

## **Appendix C(i)**

### **Debt and Money Advice Service Specification**

**TOTAL AMOUNT ALLOCATED: £80,000 per annum**

(To be split into equal annual amounts with grants being paid in advance in two stages during the year on a 60/40 basis). The level of funding will be reviewed after two years.

Mandatory and discretionary council tax relief (subject to eligibility)

Contribution towards to 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 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

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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 quarterly meetings of the Kettering Futures Partnership

### **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**

- a) 2500 clients seen (counted once)
- b) 6000 client contact
- c) £1,000,000 new debt presented
- d) Average amount of £2,500 debt per client
- e) 350 clients with multi-debts
- f) Amount of agreed debt repayments of at least £65,000 owed to the Council
- g) £200,000 of welfare benefit gained
- h) 50 Debt Relief Orders processed
- i) 32 debtors who have been assisted by financial education (to be reviewed during the year)
- j) Actively seek other funding to develop and extend the service that help achieve the outcomes of this SLA with a target of 75% achieved.
- k) At least 98% service user satisfaction demonstrated by way of an annual survey

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- l) Details of events attended to promote partnership working
- m) Attendance at quarterly monitoring meetings with a designated Lead Officer from KBC.
- n) Evidence of Equal Opportunities monitoring on a quarterly basis to show that a diverse group of clients are supported by the organisation

## Added Value

- I Organisation's activities also support other local Priorities (KBC Corporate Plans, Community Strategy, Community Safety Partnership Plan, Health & Wellbeing Partnership plan etc.)
- II Evidence of implementation of Quality Management systems including the quality of data for management purposes.

**SIGNED** .....

**On behalf of the Management Committee of the Service Provider**

**Management position of signatory** .....

**DATE:** .....

**SIGNED** .....

**On behalf of Kettering Borough Council**

**Position of the Signatory within the Council** .....

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**DATE:** .....