Debt and Money Advice Service Specification

GRANT AWARD - AMOUNT ALLOCATED: £80,000 per annum

The amount allocated will be paid in advance in two stages during the year on a 60/40 basis.

The level of funding will be reviewed after two years, however if for whatever reason there is a need to review the amount allocated then this will be done during monitoring meetings.

Mandatory and discretionary business rates tax relief (subject to eligibility).

Contribution towards car parking costs of volunteers while they are working in the town centre.

As sessional work at the Council’s Customer Service Centre is required, the following ‘in kind’ contributions will be provided:

- Desk/work space
- Telephones (line rental and calls)
- Free parking (while working at the Customer Service Centre)

Core Service Objectives

- To provide a free, independent, confidential and impartial debt advice service that delivers a fair outcome for both debtors and creditors.

- To assist people in budgeting and managing their money more effectively, particularly those who are most affected by changes in the benefit regimes.

- To work with young people to help them understand about debt, money management and the impact of welfare reform.

- To promote and assist people in accessing the use of affordable and responsible credit.

- To provide advice to maximise household, family and individual income and reduce arrears.
• Help improve understanding of benefit systems, in order to assist people to claim more effectively.

**Minimum Requirements**

1. To provide appointment based sessions each weekday at the main Council Offices in Bowling Green Road for debt advice. Each daily session must allow for 3 appointments at times to be agreed, but at the same time each day for consistency.

2. To provide one session per week at each of the Council’s 3 outreach centres, with each session lasting for 3 hours and covering 2 appointments on days and at times to be agreed.

3. Where there are no appointments, to provide telephone advice or see customers on a drop-in basis.

4. To provide for any follow up work to the appointments as required.

5. To receive referrals from the Council and provide free advice and information on a wide range of debt and multiple debt issues. Where relevant, to provide advocacy assistance in the Courts, hearings and tribunals and support clients in negotiating repayments with creditors.

6. To ensure debtors have access as required to a Debt Relief Intermediary, preferably through the organisation itself or by easy referral elsewhere.

7. To provide advice and assist debtors in applying for alternatives to payday loans where a requirement for a responsible small loan genuinely exists.

8. To provide financial education to young people and other groups of up to 10 customers on a quarterly basis, to include budgetary advice, how to use credit responsibly and debt management.

9. To provide advice and increase understanding of Universal Credit, Personal Independence Payments and Localised Council Tax Support to maximise income and reduce any arrears owed to the Council. This includes providing support to customers to apply for Universal Credit on-line.

10. To provide a minimum of 25 hours per week free advice either face-to-face, by telephone, e-mail or on-line on a wide range of issues. This includes such areas as benefit, employment, housing and immigration.

11. To actively promote the services offered at the Council offices and elsewhere to encourage customer take-up.
12. To demonstrate partnership working with the Council and its partners by attending 4 events per year to actively promote the objectives of this SLA.

13. To comply with Kettering Borough Council’s brand guidelines for any communications incorporating the Council’s logo.

14. To actively seek other funding to develop and extend the service that help to achieve the objectives of this SLA.

15. Acknowledge the funding and support from Kettering Borough Council when providing this service.

16. Take an active part in the meetings of the Kettering Futures Partnership and the Health and Wellbeing Forum.

**Key Outcomes**

Kettering residents are more aware of available benefits.

Kettering residents in debt are able to manage their money more effectively.

Young people in Kettering have a better awareness of financial management and the effects of debt and welfare reform.

**Performance Indicators**

(Performance indicators are to be agreed with successful service provider)

Performance indicators agreed below may be reviewed after the first full year’s monitoring results and where necessary revised to ensure the core service objectives are being met.

a) Attendance and provision of performance figures at quarterly monitoring meetings with designated lead officer at Kettering Borough Council.

b) 2500 of clients seen (counted once).

c) 6000 of clients contacted.

d) £1,000,000 new debt presented.

e) Average amount of £2,500 debt per client.

f) 350 of clients with multi-debts.

g) Amount of agreed debt repayments of at least £65,000 owed to the Council.

h) £200,000 of welfare benefit gained.
i) 50 of Debt Relief Orders processed.

j) 32 of debtors who have been assisted by financial education (to be reviewed during the year).

k) Actively seek other funding to develop and extend the service that help achieve the outcomes of this SLA with a target of 75% achieved.

l) At least 98% service user satisfaction demonstrated by way of an annual survey

m) Details of events attended to promote partnership working.

n) Evidence of Equal Opportunities monitoring on a quarterly basis to show that a diverse group of clients are supported by the organisation.

o) Attendance of 5 secondary schools delivering Money Management sessions reaching 700 students in year 12.

**Added Value**

I. Adopt the Borough Council’s Customer Service Standards.

II. Demonstrate partnership working with other voluntary and statutory agencies that help achieve the objectives of this specification.

III. Provide evidence of implementation of Quality Management systems including the quality of data for management purposes.

IV. Organisation’s activities also support other local Priorities (KBC Corporate Plans, Community Strategy, Community Safety Partnership Plan, Health & Wellbeing Forum plan etc.)

V. Evidence in the form of case studies and or the 6 monthly appraisal form showcasing any project work and or partnership links in relation to the debt and money advice specification.