

Communities Overview And Scrutiny Committee April 29 2011

Update on Recommendations

No	Recommendation	Action to Date
1.	The Chief Executive urgently identifies a responsible officer to lead on the County Council's contribution to the financial well-being agenda and delivery of the recommendations included within this report. Progress and outcomes against the recommendations should be reported to the Community Protection Overview and Scrutiny Committee on a six-monthly basis. The panel should be reconvened to monitor progress if required	Mark Ryder Head of Trading Standards, Heritage & Culture, recently appointed Head of Service for Localities and Community Safety is the responsible officer for the financial well-being agenda.
2. a. b.	<p>Warwickshire County Council's Cabinet agrees to the establishment of a countywide strategic Financial Well-Being Partnership and requests that the Public Service Board takes forward this piece of work. The Partnership should</p> <p>Invite participation from all public, private and voluntary sector agencies with a stake in the financial well-being of Warwickshire's residents, including Housing Associations;</p> <p>Develop a Financial Well-Being Strategy addressing the following four priority areas:</p> <ol style="list-style-type: none"> 1. Financial literacy 2. Debt management 3. Income maximisation 4. Access to financial services 	<p>a & b) The Financial Inclusion Partnership was established in 2010 and chaired by Mark Ryder.</p> <p>Aim:</p> <p>To reduce levels of financial exclusion in Warwickshire. To provide a seamless package of advice and support to financially excluded people in Warwickshire</p> <p>Purpose:</p> <ul style="list-style-type: none"> • To be recognised as the leading source of knowledge and good practice in the region • To set an example and demonstrate that tackling financial exclusion benefits from the active participation of everyone • To endorse the aims and objectives of the Financial Inclusion Partnership amongst own sector and networks • To deliver financial inclusion projects in partnership with others • Linking with key policy and strategic partnerships to help inform, influence and eradicate financial exclusion in Warwickshire • To achieve these aims within a coherent Financial Inclusion strategy and action plan.

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	<p>Encourage relevant partners to lead theme groups to deliver these four priorities;</p>	<p>A Financial Strategy and action plan have been developed, with lead agencies taking responsibility for priority areas.</p> <p>Membership: The Partnership Steering Group currently consists of: Warwickshire County Council (Mark Ryder) Warwick District CAB (Hilary Holland) BRANCAB (David Gooding) CWCD A (Mandy Bygrave and Tamy Matanky) Warwickshire Welfare Rights Advice Service (Mark Stanyer) Warwickshire Trading Standards (Davinder Pangli) Local Council, Revenue and Benefits Representative (Bob Trahern NWBC)</p> <p>c) Partners lead on the following priorities</p> <ul style="list-style-type: none"> • Financial Literacy – led by CAB (BRANCAB) • Debt Management – led by Warwickshire CABx • Income Maximisation – led by WWRAS • Access to financial information – development to Credit Unions / Money Guidance led by CWCD A (development of Credit Unions) and CWCD A & CABx (money guidance) <p>A progress report from the above agencies has been included as a background document.</p> <p>d) Linked to the delivery of the Child Poverty Strategy a sub group of the partnership together with Borough and District colleagues are developing a county wide Financial Inclusion training programme which will be rolled out to front line staff of all partners. The work will also involve the development of promotional literature and a signposting website.</p>
d.	<p>Develop a stand alone website and associated literature providing a comprehensive guide to all service providers, both locally and nationally based, which are available to Warwickshire's residents in the pursuit of financial well-being. Literature should be made available in all appropriate community centres, including libraries, one-stop-shops, GP surgeries, supermarkets, children's centres, village halls, etc. Community Forums and Parish Councils should also be used to disseminate information;</p>	

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e.	Within the debt management theme, review debt recovery processes across the local public sector to ensure that customers are treated consistently and to identify opportunities for achieving a 'one-stop-shop' approach; and.	e) still to be done there are some instances of good practice across Warwickshire needs co-ordinating and should have CAB input
f.	Within the income maximisation theme, adopt a countywide benefit take up strategy.	f) WWRAS lead blown off course by LPSA2 grant reduction.
3a.	Funding for the Citizens Advice Bureaux be considered as part of the forthcoming review into how Warwickshire County Council funds the voluntary and community sector.	a&c) We are working with other public sector funders to bring together a single funding package for Financial Inclusion and Advice Services in Warwickshire . Alongside this we are working with the existing providers to develop a new vision for this service and a change programme to achieve this.
b.	As part of this review the Strategic Director of Customers, Workforce and Governance designs a new and sustainable funding model for Citizens Advice services in Warwickshire, which aims to deliver equity of provision across the county, alongside an emphasis on 'narrowing the gaps'.	We are looking to have agreed the change programme with all partners by June 2011
c.	To improve efficiency and optimize the use of resources, the new model should take an integrated approach, bringing together funding streams from key stakeholders including existing funders of Citizens Advice services such as the District, Borough, and Town/Parish Councils, and exploring opportunities to involve other public sector partners such as Health and Police. Funding should be provided on a minimum three-year basis, in compliance with the Warwickshire Compact to ensure consistency and transparency, and should be set against agreed priorities and outcomes. The new funding model should be designed by the end of March 2010 with implementation in the 2011/12 financial year	
4.	Warwickshire County Council works with Warwickshire's Citizens Advice Bureaux to promote and publicise Advice Guide and the forthcoming countywide Citizens Advice telephone service.	WCC are actively supporting the development of Legal Advice Warwickshire (LAW) and helping to promote county telephone service

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5.	Warwickshire's Citizens Advice Bureaux be asked to build on the development of Legal Advice Warwickshire and the opportunity it creates for further collaboration on Citizens Advice initiatives.	<p>This is on-going. Collaboration through LAW has included a single gateway to advice services, and a shared training programme for advice workers.</p> <p>Legal Advice Warwickshire with 11 partners providing social welfare law advice and casework services continues to develop and align some of its activities to Warwickshire Financial Inclusion Partnership work some developments hampered by loss of funding due to economic climate such as reduction of LPSA2 funding and loss of Community Legal Services funding for social welfare law in the south of the county.</p> <p>.</p>
6a.	<p>Warwickshire County Council, through the proposed Financial Well-Being Partnership (identified in recommendation 2), supports Coventry and Warwickshire Cooperative Development Agency and Warwickshire's Credit Unions to develop a clear business case for the development and sustainability of Credit Unions in the county.</p>	<p>a) Coventry and Warwickshire Cooperative Development Agency is a member of the Financial Inclusion Partnership and the Warwickshire FI Strategy has been drafted with Credit Unions as an integral part. Since April 2010 the CWCDA have been delivering support through the Warwickshire Financial Inclusion Partnership to increase the sustainability of Credit Union services in Warwickshire, as none of the Warwickshire Credit Unions have reached sustainability. To this end have helped prepare a submission to the Financial Services Authority to extend the Coventry West Credit Unions' common bond to cover all of Coventry and Warwickshire.</p> <p>The current economic climate has caused many problems for Credit Unions. We are supporting them to review their lending and credit control systems. We have provided training in loan products and credit control and we have developed new training re loan portfolios and loan costing.</p>
b.	As part of this business case, Warwickshire's Citizens Advice Bureaux be asked to investigate opportunities around how they could support Credit Unions, for instance in terms of sharing their experience and practice around the recruitment and management of volunteers.	b) Some local engagement between CABx and Credit Unions but a co-ordinated approach to partnership working needs to be developed

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7	<p>Upon its satisfaction with the business case for Credit Union development (identified in recommendation 6), Warwickshire County Council in partnership with Warwickshire's Credit Unions and the Coventry and Warwickshire Cooperative Development Agency</p> <p>a. Embarks on a high profile publicity campaign, both internally to staff and externally to the public and partner agencies, to promote membership of the Credit Unions and encourage volunteering. The County Council operates a payroll deduction scheme with Credit Unions which should be promoted to all staff, particularly at induction;</p> <p>b. Explores how the County Council can work with Credit Unions, and Warwickshire's District Councils, to establish a structured programme of school banking projects alongside the financial capability module within the PSHE curriculum.</p>	<p>a) A campaign is currently underway to promote the membership of the Credit Unions including within WCC. The CWCDA have also been instrumental in extending the boundaries in the Coventry west area and have established a further 5 credit unions.</p> <p>b) CWCDA have undertaken work with North Warwickshire Borough Council and has established a programme of school banking projects. Unfortunately due to funding cuts the service has not been extended to other areas.</p> <p>A representative from the school sector has been invited to join the FIP.</p>
8.	<p>Warwickshire County Council via the Warwickshire Direct Partnership works with Warwickshire's Credit Unions and Citizens Advice Bureaux to consider the co-location of services within appropriate premises, such as one-stop-shops, libraries and children's centres, as opportunities arise.</p>	<p>A one stop shop approach had been adopted by the Warwickshire Credit Union and services are being offered at Leamington, Atherstone, Nuneaton, Stratford and Rugby. Services include a referral service to the Citizens Advice Bureaux.</p> <p>Locally there is some co-location of services between Warwickshire Direct Partnerships and CABx mainly as outreach advice sessions in Town Hall buildings. Since August 2009 a weekly surgery has been running at Warwickshire Direct – Warwick, the same surgery is offered every Thursday at Warwickshire Direct – Kenilworth. Job Centre Plus have also been running surgeries at Warwick and Kenilworth weekly since July 2010. Libraries have also been used for drop in sessions – Lillington, Coleshill and Southam</p> <p>No co-ordinated approach has been developed countywide and outreach work comes at a cost which is currently not funded. This is because to make it sustainable outreach sessions need experienced paid advice workers rather than volunteers. The trainee solicitor project that was part of the original funded proposals of the Warwickshire FIP but was shelved due to the LPSA2 reduction could have developed services with WDP across the county. By using trainee solicitors to deliver services this would have been a cost effective solution.</p>

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9.	<p>The Public Service Board evaluates the North Warwickshire Child Poverty Reach Out Service after 12 months to establish:</p> <ul style="list-style-type: none"> i) the outcomes achieved; ii) the value of continuing the service in North Warwickshire and options for funding any continuation of the project; and iii) whether the project should be extended across other areas of the county. 	<p>The B.O.B bus (Branching Out Bus pilot) comes to an end in March 2011 and has been a major success. This is demonstrated by the fact that the NWBC have committed at least a further 12 months funding to retain the service albeit on a reduced level as the it now can only support a 30 hour driver/advisor and a part time CAB officer. The service is used widely in schools supporting the 23 school banks set up over the last 18 months, is now signposting and working with a wide and diverse number of organisations and has identified significant levels of help to “hard to reach” groups who have indicated they would not have accessed services provide by the bus via the more traditional routes of telephone or accessing the services face to face. It is likely a similar service under a non stigmatised and umbrella brand would be successful in other parts of the county although funding to set up and run would need to be evaluated</p>
10.	<p>The Warwickshire Observatory works with the District and Borough Councils regarding the application and analysis of customer and other administrative data to ensure consistency across the county in identifying customers in most need.</p>	<p>There are examples of ad hoc activity in this area in support of specific projects. For example, the Observatory reached an agreement with all five District and Borough Councils to receive data on Council Tax and Housing Benefit claimants to support the production of the Child Poverty Needs Assessment. However, there is no shared work programme in place to ensure that data consistency and the application of customer insight is routinely applied across all partner organisations. A recent development which may facilitate closer working on this theme is the acquisition of a joint Mosaic licence between Warwickshire County Council, Coventry City Council, North Warwickshire Borough Council, Nuneaton & Bedworth Borough Council and Rugby Borough Council. Mosaic is a customer segmentation tool that allows us to develop a better understanding of our customers, their service needs and channel preferences. We will all be using the same customer insight tools and, as part of the Mosaic contract, will have access to five consultancy days to develop a specific partnership project.</p>

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11.	<p>Warwickshire PCT be requested to work with health professionals and GP practices to publicise and communicate information about the availability of benefits to patients</p> <p>Trading Standards works with the Illegal Money Lending Team and its partner agencies to design and deliver a high profile campaign on the issue of loan sharking and a training programme for all front-line staff dealing with vulnerable residents. The campaign should include publicity of the Illegal Money Lending hotline and promotion of Warwickshire's Credit Unions. It should also encourage those in debt to seek advice from the appropriate agencies. The Warwickshire County Council website should be developed to this effect, and include an online reporting mechanism.</p>	<p>Since 2010 key changes to health have affected implementation. However the Health & Well-being Board could be an option via the health inequality</p> <p>12 & 13 Warwickshire Trading Standards held a Financial Well-Being Awareness morning on the 1st October 2009 at Ryton Organic Gardens. Over 50 delegates from different organisations (Warwickshire County Council, district/borough councils, CABx, Age Concern, Credit Unions, Welfare Rights, and Illegal Money Lending Team etc.) were in attendance. This event laid down the foundations for partnership working and highlighting issues around Financial Inclusion in Warwickshire.</p>
13	<p>Trading Standards raises awareness amongst residents that intimidating behaviour from legal money lenders is unlawful and should be reported.</p>	<p>In the run up to Christmas 2010, Warwickshire County Council's Trading Standards Service, working with the Illegal Money Lending Team, delivered a high profile campaign on loan sharking. The campaign raised awareness of loan shark issues, sign-posted people to appropriate organisations for advice and promoted the Illegal Money Lending hotline, Warwickshire's Credit Unions and the Warwickshire Financial Inclusion Partnership. The campaign explained how loan shark activities were illegal and encouraged people to report them.</p> <p>The service issued press releases and promoted the campaign in council/organisation/charity publications and on plasma screens etc. The campaign received widespread press coverage and was featured on local television.</p> <p>On the four Saturdays before Christmas, the service ran loan shark events at shopping centre locations across the county which drew interest from over 500 people. These were supported by local credit unions and the Illegal Money Lending team. Information and advice was handed out.</p>

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		<p>A dedicated WCC web page provided more information and links to appropriate organisations to enable residents to report loan sharks online. To date, the webpage has recorded over 1000 visits.</p> <p>To further support the campaign, the service organised a loan shark awareness training session for frontline staff. Almost 100 staff attended the event representing a wide range of organisations including the County, District and Borough Councils, Police, CABx, the Rowan Organisation, Warwickshire Domestic Violence Support, Independent Advocacy, Orbit Housing and Bromford Support.</p> <p>The free training session was designed to assist frontline staff dealing with clients facing debt issues (including doorstep lenders and loan sharks).</p>
14	Trading Standards works with the Office of Fair Trading to inspect high risk credit licence applicants.	The work with the Office of Fair Trading to inspect high risk credit licence applicants is ongoing.