

Citizens Advice Havant

www.citizensadvicehavant.org

Operational Review Report to Havant Borough Council – July 2017



High level statistics for 2016/17

Core client numbers	4,308
Additional WOYM client numbers	2,151
Client issues	9,370
Client contacts	18,978

Projected funding for 2017/18

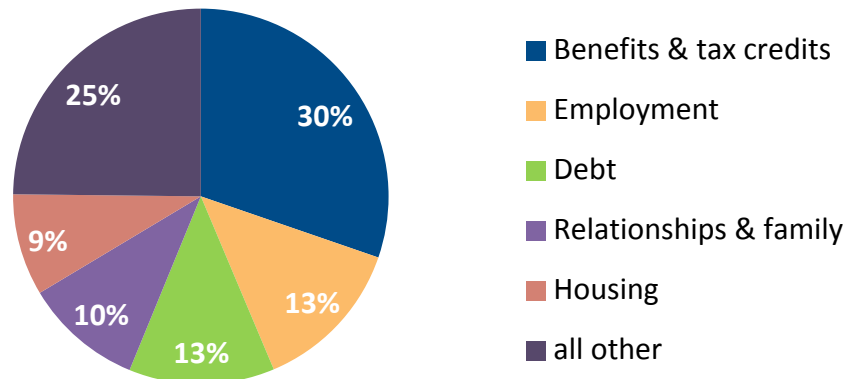
HBC Core	£114,000	Lowest per head of pop'n of all Borough/Districts in Hants
Big Lottery	£112,000	Workoutyourmoney project
CitA Hampshire	£71,000	NHS Advocates Hampshire-wide contracted service
CitA Hampshire	£30,000	Macmillan casework contracted service
Other	£28,000	Local fundraising and smaller projects
Total	£355,000	
Volunteers	£330,000	Value of approaching 60 volunteers using ONS data

Funding factors

- Gaining greater diversification of funding has been a key priority
- Funding has grown by 60% since 2012/13
- HBC core funding represents 33% of our total funding, down from 68% in 2012/13
- HBC core funding is the lowest per head of population in Hampshire, see below
- HBC core funding has excluded inflation rises since 2006/07
- HBC core funding dropped 7% in 2015/16 and 10% in 2017/18
- No pay inflation awards have been given to staff since 2009
- Front-line services have expanded and core client numbers plateaued in 2012/13 and have continued at a similar level subsequently

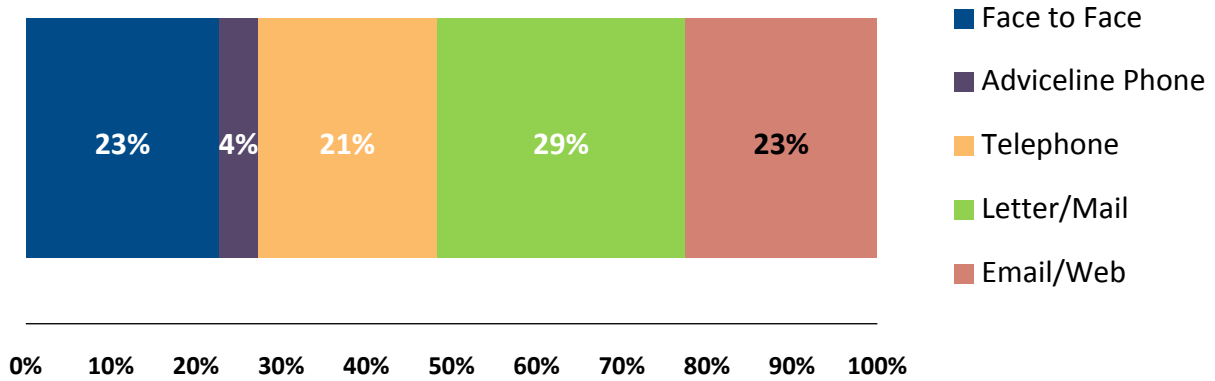
Core client statistics

Client issues

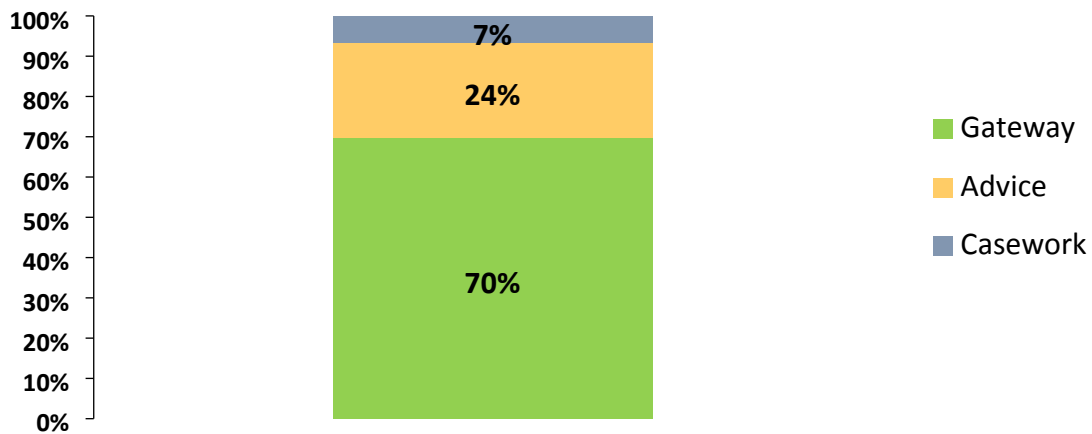


NB: Other includes consumer, legal, financial other than debt and health

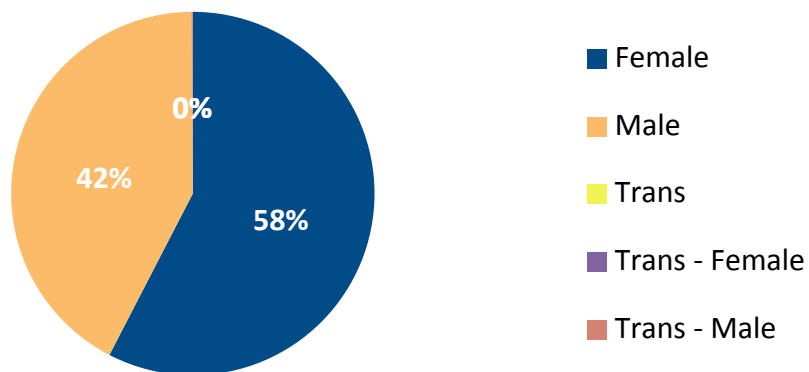
Client contacts by channel



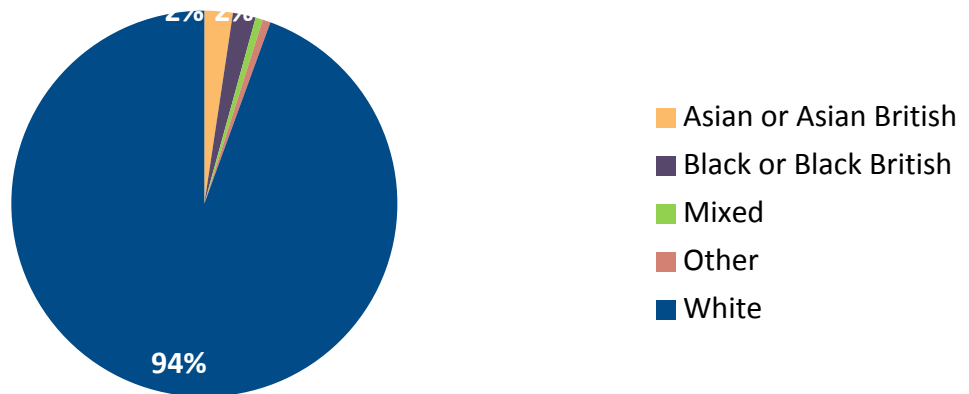
Work type/activity



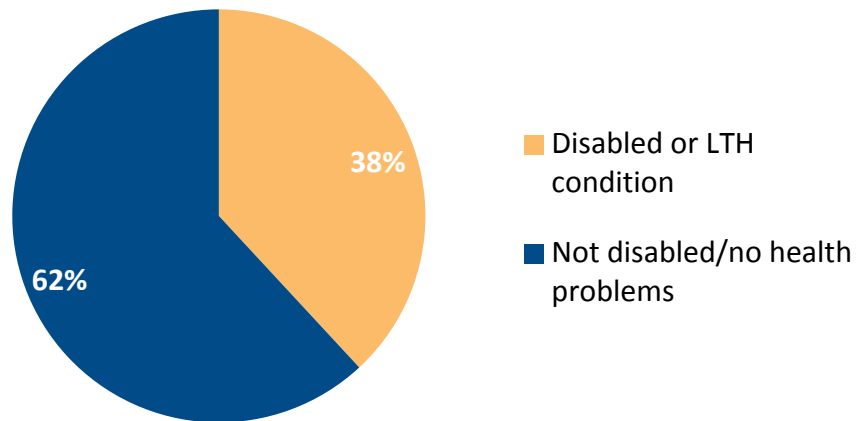
Client gender



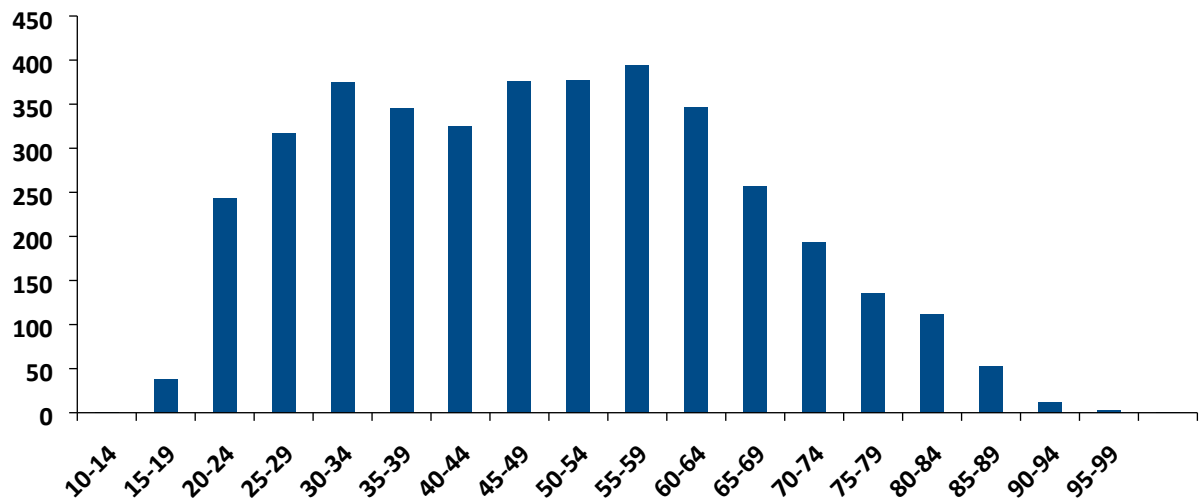
Client ethnicity



Client disability/long term health conditions



Client age



The advice landscape

The Government's welfare reforms have progressed with the roll-out of Universal Credit locally to new single job seekers. Capita Services are in contact with us regarding support packages covering household/personal budgets and review of debt/benefit entitlement. It is critical that Universal Credit claimants settle into the new arrangements and prioritise their housing and living costs. 2018/19 will see a significant step up of Universal Credit in the local area and the relationship with Capita and RSLs needs to be cultivated.

The Government's application of the new lower Benefits Cap came into effect in November 2016 and this again requires support covering household/personal budgets and review of debt/benefit entitlement. It is critical that claimants prioritise their housing and living costs.

A recent report by the charity Crisis recommends investment in advice on housing and homelessness is critical and highly cost effective. Support measures are encouraged, such as financial and debt advice, mediation with landlords, conciliation between parents and teenagers, mental health and drug support, and assistance in job-seeking and using the benefits system. The cost of a year of support for a person who has become homeless is estimated at £34,000. Anecdotal evidence suggests homeless and rough sleeper numbers are on the increase in the Havant area.

National debt statistics indicate Indebtedness is growing at the fastest rate since before the banking crisis in 2008. UK adults owe an average of nearly £30,000, mostly in mortgages, but also in loans and credit cards. Around 87% of this debt is in the form of mortgages, secured by property. But UK adults also now owe an average of £3,700 in loans and credit cards. With the Bank of England currently warning that inflation is set to rise, borrowers are urged to start cutting their debts. The spotlight nationally is currently focussed on the large sector of 'just about managing' households.

Locally debt issues have fallen since around 2012/13 with the reduction of available credit and significant levels of local personal debt being written off by the credit industry. However particularly in areas of higher social deprivation, debt problems remain stubbornly high, due to the increased activity of high cost lenders as well as a culture of informal and sometimes illegal lending.

Employment issues are rising and there are increasing instances of local employer malpractices with employee rights failing to be met. Several employment tribunals have recently been won or settled favourably out of court, but a portfolio of sharp practices is building and the Supreme Court ruling in July, requiring the Government to withdraw the current charging mechanism could result in significantly higher demands.

The July 2017 Havant Locality Board meeting included senior manager updates from HBC, HCC, PCC, the emergency services and key local charities on several key issues:

- Hampshire Police reported that a child sex exploitation ring had been uncovered in Havant, Police resources were being stretched in efforts to apprehend the highly organised gang of perpetrators and support victims. Widespread publicity is anticipated.
- Hampshire County Council reported that there was currently a 'spike' in the numbers of children entering care in the local area.

- Hampshire Police were also struggling to contain the arrival of organised drug rings which have moved into the Havant area causing an increase in a range of other crimes.
- Hampshire Fire reported being severely stretched following the fire at the Grenfell Tower, with resources being transferred to large urban areas such as Portsmouth and Southampton. Assessments on high rise buildings in Havant had not revealed cladding problems, although significant other defects were being identified. Public buildings were also being inspected.
- Havant Borough reported on the appointment of the new Operations and Place Shaping Director. His initial work had highlighted decades of degeneration with a lack of investment and development. Havant Borough's heavily restricted financial state and lack of ability to invest had resulted in run down environments that attracted social problems highlighted above. The new Director's track record of major regeneration was to be utilised by Havant Borough and the Cabinet were expected to approve a major investment programme, financed by low cost Government borrowing, to pump prime regeneration of South Hayling, Havant and Waterlooville town centres.

CAH has an important role in supporting the repercussions of these multiple issues above and there could well be an impact on our advice services, which need to be well prepared for this. CAH also views itself as part of the required investment to regenerate the local community.

CAH's community focussed, highly trusted, impartial and independent advice and support activities reduce demand and costs falling on local statutory services provided at Borough and County level, as well as for local housing providers. Less advice provision by CAH results in increased service demand, greater public sector costs and higher instances of crisis.

CAH is actively monitoring the situation regarding advice provision for the City of Portsmouth. Citizens Advice Portsmouth is no longer funded for general advice provision, with funding being provided to You Trust who operate only from a North End office. We are aware that clients with Portsmouth post codes are accessing our services, either because they are aware of our brand or because the live or work north of the Island and Leigh Park and Waterlooville are more accessible for them. Our current statistics show:

Local Havant residents supported by other CAs 1,014

Out of area clients supported by CAH:

Portsmouth residents	282
Chichester residents	34
Winchester and Meon Valley residents	365
Other Hampshire residents	399

A significant element of non-local support is related to phone, email and web chat 'distant' support as well as the work location of clients. Overall, the numbers do not look to be a cause for concern and the in/out numbers virtually balance out. This aspect will continue to be monitored.

Core funding

Research on Local Authority funding levels across all Hampshire Boroughs, Districts and Parishes for 2016/17 revealed that Havant continues to be the lowest funded Citizens Advice per head of population. Basingstoke was the next lowest funded, nearly 20% above Havant. Gosport, a comparable neighbour but with the advantage of covering just one town, received 45% more funding.

If CAH received the average funding for Hampshire, our grant would be £200,000:

HAMPSHIRE BOROUGH, DISTRICT AND PARISH FUNDING 2016/17				
Local Authority	Population ONS Mid 2013	Total LA Grants	Grant per head Population	Notes
Rushmoor	95,000	215,700	2.27053	2 town locations
East Hampshire	117,100	258,000	2.20325	3 town locations/Rural
Test Valley	118,400	260,000	2.19595	2 town locations/Rural
Hart	92,700	181,000	1.95254	1 town
Winchester	118,300	210,000	1.77515	2 town locations/Rural
Gosport	83,500	128,000	1.53293	1 town
New Forest	178,100	270,000	1.51600	3 town locations/Rural
Eastleigh	127,700	180,000	1.40955	2 town locations
Fareham	113,600	147,000	1.29401	1 town
Basingstoke and Tadley	171,900	213,000	1.23909	1 town
Havant	121,600	127,000	1.04441	2 town locations
Total	1,337,900	2,189,700	1.63667	
Havant - 2016/17 Actual	121,600	127,000	1.04441	actual
Havant - Neighbours	121,600	204,000	1.67676	£77,000 more or +60%
Havant - Lowest 2 town	121,600	171,000	1.40955	£44,000 more or plus 35%
Havant - Average	121,600	199,000	1.63667	£72,000 more or +57%
Havant - 2017/18 Estimate	121,600	114,000	0.93750	estimate

CAH is currently adjusting to the further loss of grant in 2017/18 and there is an element of cushioning from the WOYM project. A cut back in frontline services is likely with reduced opening hours at Leigh Park being explored. Increased reliance on volunteers is also anticipated with a new training cohort commencing in August.

A fundamental service review was commissioned by the Board in May, and a Working Group formed, tasked with the following terms of reference:

In undertaking the business planning and budget work for 2017/18, with pressures on client services, numerous project initiatives underway and increasing funding threats being faced, Trustees have approved the undertaking of a fundamental service review ... to encompass our entire operation and the external environment around it:

- Focus on the needs of our local people and communities
- Balance in depth, face to face support for those on a knife edge, with self-help/distance support for the personally more capable
- Invest in our teams and volunteers
- Persuade our partners and funders of working with and investing in us
- Be creative about how we work and who we partner with

Approach to be adopted and specific tasks:

- Form a Working Group from members of current working groups
- Establish a project plan to manage tasks and resources
- Review all aspects of current resources and funding
- Undertake an updated community and client needs assessment
- Propose effective/affordable service delivery models
- Assess potential funding, project and partnering options
- Produce a resource strategy
- Make recommendations and proposals to the Board by the end of September 2017

HBC's now expected rapid move to commissioning makes the above work even more critical. CAH has real concerns around the viable minimum level of core funding and its ability to provide a service, coupled with the importance of the WOYM project which supports core work. However the pace of the commissioning exercise might limit our ability to influence.

Work out your Money project

Our four year Reaching Communities/Big Lottery project started in 2014 to provide proactive money advice to the local community and to invest in educating our secondary school children about finances. Our aim was to engage with around 10% of the Havant population. We have a highly experienced and enthusiastic team of ten money mentors and caseworkers currently undertaking an exciting programme of work.

We are working with Big Lottery on an evaluation/impact report of the project so far, with a business plan/strategy also being prepared for a further phase of the project, hopefully to enable our work to continue through to at least 2020 and to support the local community through the rollout phases of Universal Credit.

2020 vision 'redesign' project

This Big Lottery/Cabinet Office funded project, covering advice services across East Hampshire and Havant, commenced in 2014 and although the funding ended in 2015/16, development work continues.

Research/client insight work in our local communities revealed:

- Issues are becoming more complex; mirroring life
- Poor mental health is rising across all age groups
- Continual change in government policy and practice

- Welfare cuts; employment limitations; rising cost of living/housing; means that navigating life is harder than ever; especially for young people, low income families, older people and carers
- Most vulnerable urgently needing face to face in depth support
- Increasing proportion of clients can be 'distance supported'

In undertaking our service redesign our focus has been to:

- Keep the client at the centre of our thinking; assess and understand value demand; remove barriers, enable clients to get resolution at the first pass wherever possible
- Design modern, simple and inviting, well located advice centres
- Invest in coaching clients on digital and financial capability
- Collaborate with partners, seeking co-location of services, gain economies by sharing and gain client benefit by pooling expertise
- Build digital access operations to enable clients to access services by phone, webchat and email, with system capabilities to channel switch; potential for partnering services
- Continuously review, utilise 'check, plan, do' and prototyping to evolve services to best meet client need and demand
- Pursue failure demand, where the client fails to receive the right help/support at the first time where/when it mattered. This requires continuous monitoring and a viable escalation process
- Identify with local community need, tailoring the national Citizens Advice offer

The 2020 project produced a valuable client insight study, with a large client survey capturing over 2,000 client interactions, which led to client focus groups and client journey mapping and the production of a series of short films that captured, from the client perspective, their experiences of obtaining help for important issues in their lives. In addition the 2020 project helped support and pump prime the WOYM project, enabled investment in establishing a phone, webchat and email offering to clients and supported the redesigned advice services into Waterlooville library. One important area that stalled, was the creation of multi-agency caseworkers, who would be empowered to connect with local organisations to support clients/local families through multiple issues. The Havant transformation project did support the concept, but partners were unable to commit to a prototype trial to explore this radical way of working.

Hampshire CC have retained a close interest in our 2020 work, resulting in a new project running in 2017/18 to continue the 2020 project methodology with partnering between Communities First Wessex, Autism Hampshire and Age Concern, working with Citizens Advice in East Hampshire, Havant and Winchester on a health and wellbeing agenda.

Jon Stuart FRSA, FFA

Chief Executive, Citizens Advice Havant

: 07884 432111

✉: ceo@cahavant.org.uk