working together to join up and deliver services more efficiently and effectively.

The review indicates:

- That there is more potential to join-up services and share resources;
- That opportunities exist to improve telephone and web access;
- That the need for face to face services remains, but this is relatively costly and may need to be more focused;
- That the CAB advice provision, both direct and via GP surgeries and Children's Centres, has improved access for those living in rural areas and for people who may not otherwise have accessed the service;
- That the provision of specialist services, such as the Law Centre, should seek to ensure that people in the same circumstances across the county can receive the same level of service;
- That the potential for duplication must be removed;

There are also some pressing financial issues which are highlighted below:

- Funding of £36,000 from GP Practice Based Commissioning budgets to support CAB provision in GP surgeries in Derbyshire Dales will cease from the end of March 2011;
- The significant contribution of £790,000 made by the NHS in 2009/10 to CAB provision in GP surgeries is unlikely to be sustained into 2011/12 with an anticipated cut in the region of £30,000. This will lead to a reduction in provision.
- CAB provision in Glossop GP surgeries has been funded by NHS Tameside and Glossop, but they indicated their intention to withdraw this funding from June 2010. This is a valued service and following discussions, NHS Tameside and Glossop and the County Council subsequently provided a grant of £6,500 each to maintain the service until the end of December 2010 pending the outcome of this review.

- Release intends to relocate to the South Normanton Joint Service Centre but requires funding of £4,000 to meet the rental costs.

Although there is a need to deal with these issues we should seek a long term sustainable solution, operating within a framework which gives people of equal need the same access to services within the overall resources available. For example, if CAB provision in GP surgeries is a priority, an additional £128,050 is needed in 2011/12 for CAB to operate in 104 out of the 109 GP surgeries. This needs to be judged within the context of the shape of services in the longer term.

In order to move forward, it is proposed that the Partnership Forum agrees principles to provide the framework to respond to the findings of this report.

The Partnership is asked to endorse the principles set out below:-

- To join-up services (telephone helplines) and to share resources (buildings, back office staff etc.) wherever possible;
- To ensure that people in Derbyshire living in similar circumstances have equal access to generalist and specialist services;
- To limit the potential for duplication of service provision;
- To value outreach provision, building on the GP surgery and children's centre approach;
- To be less protective about boundaries with a more collective focus on the end user.

Each organisation will need to consider the findings of this report and determine their response in accordance with their own priorities and budget pressures. It is appreciated that individual decisions will have a collective impact, so it will be important to work with the Advice Derbyshire Consortium as this develops.

This report should be seen as a first step in an evolving process. The aim is to secure the delivery of an effective advice network across Derbyshire within the available resources. Developments will be reported back to the Partnership Forum.

Summary of Funding 2009 - 2010

Total Funding Received By Each Advice Service Provider In Derbyshire

Funder	Chesterfield CAB	Derbyshire Dales, Amber Valley & Erewash CAB	High Peak CAB	North East Derbyshire CAB (Covering Bolsover)	South Derbyshire CAB	Wekare Rights	Chesterfield Law Centre	Derbyshire Unemployed Workers Centre	Trade Union Safety Team (TRUST)	Release Financial (Charitable) Trust	Derbyshire County Council	Priorities Programme <sup>1</sup>	Total
Derbyshire County Council	£52,637	£56,800	£15,120	£88,000	£29,000	£1,200,000	£59,630	£33,074	£5,621		£113,625	£1,653,507 <sup>2</sup>	
Amber Valley Borough Council		£115,647										£115,647	
Bolsover District Council				£55,000			£14,416	£27,400	£4,750				£101,566
Chesterfield Borough Council	£137,000						£46,330	£44,090	£5,000				£232,420
Derbyshire Dales District Council		£109,274											£109,274
Erewash Borough Council		£97,000											£97,000
High Peak Borough Council			£50,000										£50,000
North East Derbyshire District Council				£106,400				£22,490	£4,600				£155,580
South Derbyshire District Council					£50,340								£50,340
NHS Derbyshire County	£126,882	£307,202	£109,636	£207,350	£79,677		£25,000						£855,747
NHS Tameside & Glossop			£25,000										£25,000
Legal Services Commission	£89,159		£39,883				£222,659						£351,701
Macmillan	£18,889	£41,416	£20,398	£50,000	£20,700								£151,403
Big Lottery	£42,704						£32,279						£74,983
Financial Inclusion Fund	£49,715	£76,500	£50,083	£100,000									£276,298
Coalfields Regeneration Trust		£29,347					£90,416	£32,180					£151,943
High Peak Community Housing			£25,000										£25,000
National Citizens Advice (Additional Hours of Advice project)	£14,824	£25,000	£27,635		£10,000								£77,459
Royal British Legion				£100,000									£100,000
East Midlands Money Advice					£51,000		£48,464						£99,464
Equality & Human Rights Commission							£72,635						£72,635
Other	£19,202	£8,515	£37,599		£20,000		£19,634	£51,666		£39,202			£195,818
<b>Total</b>	<b>£551,012</b>	<b>£866,701</b>	<b>£400,354</b>	<b>£706,750</b>	<b>£260,717</b>	<b>£1,200,000</b>	<b>£653,953</b>	<b>£210,500</b>	<b>£19,971</b>	<b>£39,202</b>	<b>£113,625</b>	<b>£5,022,785</b>	

<sup>1</sup> Community Priorities Programme ran from 2008-2010

<sup>2</sup> Includes £241,557 from the Childrens Fund.