

Appendix 5 = Procurement Engagement Document-(PED)

Complete this document where you require support from UK Procurement/IT Sourcing and Supplier Management to engage with any 3rd party suppliers.

Approving Manager to send completed form to Procurement.

Upon completion and approval of this document a Procurement Manager will be assigned to manage all commercial activities.

Originator Name	Jonathan Mutchell	Contact Number	01295221641
Company	Cherwell District Council	Business Unit/Dept	Housing

Objective of Project and Description of Service(s) required	<p>X <u>GENERAL INFORMATION AND MONEY ADVICE SERVICE</u></p> <p>1. Introduction</p> <p>1.1 The Council recognises the importance of specialist information and money advice services for residents, not only because the support helps people to achieve personal outcomes, become more financially independent and able to deal with debts, and reduce the risk of homelessness, but also because of wider savings in relation to community cohesion, health and wellbeing, economic benefits and social inclusion.</p> <p>2. Local context</p> <p>2.1 The Council wants Cherwell residents to lead safe, healthy lives; the Council supports the development of thriving communities in Oxfordshire by promoting health and wellbeing, by supporting and safeguarding vulnerable people and seeking to enhance community resilience.</p> <p>2.2 It is clear from the Council's analyses of need and from the outcomes reported by the existing Debt and Money Advice service that there are many Cherwell residents who are experiencing financial difficulties relating to benefits (particularly claims for Universal Credit, Employment Support Allowance, Personal Independence Payments and other disability benefits), housing issues such as rent/mortgage arrears, Council Tax and utilities, and debt (credit cards, loans). In some areas of the district such as Banbury, there is a greater need for such services.</p> <p>2.3 The latest Indices of Multiple Deprivation (IMD) 2019 show that Oxfordshire overall is among the least deprived areas of the country. However,</p>
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one area in the county is among the **10% most deprived** nationally and 16 areas fall within the **20% most deprived** areas nationally.¹ The Cherwell area overall has become **slightly more deprived** since the previous IMD was published in 2015.¹

2.4 Therefore, despite the relative 'affluence' of Oxfordshire, support with benefits and financial issues continues to be needed by Cherwell residents, with many older and vulnerable people and people with disabilities having specific service access needs.

3. Scope and reach of the Service

3.1 The overall aim of the Service is to support people to live their lives as independently, successfully and safely as possible within the community, to enhance well-being and improve people's choices.

3.2 The Service will achieve this by providing free, independent and impartial advice to assist Cherwell residents with Housing crisis, benefits, debt, budgeting and other financial and welfare issues, thereby reducing the risk of homelessness, maximising incomes and helping people to make the best use of the money available to them.

3.3 The service will fulfil the role of a **universal General information and money advice service, for anyone living in the Cherwell area**, and will complement but not duplicate other key specialist services available to eligible people across Oxfordshire.

3.4 Cherwell residents should be able to access the Service by phone, online (i.e. digital advice and information, webchat, self-serve options etc.) and in person at locations across the area to include Banbury, Bicester and Kidlington. The Service Provider should, where possible and appropriate, work flexibly to deliver the Service in other public locations such as libraries, GP surgeries, day centres and/or food banks in Cherwell District to increase the opportunity to access the service for those who need it. Some individuals/families in Oxfordshire may already be eligible for an outreach face to face visit in their own home. The Service Provider will be expected to work in partnership with agencies working in Cherwell and across Oxfordshire who provide home visits and outreach specialist information and advice

services, to maximise the opportunity for eligible individuals/families to access what is available.

4. Service description and delivery

- 4.1 At a high level, the aim of this service will be to provide an **accessible and well evidenced model of service delivery** which:
- maximises service utilisation by all sectors of the Cherwell community, ensuring that services are accessible to those who need them; and
 - maximises outcomes for customers to increase resilience, maximise income and reduce debt, including debt which may escalate to homelessness.

- 4.2 To do this, the Service Provider will provide a free, comprehensive general information, money advice and support service **to all Cherwell residents who need it**, including those who have already been identified by the Council as needing financial assistance and affected by:
- Benefit changes
 - Spare Room Subsidy
 - Council tax arrears and reduction applications
 - Housing issues due to affordability
 - Rent, mortgage arrears
 - Loss of employment
 - Cost of living payments and grants

By providing early intervention, support and advice, the Service Provider will be able to support households to prevent circumstances becoming worse, prevent homelessness, help to improve households' financial capabilities and resilience, and improve resident's health and wellbeing.

- 4.3 In delivering the Service, the Service Provider will be expected to utilise a range of methods to include (but not restricted to):
- Telephone information, advice and support.
 - Digital advice and information (e.g. webchat, self-serve via website etc.).
 - Face to face triage/drop-in surgeries at suitable and accessible locations across the area to include Banbury, Bicester and Kidlington and, where appropriate via web-based technology.
 - Face to face appointments using web-based technology and at suitable and accessible locations across the area to include Banbury, Bicester and Kidlington.
 - Advice and support via email and letter.
 - Support to appeal benefit decisions and prevent homelessness.

- 4.4 It is expected that where possible, the Service will be made available as a minimum within standard office hours and at least one extended day per week over 50 weeks of the year.
- 4.5 It is important that the Service Provider communicates to the Council and service users: details of how and when the service will be available; the model of debt and money advice being provided and the range of interventions to be used (such as drafting of financial statements, negotiation with third parties, income maximisation etc.); and the case management system to be used to record customer data, monitor and track progress and ensure the quality and consistency of advice services offered. The Service Provider should also indicate the referral routes into the Service and how such referrals and emergency cases will be prioritised. It is expected that referrals from the Council and other agencies in respect of individuals/families who are at risk of homelessness or court action will be prioritised.
- 4.6 Depending upon the circumstances of each Cherwell resident seeking help, the Service Provider may also need to consider the family/household circumstances and prioritise and provide different levels of help and assistance as needed. These might include (but not limited to):
- **Information** – Generic information and advice that is relevant but not specifically tailored to an individual service user/family circumstance.
 - **Discrete Advice** – Information and money advice that is tailored to an individual service user/family circumstance and can be provided in a single interaction/intervention.
 - **Detailed Advice** – In-depth information and money advice that is tailored to a service user/family's specific circumstances and may involve multiple appointments.
 - **Casework** – The Service Provider will take responsibility to support service users with a range of issues. This will be more in-depth advice and support to meet the specific needs of individuals and their households and may involve several appointments covering weeks/months.
- 4.7 The telephone and online advice service referred to in 4.3 above, will initially triage calls/online contacts to understand people's

issues and needs. Where possible, issues will be resolved at first point of contact by giving information and discreet advice over the phone/online (including webchat) and signposting to other services where appropriate. Depending on the individual's circumstances, they may also wish to receive advice on what forms need to be completed to maximise income, reduce debt and access other support to maintain financial independence. It is envisioned that the majority, an estimated 60 to 65 percent (%) of all contacts with the Service will be provided with general information and discrete advice.

- 4.8 The community-based face to face advice service (available at publicly accessible locations in the Cherwell district as drop-in sessions and appointments) will assist individuals with more detailed advice, casework and support to help resolve money/financial related issues and improve individual's financial positions through improved personal budgeting, income maximisation and reconciliation of debts/debt management. Where this is not immediately possible, other areas of funding for the client must be explored in order to make direct financial interventions into insurmountable debt. This may be funding bankruptcy or the settling of debts.
- 4.9 To reflect changing needs in the community, it is estimated that around 25 to 35 percent (%) of all contacts with the Service will require more detailed casework and support and the Service Provider will be required to work closely with individual service users to build on their personal knowledge and resilience and, help them find a positive resolution to their circumstances, with the aim of reducing the need of repeat visits to the Service in the future.
- 4.10 Where other funding is not available to provide a Personal Budgeting Support or similar service, this will be provided as part of the general money advice service for claimants of Universal Credit identified and referred by DWP. Individuals who have been referred, are likely to require advice and support via telephone or face-to-face appointments.
- 4.11 The Service Provider will also be expected to refer individuals seeking debt and money advice where appropriate, to take up opportunities to access services from local Credit Unions or other suitable services which will provide better financial outcomes in respect of loans and savings.

4.12 It is expected that:

- The Service Provider also receives funding for in-depth and qualified legal advice , to support appeals regarding decisions made about benefits, Housing or an individual's finances, funding from Cherwell District Council should be targeted to support individuals for whom help under the Legal Aid Agency is not appropriate. However it is expected that full unfettered legal support via other funding be offered to Cherwell Housing clients, where legal barriers are preventing financial or housing crisis resolution.
- The Service Provider will develop and maintain standards of service delivery by: evaluating their effectiveness; developing new methods of service delivery; consulting with staff, volunteers, user groups and relevant stakeholders; monitoring and keeping up to date with best practice in the field.
- The Service Provider will employ 2 full time paid workers with a majority workload focused on Cherwell Housing referrals. Voluntary and paid advisers with relevant skills (including languages) to meet the needs of actual and potential clients. These two workers will use all tools and resources available to them to resolve fully and in-depth the complex monetary and Housing crisis presented to them.
- Where there is a need to provide information or a service in a more accessible format, the Service Provider should set out how it will meet these requirements.
- The Service Provider will demonstrate how they will ensure representative service take up from different gender, age groups, ethnic minority groups and people with disabilities.
- The Service will need to be well publicised and promoted to ensure full utilisation of the Service across Cherwell and take up is representative of the local community. This may entail monitoring how people have heard about the Service and considering branding and forms of publicity to build up customer confidence. The Service Provider may need to work collectively with the Council and the media to promote key issues and changes etc.
- In the case of an emergency situation e.g. measures introduced to deal with a pandemic or local flooding event etc. the Service Provider will be expected to provide a demand-responsive Service to Cherwell

residents and feedback to the Council to enable the management of the situation as required.

- Where the Service Provider can provide additional services alongside the money advice service, they should set out the details including any added value and contribution to community cohesion, health and wellbeing, economic benefit and social inclusion.

5. Service performance and outcomes

5.1 The Service Provider will develop a robust and detailed performance framework in partnership with the Council, which demonstrates how the Service will support people not only to resolve issues but also to build resilience so that people are better able to 'self-serve' in the future, for example being able to access online information and advice or address issues in a timely way to avoid crises.

5.2 The following measurements are likely to be used in assessing the performance of the Service:

- The number, profile and geographical spread of people who have accessed the Service.
- Feedback from people who have accessed the Service – customer satisfaction/enhanced wellbeing
- Feedback from referring services
- Case studies (particularly useful to process map any issues)
- Outcomes monitoring including homelessness prevention in Cherwell, positive outcomes for service users and how the outcomes demonstrate value for money.
- Service Provider feedback on any identified trends and local issues

5.3 Reporting mechanisms may include the following:

- Quarterly* monitoring reports on an agreed form layout
- Quarterly* monitoring meetings between the service provider and the District Council representative. This may result in an action plan if service improvement is needed
- Monitoring of complaints, their progress and outcomes.

*This may be more frequent in the early stages of the contract or during times when there are service performance concerns.

5.4 Overall, the Service Provider will demonstrate

the following outcomes:

- Amount of financial gain, through income maximisation and debts negotiated or written off. It is anticipated that financial gain will be in the region of £5 million per annum.
- Reduction in number of people returning to the Service (using year 1 as a baseline)
- Number of service users helped. It is anticipated that the annual number of households receiving assistance will be in the region of 5,000.
- At least 95% of all referrals made by the Council to the Service to support individuals/families and prevent homelessness, will be prioritised and action taken within 5 working days.

6. Service Provider staffing requirements

6.1 The Service Provider will be accredited e.g. by the Advice Services Alliance (Advice Quality Standard) or the Legal Aid Advice Specialist (Quality Mark) and be approved by the Financial Conduct Authority to deliver debt advice. Staff should have up to date knowledge and relevant sector experience of:

- benefits and entitlements
- personal financial management e.g. dealing with debt, budgeting, interventions.
- how the care and support systems work.
- working with vulnerable people and people who may be distressed and in crisis.

6.2 The Service Provider is responsible for ensuring that the information and advice given is correct and appropriate with regard to the needs and circumstances of the individual. The Service Provider will ensure that the service staff keep up to date with current benefit legislation and training requirements, and Oxfordshire Safeguarding processes and procedures.

6.3 The Service Provider will work closely with other information, advice and guidance providers, for example, the council's housing team and floating support services to prevent homelessness, to share best practice and information, and also work co-operatively with health, social care and voluntary sector providers to ensure that people who use and require the Service have a clear pathway and referrals to the support and outcomes they need.

6.4 The Service Provider will be responsible for: the recruitment and employment of staff and volunteers; with two paid members of staff

	<p>dedicated to Cherwells needs payment of all taxes and National Insurance relating to the employment of staff; and must ensure that all employees have the required documentation to carry out work in the UK.</p> <p>6.5 The Service Provider will ensure that when staff attend the Council's premises that they conform to the Council's codes and regulations, adopt proper standards of behaviour and co-operate with the Council's staff and agents</p> <p>Following the 2022 procurement exercise, the contract should be awarded by unanimous determination to Citizens Advice North Oxfordshire</p>
Suggested Suppliers	Citizens Advice North Oxfordshire
Service Commencement Date	1 st January 2022
Risks/Issues	Minimal risk. Supplier is currently under contract with CDC for Money Advice 2020/2022

Approving Manager:	Name:
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Cost Centre or Internal Order number	Cost Centre Manager	Business Budget allocated to supplier spend (£)	IT Budget allocated to supplier spend (£)	If "XXXXXX UK IT" spend provide specific details.