

Report of Assistant Chief Executive (Citizens and Communities)

Report to Executive Board

Date: 6th November 2013

Subject: Citizens@Leeds: Developing a new approach to poverty and deprivation

Are specific electoral Wards affected? If relevant, name(s) of Ward(s):	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Are there implications for equality and diversity and cohesion and integration?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Is the decision eligible for Call-In?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Does the report contain confidential or exempt information? If relevant, Access to Information Procedure Rule number: Appendix number:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Summary of the main issues

- Executive Board received a report in June 2013 on the issue of welfare, benefits and poverty. That report identified a number of challenges to be addressed in order to make a step change in tackling poverty and deprivation across the city. The report also covered the growing problem of high cost lenders in the city. The key challenge identified in the earlier report was the need to deliver truly integrated and accessible services for people suffering hardship; develop whole packages of support for people which address a range of hardship issues; provide a real focus on supporting people into work; and, develop an effective campaign in response to the problems created by high cost lenders in the city.
- In response to these issues a new approach under the identity of Citizens@Leeds has been developed to ensure a focus on inclusive, locally provided citizen-based services delivered through a community hub approach. Four key propositions are in development that will set out the building blocks for a city-wide response to tackling poverty and deprivation. The four propositions cover:
 - The need to **provide accessible and integrated services**;
 - The need to **help people out of financial hardship**;
 - The need to **help people into work**; and
 - The need to be **responsive to the needs of local communities**.
- The propositions need to be seen as a 'whole system' approach to tackling poverty rather than four independent propositions. The report demonstrates how the propositions link together to provide targeted personal support over a range of hardship issues, including helping people into work, as well as improving the quality and consistency of universal service provision for all citizens in Leeds. The provision of integrated and accessible Community hubs is critical to this new service offering being delivered and appropriately targeted. The proposals to develop a Community Council approach to replace Area Committees seeks to further improve local democratic leadership of local areas as well as providing a far more meaningful way of engaging with and involving local people in decisions that affect their local neighbourhoods.

4. In essence we want to:

- Introduce the concept of **community hubs** across the city that reach our citizens and provide the right mix of council and partner services each community needs in the most efficient manner. This will involve a more integrated approach to service delivery and maximise the use of the assets and service points that exist across the city e.g. joint service centres, one stop centres, housing management offices, libraries, children's centres etc. We need to look to develop seamless delivery taking account of an individual's or family's wider needs at the first point of contact wherever possible. The community hubs will support the delivery of pop-up (e.g. in supermarkets and GP surgeries) and mobile provision to ensure that we can reach all priority communities across the city. We will also develop more on-line provision to enable those that wish to self-serve to be able to do so. This will free up time of our customer services officers to advise those most in need or those requiring more detailed or intense support.
 - **Tackle financial hardship** by redesigning the delivery of financial support schemes to provide an integrated system of benefits advice and personal service. We will develop pathways of support to help people achieve affordable renting, affordable fuel, financial inclusion, digital inclusion, live healthy lives and improve employability. We will tackle high cost lenders and support the credit union to deliver its aim of becoming more accessible and competitive with high cost lenders.
 - **Help people into work** by using the Citizens@Leeds approach to: provide easy access for citizens to training and employment advice and opportunities across the city; use the community hubs to improve, tailor and deliver training and employment advice services; use the integration of the customer services officers and other front-of-house staff to offer advice, guidance and signposting to employment support services and skills programmes; target our employment activity at those most in need and those furthest from the labour market, and; use the council's position as a major employer to target jobs and opportunities to those most in need as well as influencing other employers in the city to do the same.
 - Develop the concept of **community councils** as a new approach for our area management arrangements with the aim of strengthening local democratic engagement and increasing community engagement and involvement in local decision making. We will also build into these developments the need for all services to think more locally; for more decision making and budgets to be locally provided; and for the work and decisions of local members through the community councils to have improved recognition so that local people are more aware of actions, decisions and funding provided for local communities by local members.
5. Together, the Citizens@Leeds approach is a step change in delivering an integrated, targeted and focussed approach by the council and its partners to meet the needs of citizens and their families, specifically those who are most impacted by the worst effects of poverty and deprivation and are facing significant hardship. This report sets out the detail of the first two propositions, the provision of integrated and accessible service and helping people out of financial hardship. Propositions three and four will be covered in a further report to Executive Board in December 2013. The report includes a number of specific proposals as follows:
- a) Proposals to implement three new community hubs across the city (one in each administrative area of the city), providing integrated face-to-face access to essential

council and partner services, supported by streamlined telephone and digital access channels. The three locations proposed are: St George's Centre in Middleton, Compton Centre in Harehills and Armley One Stop Centre. This approach will enable the Council to test the community hub approach in key locations and use the experiences from these early demonstrators to support the roll out of the Citizens@Leeds community hub approach across the whole city.

- b) Proposals to target particular groups at risk of hardship, with a view to reducing dependency on benefits and emergency help and improving outcomes for citizens. The groups proposed for targeted work are: tenants in high rise flats affected by the under-occupancy rules; residents in exceptional hardship and dependent on discretionary housing payments to get by; young people leaving our care; and, ex-members of the armed forces who are suffering hardship, in support of our work to deliver the Armed Forces Covenant.
- c) The continuation and extension of the campaign to tackle high cost lenders, including: the banning of high cost lending advertisements on council facilities/assets; the agreement with key partners across the city to put in place similar arrangements; and the further development of the credit union offer including more targeted, accessible and quicker access to credit facilities.

Recommendations

Members of Executive Board are recommended to:

- i. Endorse the "accessible and integrated services" and "helping people out of financial hardship" propositions as detailed at appendices 1 and 2;
- ii. Support the principle to establish community hubs as a new approach to local face-to-face service provision, in accordance with the draft design principles attached as appendix 3, and subject to detailed consultation with services, staff and trade unions;
- iii. In support of recommendation ii), to authorise the Assistant Chief Executive (Citizens and Communities) to take forward the development of three 'pilot' community hubs at the Compton Centre, St George's Centre and Armley One Stop Centre working closely with services and partners affected;
- iv. Approve the proposed initiatives aimed at providing wrap-around support to the four target groups identified in paragraph 3.6, delegating authority to the Assistant Chief Executive (Citizens and Communities) to identify funding streams and commission 3rd sector services to support the initiatives;
- v. Authorise the Assistant Chief Executive (Citizen and Communities) to take appropriate action to stop high cost lenders promoting and advertising their services within and on council facilities and assets and seek support from partners to institute similar arrangements in their areas of influence;
- vi. Authorise the Assistant Chief Executive (Citizens and Communities) to take forward those discussions and actions set out in paragraph 3.7.4 of this report to seek support for restricting the advertising of high cost lenders on billboards and other public advertising media;
- vii. Receive a progress report on the broader high cost lending campaign to a future Executive Board to coincide with the annual progress report of the Illegal Money Lending Team.
- viii. Receive a further report at the December 2013 meeting detailing the proposals for the "helping people in work" and "responsive to the needs of local communities" propositions.

Main Report

1. Purpose of this report

- 1.1. This report updates Members of Executive Board on the developing approach to tackle poverty and deprivation and seeks approval to implement a range of new initiatives that will provide more integrated packages of support for key groups suffering hardship. The report also covers initiatives and developments aimed at supporting citizens across the whole of the city.
- 1.2. The report specifically seeks approval to develop a new community hub approach for face-to-face service provision in three locations across the city, supported by streamlined telephone and digital access channels. A new approach is needed as the nature of face to face contact is changing as it becomes more complex and multi-faceted in its nature than in the recent past. This is in no small part due to the changing social and economic environment which is causing significant hardship to individuals and families across the city. The community hub approach will deliver more integrated council and partner services to those citizens most in need, addressing their wider needs at the first point of contact.
- 1.3. Following the approval of an action plan to tackle high costs lending, the report provides an update on progress against the plan and gives information on the launch of a high profile campaign aimed at generating city-wide support for taking a stand against high costs lenders.

2. Background information

- 2.1. Executive Board received a report in June 2013 on welfare, benefits and poverty that identified a number of challenges to be addressed in order to make a step change in tackling poverty and deprivation, including the growing problem of high cost lenders in the city. The key challenges identified were around the need to: create truly integrated and accessible services; develop wrap around packages of support for people in poverty and those facing deprivation; provide a focus on supporting people into work; and, develop an effective campaign in response to the problems created by high cost lenders in the city.
- 2.2. We know that many tenants are struggling to pay their full rent and council tax as a result of the Government's welfare reforms and there is a growing reliance on schemes of additional financial support. A Discretionary Housing Payments (DHP) scheme exists to help priority groups manage their household costs but, although the Government has increased funding for DHPs, funding remains limited. It is also expected that Government funding for the scheme will reduce in 2014/15 and this means that fewer tenants will receive additional help next year. Table 1 below shows how the Government's funding for Discretionary Housing Payments has changed and will change again in 14/15. Up until 2012/13, the Government provided £20m nationally for Discretionary Housing Payments. This increased by £40m when changes to Local Housing Allowances were introduced in 2012/13. Further increases were provided in 13/14 for Under-occupancy (£25m) and Benefit Cap (£75m) making an overall contribution of £165m. This contribution reduces by £30m next year. See the table over the page:

Table 1	2012/13	2013/14	2014/15
	£m	£m	£m
Baseline funding	£20	£20	£20
Local Housing Allowance changes	£40	£40	£40
Social Sector Size Criteria		£25	£25
Benefit Cap		£75	£45
Total	£60m	£160m	£130m

- 2.3. Executive Board also approved a rent recovery policy in April 2013 that, among other things, looks sympathetically on tenants affected by the under-occupancy changes who engage with the council and make some payments towards their weekly liability. A similar approach is adopted in relation to Council Tax. However, neither of these approaches is deemed sustainable in the longer term.
- 2.4. A consultation exercise is currently underway on a Council Tax Support scheme that could see the amount of financial support further reduced in the event of a Council Tax increase in 2014/15. This would add extra pressure on some citizens and increases the need to provide greater non-financial support to help more citizens move out of poverty and deprivation.
- 2.5. More generally, there are many initiatives currently taking place that are aimed at tackling poverty in the city. The Poverty Challenge is a partnership led initiative aimed at fully understanding the issue of poverty on the city's residents and identifying positive action to respond to such issues. Children's Services are leading initiatives such as the poverty outcomes group and the families first agenda. The Health and Well-being Board are also taking forward a 'health without wealth' initiative and are hosting an event on health poverty issues in December. This event builds on the new Joint Health and Wellbeing Strategy which has a very clear vision with a particular focus on the issue of health and poverty. There is also good work being undertaken under the identity of Disrupting Poverty in Leeds that has been running for a couple of years and is independent and citizen led. Collectively, all of this positive and proactive action, supported now by the proposals in this report, start to establish a coherent response to poverty in Leeds.

3. Main Issues

- 3.1 In response to the issues identified above a new approach under the identity of Citizens@Leeds has been developed to ensure a focus on inclusive, locally provided citizen-based services delivered through a community hub approach, which address an individual's and their families wider needs in a more integrated and focussed way.
- 3.2 Four key propositions are in development that will set out the building blocks for a city-wide response to tackling poverty and deprivation. The four propositions cover:
- The need to **provide accessible and integrated services**;
 - The need to **help people out of financial hardship**;
 - The need to **help people into work**; and
 - The need to be **responsive to the needs of local communities**.
- 3.3 This report recognises the need to develop practical solutions that are sustainable and scalable to meet the significant challenges faced by our citizens. There is also a recognition that this needs to be done in the context of the significant financial challenges facing the Council. This report sets out the detail of the first two propositions, the provision of integrated and accessible service and helping people out of financial

hardship. Propositions three and four will be covered in a further report to Executive Board in December 2013.

3.4 ***Providing accessible and integrated services***

3.4.1 A key objective for Citizens@Leeds is to deliver local solutions within communities that truly integrate council and partner service delivery so as to provide greater resolution for individuals and their families of increasingly more complex issues at the first point of contact. However, despite significant progress over the past 15 years to deliver a more integrated customer experience through our network of One Stop Centres and joint service centres, we have not yet achieved true integration of services as we:

- do not have the right mix of services delivered in the right places in a consistent manner;
- we often have many community facilities offering access to only specific services (e.g. housing advice, libraries etc.) rather than a broader set of services for citizens;
- where they are co-located we often have separate management and supervision in place which is cost inefficient and sometimes unproductive with competing demands/views, and;
- when accessing services from within the myriad of existing facilities, customers often have very different experiences.

3.4.2 Therefore, to address these issues a new approach has been developed which focusses on delivering true service integration within a network of community hubs, supported by efficient and effective telephone and digital access channels. This is needed as the nature of face to face citizen contact is becoming more complex and multi-faceted in its nature, due in no small part to the changing social and economic environment which is causing significant hardship to individuals and families across the city. Whilst we are referring to the term community hub at this stage of development, further work is to be undertaken to develop an appropriate identity and brand for the new service offering. The full details of the new approach are attached as appendix 1. In essence this new approach will test out new ways of working with the expressed aim of:

- Delivering truly integrated community hubs, which utilise permanent, mobile and virtual solutions.
- Integrating the delivery of key council and partner services by exploiting the three main access channels of face to face, telephone and digital.
- Driving channel shift so that more universal and transactional services are delivered in the most efficient and effective way, with specific focus on shifting to digital channels.
- Addressing digital inclusion across the city, a key factor in both tackling the broader anti-poverty aims of the Citizens@Leeds vision and ensuring that customers are best placed to fully exploit the benefits of on-line channel offerings.
- Delivering our 'single-view' capabilities to ensure we join-up service delivery and deliver as far as possible an integrated service to the customer.
- Using customer intelligence to drive channel shift, target service delivery and integrate provision to both reduce contact and where that is not possible, resolve more issues at the first point of contact.

3.4.3 Given this, it is proposed that a number of initiatives are delivered which introduce new ways of working to support local, integrated service delivery for the citizens and communities of Leeds. These initiatives will be focussed in the three main customer access channels; face to face (through community hubs), telephone (through the Corporate Contact Centre) and digital (through the Council's website) as follows:

3.4.4 Community Hub Approach

a) It is proposed that the community hub concept be piloted, initially in three locations across the city, to help develop our thinking on the approach and identify the best form of provision for delivering truly integrated face-to-face services. This will be done working closely with all services and partners affected to ensure all issues are appropriately and fully considered. It is proposed to utilise the existing one-stop-centre provision at the Compton Centre in Harehills, the St George's Centre in Middleton and the One Stop Centre in Armley as the sites for the three pilots. The rationale for choosing these sites is as follows:

- To have one pilot in each of the three administrative areas of the city;
- To place the pilots in areas of the city where financial hardship and deprivation are significant issues facing citizens;
- To focus the pilots on those sites where there is already significant co-location of services;
- To ensure that the pilots have a focus on partnership working and exploit further the co-location and integration between council and partner services existing at these sites.

b) Attached at appendix 3 is a set of draft design principles which will be used as the basis for consultation and engagement in developing the new services to be delivered from the community hubs.

c) A cross-council working group has been established to take this work forward and will be working to deliver aspects of the new service within the centres outlined above over the short, medium and longer-term. It is expected that significant progress will have been made in introducing the new service by April 2014 given that a number of the key services are already co-located within the existing facilities.

d) Alongside the three community hub developments identified above, work continues on the City Centre One Stop at 2 Great George Street. Phase 1 of this project has now largely been completed and work is now being progressed on scoping the next stage of work required to ensure that an efficient service can be delivered from the new Merion in 2017/18. It is likely that this next phase will require further investment and work is on-going to scope what is required and develop the business case which again will be presented back to Executive Board for approval before the end of March 2014.

3.4.5 Corporate Contact Centre

a) A significant proportion of the Council's front-line customer access to services is mediated through the Council's Corporate Contact Centre. Dealing with over 1.3 million calls a year, the centre is contacted on an annual basis by more than 50% of the citizens of Leeds and has over the past two years delivered consistently high performance and service to those citizens that have telephoned the Council.

- b) However, there is still much more that can be done through further transition of services into the Contact Centre, further process changes to ensure that more customer issues can be dealt with at the first point of contact and looking at the organisation of services within the centre to ensure an integrated response in-line with the Citizens@Leeds approach.
- c) Given this, work is on-going to develop a transition and integration programme which will address changes within the Contact Centre along 3 strands:
- *Service transition* – the movement of telephone contact into the centre from services where there is an efficiency business case to support transition;
 - *Process integration* – look at process change to ‘deepen’ the level of service provision that can be done at the first point of contact. This is a more efficient way of working as it reduces double-keying of information and also reduces the number of requests that are passed back to the service for delivery/resolution; and;
 - *Service integration* – the integration of telephone contact and teams within the centre around more outcome-based activity; e.g. welfare and benefits, safeguarding etc. rather than the current, more traditional approach which sees telephone access managed on a service by service basis. It is hoped this will also include more partner services being delivered from the Centre such as the NHS Gateway which will go live from the Contact Centre this month.

3.4.6 Digital Access

- a) The Council has made significant progress within the last 12 months on implementing technologies to support the development of our digital agenda, specifically around improving self-service options. These investments have enabled the creation of the new website and associated services (e.g. Web Chat) and the introduction of a new transactional web service which sits on top of the new website and enables customers to self-serve for Council services on a 24/7 basis. These new services reduce demand on telephone and face-to-face officers who can in-turn spend more time dealing with customers who are more in need of our support and guidance.
- b) A new team has been pulled together to help the Council respond to the government’s ‘digital by default’ agenda. The web team has moved from Communications to Customer Services to ensure www.leeds.gov.uk has a stronger focus on helping customers carry out the key tasks they come to the web site to perform. In addition, a new channel is being offered: ‘web chat’ which allows customers who are browsing the council’s web pages to chat on-line to a Customer Service Officer (CSO) when they encounter difficulties getting the information they wanted from the web site. This information is then passed on directly to the web team to update the web so that when people are on-line we are helping them stay on-line until they have completed their query. By improving our digital access we are helping those customers who can serve themselves to do so, improving the customer experience for those using the web and freeing up valuable customer services officer time in both face to face and on the telephone to deal with those customers that most need it.

- c) Work is on-going to build further capacity for digital access to services within the Council including:
- The further development of the website to ensure it is customer driven and focussed on those 'top tasks' that customers are telling us they want to access easily and quickly on a frequent basis (e.g. 'Find my Bin Day');
 - The introduction of a responsive web design which enables users to access the Council's website on mobile devices in a much more user-friendly format than before (35-40% of website contact is currently done via mobile devices and is expected to increase);
 - The introduction of new self-serve capabilities for Environmental Services which will enable customers to access environmental services on a 24/7 basis to report issues (e.g. missed bins) and also make service requests (e.g. Bulky waste collections) which they can then track for updates on progress etc. and;
 - The further development of Web Chat as a service on the Council's website to ensure that those people who are on-line, stay on-line through our help and support rather than contacting the Council via telephone, e-mail or face to face which are all much more costly.
- d) Further to the above, a work programme is also being developed to ensure that a full programme of change around digital access is developed and agreed. This will include further developments of the website around content and self-serve applications that make it easier for customers to find information and request services.
- e) These developments will be managed on a 3-month rolling programme of change to ensure that improvements both large and small are being made on a regular basis. Investment is already in place for a significant element of this work. However for certain larger process changes around self-serve, further efficiency based business cases for investment will be presented to Executive Board for approval and it is likely that the first of these which covers Phase 2 of the self-serve programme will be presented to Executive Board before the end of March 2014.
- f) Together the delivery of the above actions will both test new ways of working in line with the Citizens@Leeds approach which can be rolled-out across the city, enhancing the service delivered to citizens and communities across the city and deliver significant efficiencies by ensuring that cheaper channels (telephone and on-line) are available for customers to use, thereby ensuring that the majority of the Council's front-line officers are focussed on delivering an integrated service to those most in need of our help and support.

3.5 *Helping people out of financial hardship*

- 3.5.1 Appendix 2 sets out in detail the vision for tackling financial hardship. A new approach, based around the provision of 'wrap around' support that integrates financial support with advice and personal support, is required if we are to reduce the number of tenants falling into arrears with their rent and council tax and prevent citizens from falling victims to high cost lenders. The approach focuses on tackling key anti-poverty issues covering:

- **Affordable renting:** changes to the housing benefit rules around under-occupancy and the Benefit Cap mean that some tenants and families are finding renting a less affordable option than before. This now also applies to social housing since the changes came in. The focus of this area of work is on providing individual solutions that enable tenants to meet their rental costs and have a secure housing solution;
- **Affordable fuel:** rising fuel costs are adding to the pressures faced by many families. The focus of this area of work is on identifying solutions that reduce heating requirements, reduce fuel costs and move individuals and families onto more cost effective heating solutions, including use of community fuel deals.
- **Financial inclusion:** the growth of high cost lending, the challenges presented by the introduction of Universal Credit from 2015 and the additional pressures some families face as a result of some of the welfare reforms create an environment which could push more people into debt. The focus of this area of work is on identifying citizens in debt and in need of support and providing solutions that deal with the debt issues and offer alternative affordable credit options
- **Digital inclusion:** the requirement to deal with organisations online is increasing and this applies equally to citizens out of work and/or reliant on benefits. Universal Credit claims, use of job search facilities and job applications often now require online access and the ability to use online services. The focus of this area of work is on raising awareness of the online needs and opportunities, providing skills training and developing access arrangements and support;
- **Healthy lives:** a key challenge for the council is to narrow the gap around life expectancy across the city with lower life expectancy linked to poverty and deprivation. This area of work is focussed on promoting initiatives such as the Leeds Let's Get Active initiative, encouraging school meal take up, especially free school meal take up, supporting 'stop smoking' campaigns and working with public health colleagues to support activity around drug and alcohol abuse.

3.5.2 Although the individual areas of work are useful in providing a focus, particularly for campaign-based activity, it is important to recognise that they overlap and come together when dealing with an individual's needs. Tackling debt and unaffordable fuel levels, for instance, will often form part of a package of support to help achieve affordable renting solutions.

3.5.3 The provision of more individualised wrap-around support packages will come with expectations that citizens work with support providers to help deliver the required outcomes. This new 'social contract', built around high levels of support, will sometimes come with conditions and in all cases will require engagement and participation from citizens.

3.5.4 The provision of advice as part of the support package is integral to the outcomes to be achieved. A report was presented to the Executive Board in July 2013 setting out the approach to commissioning advice services for the city and that process remains on track to deliver an advice provision that incorporates referrals from Council services to support the vision for tackling financial hardship. It also requires the production of an annual Advice Plan for consideration by Executive Board. Arrangements are also being made to develop more formal referral processes to Step Change Debt Charity and for Step Change Debt Charity to provide debt awareness refresher training for frontline staff. These arrangements are part of a wider programme of increasing the availability and

accessibility of more low level advice and signposting to complement the more specialist advice available through the Advice Consortium and Step Change Debt Charity.

3.5.5 Work on the digital inclusion aspect is progressing well. Mobile units equipped to provide online access and raise awareness around the benefits of digital inclusion are now available and will be taking the message across the city. This will be backed up by signposting to skills-based training opportunities and information about accessible PCs as well as activity to identify those people who will continue to need more personal support to conduct essential business online. To help encourage more people to develop the ability to transact online, more services will move online including Credit Union, Housing benefit and Council Tax Support services as well as the provision of Step Change Debt Charity's online Debt Remedy solution in One Stop Centres. Further work is required around encouraging and supporting the roll out of broadband availability to some areas of the city. At an individual level 'digital readiness' will be considered as part of the package of financial support and advice that is provided around affordable renting and financial inclusion.

3.5.6 To support our work on helping people out of financial hardship, a number of new initiatives based upon specific target groups are being developed and these are detailed below:

3.6 Affordable renting pilots

3.6.1 The pressure to tackle affordable renting is increasing. The number of tenants with rent arrears as a result of under-occupancy changes is growing and the capacity to support priority groups and others will become more difficult if planned reductions in Discretionary Housing Payment support go ahead in 14/15. It is proposed, therefore, to develop initiatives that will:

- a) reduce pressures on Discretionary Housing Payment budgets in light of the reduction in Government funding in 14/15; and
- b) help to gauge resource requirements for the wider roll out of wrap-around support solutions, feeding into the on-going development of the new social contract around additional support and monitoring the effectiveness of the overall approach.

3.6.2 It is proposed to run initiatives that will help address issues around affordability for tenants in multi-storey flats and tenants who are in receipt of Discretionary Housing Payments who have reported debt issues. It is also proposed to run an initiative looking at the support required by Care Leavers in order to make the transition from care to independence.

a) Tenants in multi-storey flats affected by the under-occupancy changes

- i) Many multi-storey flats are 2-bed or 3-bed flats and tend to be let to single people or childless couples as relatively few families with dependent children are allocated housing in multi-storey flats. Single people or childless couples only require 1-bedroom under the under-occupancy rules and this means that, if they are getting Housing Benefit, they will be faced with having to pay more towards their rent. Single tenants on Jobseekers Allowance of £71 a week, for instance, have very limited scope to make adjustments in order to pay the additional rent due and, as the table below shows, many are now in rent arrears.
- ii) The options open to the council are limited as things stand and repossession due to rent arrears would lead to either:

- a. A flat remaining empty due to prospective tenants being unable to afford the rent (there is evidence that demand for multi-storey flats is reducing); or
- b. Another tenant taking the tenancy who would also be under-occupying the property with the potential to fall into arrears and be subject to recovery action.
- iii) This initiative is, therefore, aimed at addressing this issue by making multi-storey flats an affordable and viable option for single people and childless couples, maintaining or improving rent collection levels and reducing the potential for additional void properties.
- iv) There are around 1,000 tenants in multi-storey flats affected by the under-occupancy changes. The table below provides some additional information about the tenants affected and shows that over half are now in rent arrears. Single tenants on Jobseekers Allowance of £71 a week, for instance, have very limited scope to make adjustments in order to pay the additional rent due.

2-bed flats	No arrears	Arrears	Total
ESA	128	182	310
IS	33	33	66
JSA	104	226	330
Others	128	139	267

3-bed flats	No arrears	Arrears	Total
ESA	5	3	8
IS	-	1	1
JSA	1	4	5
Others	6	5	11
Total	405	593	998

- v) Following Executive Board approval in October 2013 to use Local Welfare Scheme funding to provide Discretionary Housing Payments (DHP) for tenants in multi-storey flats, it is proposed to offer time limited DHPs to cover the additional rent on the condition that tenants engage in activity aimed at increasing their ability to meet the shortfall themselves on an on-going basis. For tenants on Jobseekers Allowance this will involve engaging with Jobs and Skills for advice and support on work and employability; for others, as well as Jobseekers, the additional support will be around
- Debt and money advice (including bank account and Credit Union options);
 - Benefits maximisation;
 - Expenditure reduction (including fuel bill reduction options);
 - Digital readiness; and
 - Advice and support around healthy living and healthy lifestyle.
- vi) The Welfare and Benefits Service in conjunction with Housing Management will provide caseworker support for tenants in multi-storey flats who engage with the programme. The caseworker will identify the range of relevant support required and act as a point of contact joining together the required support from the Advice Sector, Credit Union, Step Change Debt Charity and 3rd sector organisations. These staff will also carry out periodic reviews to ensure citizens are engaging with the additional support and consider next steps where there are concerns about the level of engagement.

b) Care Leavers

- i) There are on average around 10 - 12 new care leavers each month and it is proposed to deliver a package of financial and personal support that helps care leavers move from care to independence. The intention is to provide support around managing a tenancy, financial inclusion - including affordable credit options and budgeting skills - as well as benefits advice and support, jobs and skills advice, education opportunities and healthy living options. Funding for an additional Welfare Rights worker has already been approved to work exclusively with Care Leavers and this post, in association with the Children's Services appointed Key Worker, will provide a central point for the identification of the package of support required by the Care Leaver.
- ii) The success of this initiative will rely heavily on meeting the aspirations of the care leaver and creating a relationship where the Care Leaver is motivated to engage and contribute.

c) Tenants in debt

- i) Using the Discretionary Housing Payment application process, it is possible to identify tenants with unsustainable borrowing including borrowing from high cost lenders. It is proposed to supplement the DHP awards with expert advice and support to reduce the impact of unsustainable borrowing, provide alternative more affordable borrowing options and offer budgeting support to help plan expenditure.
- ii) The intention is to use this pilot to gauge the level of support needed to provide meaningful help and then develop additional data and information sets to expand the service further.

d) Ex-armed forces personnel

- i) Elsewhere on this agenda is a report on the implementation of the Armed Forces Covenant. In support of the covenant a fourth area of focus will be on ex-members of the armed forces who are suffering hardship. The Royal British Legion is opening a new drop-in centre in the city centre which will have welfare officers on hand to support ex-forces personnel suffering hardship. We intend to use the covenant to work closely with this new service and enable the British Royal Legion to signpost people to the broader advice and support services the city offers and prioritise such cases where ex-members of the Armed Forces are very clearly suffering hardship.

3.6.3 It is expected that, if approved, all four target areas will be up and running early in the new calendar year. There are cost implications arising from the target areas relating to the establishment of a team within Welfare and Benefits to administer the pilots and the cost of case workers to support the scheme. It will also be necessary in some instances to commission support and advice related to budgeting, training and healthy living options. It is proposed that the Assistant Chief Executive (Citizens and Communities) is given delegated authority to commission this support from new and existing funding streams. Potential funding streams for this activity include the large casino related Social Inclusion Fund as well as using funding previously allocated to the Under-occupation Incentive Scheme – this scheme is currently suspended in light of the Housing Benefit changes relating to under-occupancy. Reports on the Social Inclusion Fund and the Under-occupancy Incentive scheme are due to be presented to Executive Board in December 2013.

3.6.4 Finally, Jobcentre Plus are keen to work with the Council to support tenants who are in receipt of DHPs, are long-term unemployed and have been unsuccessful in finding work through the work programme. A small group has been identified with the intention of using the 'wrap around' support mechanisms outlined above with the focus on increasing the tenant's employability. Support will be provided around debt, financial inclusion, personal skills and training with tenants being supported to engage through a mentor. Jobcentre Plus will use the need to engage with the 'wrap around' support as the tenant's claimant commitment' for continuing receipt of Jobseekers Allowance rather than the more rigid regime that operates within the work programme and Jobcentre Plus. If this small pilot leads to better job outcomes, the approach could be rolled out further.

3.7 **High cost lenders campaign**

3.7.1 The Executive Board, at its June meeting, agreed a comprehensive action plan to address the issue of combatting high cost lenders and to promote more affordable financial services through Leeds City Credit Union (LCCU) and Headrow Money Line (HML). A number of these initiatives have already been progressed including the development of a city wide promotional and marketing campaign, the blocking of high cost lender web sites from Council computers and the holding of a major national High Cost Lending conference in Leeds.

3.7.2 At a meeting of Council held on 11 September a white paper motion on high cost and short term lending was unanimously agreed by Council. The full text of the motion is set out in appendix 4 to this report. The main points agreed were to instruct the Chief Executive to write to the Minister for Employment Relations and Consumer Affairs to lobby Government to:

- § Look again at introducing a cap on interest rates charged by high cost, short-term lenders;
- § Introduce restrictions around the practice of 'rolling over' loans given the OFT's recent findings regarding the proportion of revenue generated through charges associated with this practice, and;
- § Re-designate such lenders within the Town and Country Planning Act so as to require planning permission to be granted before certain establishments can be converted into high interest loan shops.

3.7.3 A letter has been sent to the Minister and we are awaiting a formal response.

3.7.4 In addition the motion asked that the Council 'work with city partners to restrict the advertising of high interest or payday lenders in public spaces – for example, on billboards and in bus stops'. There are a number of avenues being explored by officers to seek to address this point.

a) Billboards in the ownership of the Council

The Council own 45 billboards across 23 sites in the city. These are managed by an agency under a contract arrangement. There are a number of restrictions in the contract relating to inappropriate types of advertising but currently there are no specific clauses relating to high cost lenders. A new agreement will be in place from 1st April 2014 providing officers with the opportunity to look at including restrictions on advertising of high cost lenders within the terms of the new agreement.

b) Private sector billboards

There are an estimated 700 private sector billboards in the city and these are managed by several companies. However, the majority of these boards are managed by three companies. Although the Council has little control over the advertising policy for these sites, the council does have good working relations with these companies and officers are arranging meetings with them to explore what is possible.

c) Illuminated lamp post advertising sites.

There are 71 double sided illuminated units on lamp posts along main road access routes into the city. They are managed through a contract between the council highways service and a private company. There are currently no restrictions on advertising of high cost lenders but discussions are being held with the company to look at what restrictions can be put in place. The current agreement allows for some community advertising on these locations and the possibility of utilising this for promoting the credit union is being explored.

d) Bus Stop Advertising

Advertising on bus stop facilities is managed by West Yorkshire Metro. There is currently no restriction on advertising by high cost lenders. Discussions are being held with Metro to investigate possibilities in this area.

e) Positive promotional campaigns

In addition to the promotional possibilities indicated in c) above other options are being considered including the utilisation of “vacant space”. There are occasions when a billboard may not have paid advertising for short periods of time. This results in either a vacant board or the billboard operator allowing an over-run of the previous advertiser. Officers are exploring the possibility of working with billboard operators to utilise these vacant periods for promoting the credit union affordable credit and high cost lending campaign material.

4. Corporate Considerations

4.1 Consultation and engagement

4.1.1 The report provides information on the progress with the Citizens@Leeds approach to tackling poverty and deprivation and does not require public consultation at this stage. The further development of specific initiatives set out in this report will be subject to engagement with communities and service users as required.

4.1.2 The proposals outlined in this report will be supported by a full process of engagement and communications with services, staff and trade unions. It is imperative that colleagues are fully involved in the design and delivery of this new approach to ensure ownership of the approach moving forward. This process has already started with senior managers through a number of governance groups and staff communications have been posted alongside the publication of the Executive Board agenda.

4.2 Equality and Diversity / Cohesion and Integration

- 4.2.1 There are clear links between poverty and inequality of outcomes in relation to education, employment, health and life expectancy. The propositions set out in the report focus on supporting citizens to improve outcomes by working closely with individuals to develop personalised packages of support and creating accessible and integrated service hubs that reflect the needs of an area and the communities within it.
- 4.2.2 The propositions focus on addressing inequality and it is intended that measures will be developed to gauge the extent to which they are positively impacting on poverty in the city.
- 4.2.3 An equality screening exercise has been completed which identifies the significant contribution the Citizens@Leeds proposals are expected to contribute to equality issues in the city. Specific equality impact assessments will be undertaken on specific initiatives and decisions as required.

4.3 Council Policies and City Priorities

- 4.3.1 Addressing poverty and deprivation is a key priority for the Council. The activities set out in this report support the Best Council Plan, the Safer and Stronger Communities Plan, the Children's and Young People's Plan, the Child Poverty Action Plan and the Leeds Joint Health and Wellbeing Strategy all of which have a strong focus on addressing debt, maximising income and moving people and families out of poverty.

4.4 Resources and Value for Money

- 4.4.1 The proposals set out in this report look to provide longer-term solutions to issues created by the welfare change programme and the economic situation and are intended to reduce dependency on locally funded benefits and financial support schemes and increase community resilience by tapping into the potential within communities to deliver local solutions. Many of the specific proposals identified in this report can be funded from existing budgetary provision. Potential funding streams for this activity include the large casino related Social Inclusion Fund as well as using funding previously allocated to the Under-occupation Incentive Scheme – this scheme is currently suspended in light of the Housing Benefit changes relating to under-occupancy. Reports on the Social Inclusion Fund and the Under-occupancy Incentive scheme are due to be presented to Executive Board in December 2013. Additional funding is likely to be required to deliver some of the more significant aspects of the propositions, but any additional funding requirements will be subject to the development of robust business cases and separate approval arrangements in accordance with the council's decision making processes.

4.5 Legal Implications, Access to Information and Call In

- 4.5.1 The Council's legal powers in relation to billboard advertising on its own land are derived from the power in Section 120(1)(b) of the Local Government Act 1972, to acquire land for "the benefit, improvement or development of their area", and now also from the general power in Section 1 of the Localism Act 2011 "to do anything that individuals generally may do". In addition, in relation to lamp post advertising sites the Council has powers under Section 115E of the Highway Act 1980 to grant a person permission to use objects or structures on, in or over a highway for the purpose of advertising. In relation to discussions with private land owners about billboard advertising on their land, and

discussions with Metro in relation to bus stop advertising, again these discussions would be covered by the powers in Section 1 of the 2011 Act.

- 4.5.2 In exercising its powers mentioned above, the Council must have regard only to its statutory purposes mentioned above, and must not have regard to any unlawful purpose such as the “boycotting” of the lawful activities of high cost lenders, or putting pressure on high cost lenders to change their business models. In deciding whether to permit advertising on its land, given the overlap of powers mentioned above, the exercise of the general power is subject to any “restrictions” in the earlier power. However, even if the requirement in Section 120(1)(b) for the “benefit, improvement or development” of the area can properly be regarded as a “restriction”, it is considered that the social and economic well-being of those living and working in the area is an important factor in deciding what is or is not for the “benefit” of the area, and therefore the Council can properly take account of the likely social and economic impacts of advertising on those exposed to it. In addition, in exercising any of the above powers, under the Human Rights Act 1998 the Council must not act in a way which is incompatible with the Convention rights, and therefore the Council must also have regard to the likely impact of high cost lenders’ adverts on the private and family lives of those exposed to such adverts.
- 4.5.3 Insofar as the right to freedom of expression may be relevant in this context, high cost lenders have alternative means of communicating their views to the public and to staff, via advertising in other media etc. and so it is considered there will be no failure by the Council to act in a way which is compatible with the Convention rights, nor any failure to comply with any positive obligation there may be to protect high cost lenders’ freedom of expression. Insofar as the exercise of any of the above powers may involve an interference with the right of high cost lenders to freedom of expression, the Council is permitted to restrict this right for the protection of the rights of others, provided any such restriction is “necessary” and “proportionate”.
- 4.5.4 In addition, it might be argued that under Article 1, First Protocol, the right of high cost lenders to peaceful enjoyment of their possessions is engaged. However, again the right of public authorities to control the use of individuals’ property in the public interest is still recognised. Given the numbers of people with high cost loans who are seeking debt advice (referred to in the report to the June Executive Board), and the fact that high cost lenders will still have many alternative means of pursuing their business, (and indeed that members of the public will still have alternative means of obtaining such loans if they so wish), it is considered that in these circumstances any interference with the rights of high cost lenders or others can reasonably be regarded as very “low level”, and well within the margin of appreciation accorded to public authorities.

4.6 Risk Management

- 4.6.1 The main risk to the delivery and success of the four propositions that form the new approach for tackling poverty and deprivation relates to demand and capacity to meet demand. The report sets out proposals for initiatives that are .limited and controlled in the first instance but which are intended to be scalable and which will help gauge capacity issues to roll out the initiatives further.

5. Conclusion

- 5.1. A new approach is needed if we are to make a difference in tackling poverty and deprivation in the city. The current delivery of services, whilst of a high quality and efficiently delivered, is not sufficiently integrated or accessible to deliver the support citizens require. There is a need to rethink the way we make services accessible, the way we package support around the needs of individuals and the way we engage and work with communities to develop locally driven sustainable solutions. The propositions set out in this report recognise the need to move away from short-term fixes to support people in need and, instead, to recognise the benefits of developing longer-term approaches that ultimately remove or reduce the need for support. This will only be achieved by working differently as a council and engaging effectively with external partners.

6. Recommendations

- 6.1. Members of Executive Board are recommended to:

- i) Endorse the “accessible and integrated services” and “helping people out of financial hardship” propositions as detailed at appendices 1 and 2;
- ii) Support the principle to establish community hubs as a new approach to local face-to-face service provision, in accordance with the draft design principles attached as appendix 3, and subject to detailed consultation with services, staff and trade unions;
- iii) In support of recommendation ii), to authorise the Assistant Chief Executive (Citizens and Communities) to take forward the development of three ‘pilot’ community hubs at the Compton Centre, St George’s Centre and Armley One Stop Centre working closely with services and partners affected;
- iv) Approve the proposed initiatives aimed at providing wrap-around support to the four target groups identified in paragraph 3.6, delegating authority to the Assistant Chief Executive (Citizens and Communities) to identify funding streams and commission 3rd sector services to support the initiatives;
- v) Authorise the Assistant Chief Executive (Citizen and Communities) to take appropriate action to stop high cost lenders promoting and advertising their services within and on council facilities and assets and seek support from partners to institute similar arrangements in their areas of influence;
- vi) Authorise the Assistant Chief Executive (Citizens and Communities) to take forward those discussions and actions set out in paragraph 3.7.4 of this report to seek support for restricting the advertising of high cost lenders on billboards and other public advertising media;
- vii) Receive a progress report on the broader high cost lending campaign to a future Executive Board to coincide with the annual progress report of the Illegal Money Lending Team.
- viii) Receive a further report at the December 2013 meeting detailing the proposals for the “helping people in work” and “responsive to the needs of local communities” propositions.

7. Background documents¹

7.1. None.

¹ The background documents listed in this section are available to download from the Council's website, unless they contain confidential or exempt information. The list of background documents does not include published works.

Citizens@Leeds – Providing Citizens with Accessible Services

A key objective of Citizens@Leeds will be to deliver local solutions within communities that truly integrate service delivery so as to provide greater resolution of issues at the first point of contact.

On the face of it, significant progress on service integration could be viewed as having been made over the last 10 years, particularly driven by our one stop centre and joint service centre approach which has produced high quality customer service offerings in local communities and the city centre and co-location of services providing easier access for customers to a wider range of services.

However, we have not yet achieved true integration of services as we:

- do not have the right mix of services delivered in the right places in a consistent manner;
- we often have many community facilities offering access to only specific services (e.g. housing advice, libraries etc.) rather than a broader set of services for citizens;
- where they are co-located we often have double management and supervision in place, and;
- when accessing services from within the myriad of existing facilities, customers often have very different experiences.

Therefore a new approach is required to deliver truly integrated front-line customer services, providing more citizens with the services, advice and support they require whilst delivering savings to meet the council's financial strategy.

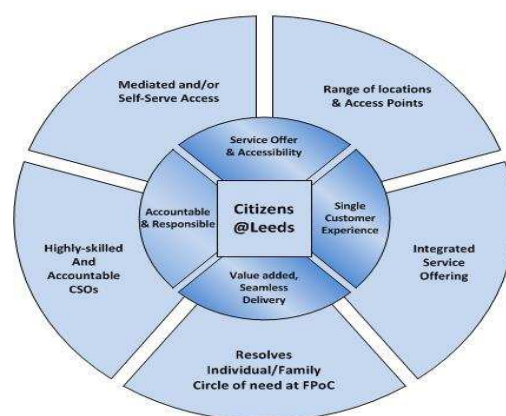
Citizens@Leeds – The proposition

A new approach, branded **Citizens@Leeds**, provides a unique opportunity to maximise on our transformation aspirations around locality working, asset rationalisation, new ways of working and customer access to redefine the relationship between the citizen and the state through the delivery of a new approach to customer-facing services across the city.

In essence, the accessibility proposition for Citizens@Leeds is as follows:

- Local access to public services across the whole city through improved mediated support and self-serve provision.
- Provision of a range of physical and mobile service access points across the city.
- Integrated, intelligence driven service offering, irrespective of service and/or organisation.
- Value-added service taking account of an individual's or family's wider needs at the first point of contact wherever possible.
- Seamless delivery at the first point of contact by highly-skilled and accountable Customer Services Officers.

Citizens@Leeds – The Proposition



Citizens@Leeds – Principles and Innovations

Currently, unless explicitly designed, customers accessing council services can have very different experiences of customer service depending on the service accessed, the member of staff dealing with their request, and/or the location(s) in which they are accessing the service. This can lead to a lack of 'brand awareness' which can have a detrimental impact on people's ability to access services and on their perception of public services. Therefore, to deliver the Citizens@Leeds accessibility proposition, a number of guiding principles (and associated innovations) will be used to ensure the right building blocks are in place to delivery truly seamless, integrated services. These principles are:

Maximise Service Offer and Accessibility:

Citizens@Leeds will have a presence across the whole of the city in the form of community hubs which will provide the widest range of services possible in one place. To aide access to all communities each hub will be a base for a network of linked satellite provision in local communities. This will require the development and implementation of a number of innovations including:

- Utilising our existing assets (one stop centres, joint service centres, libraries, job shops, children's centres, community centres etc.) to develop a network of community hubs and satellite provision branded **Citizens@Leeds resource centres**.
- Develop **pop-up provision** in places where the local community go (e.g. supermarkets, GP surgeries etc.) as part of the Citizens@Leeds satellite provision.
- Develop Citizens@Leeds **mobile services** as part of the satellite provision to ensure a wider provision of services to hard to access communities.
- Ensure community hubs are available for **community use** on days, evenings and weekends so that they become a place for community use, involvement and engagement e.g. to hold community meetings and activities, community café, member and MP surgeries etc.

Single Customer Experience:

Citizens@Leeds will provide a clear focus on a single customer experience irrespective of the service accessed, the member of staff dealing with the issue or the location(s) being used to access the service. It will do this principally through the development and implementation of a single Citizens@Leeds culture with a focus on:

- The implementation of a **single branding and design** for Citizens@Leeds which will ensure that wherever services are accessed (i.e. through a physical location or through mobile, 'pop-up' provision), it is clear that the service is being provided by Citizens@Leeds, thereby improving 'brand awareness' and providing clarity for customers on where to go to access services.
- The development and delivery of **customer focus training** for colleagues working within Citizens@Leeds to ensure that all staff are able to effectively engage with customers.
- The further development of an **Hierarchy of Enquiries approach** which will ensure that the right Customer Service Officer deals with the customer when accessing services based on the nature of their enquiry.

Value-Added Customer Service:

Citizens@Leeds will provide value-added customer service for all citizens accessing services through their facilities. This will be done through having a customer-centric, intelligence led approach which ensures that a more holistic service can be provided in how we both manage our relationship with customers and provide service fulfilment at the point of contact. This will require the development and implementation of a number of innovations including:

- the development of a **single-view of the customer** to allow a Customer Service Officer to have a 360° view of the Customer's interactions with the Council: seeing them as one individual who may contact the Council about a range of services rather than seeing them as a customer of each service in isolation.
- The introduction of '**Circles of Need**' to ensure that holistic service provision around key service issues (Welfare and Poverty, Health and Well-being, Education and Learning, Jobs and Employment etc. etc.) can be delivered by mapping which services are needed to ensure that a customer gets all the support needed to address their own specific issues.

Seamless Service Delivery:

Building on the value-added customer service approach, which ensures that Customer Service Officers are able to identify all the customer's needs, Citizens@Leeds will provide seamless service delivery to customers who access services through their facilities. This will be done through ensuring that the Customer Services Officer dealing with the customer is able to fulfil all service requests needed to resolve the customer's issues and needs without having to pass the customer on, wherever possible. This will require the development and implementation of a number of innovations including:

- The availability of **integrated systems and processes** to allow the Customer Services Officer and/or the customer to fulfil their service request. In practical terms this means being able to book appointments, make referrals, pay for services, track service requests etc.
- The provision of specialist services within Citizens@Leeds facilities via **multi-media interfaces**. In practical terms this means the provision of video-conferencing to link customers with service specialists without the need for them to meet face to face or return for another appointment.
- The development of the Customer Services Officer role to allow them to engage more fully with certain customers where their needs are more multi-faceted and challenging. This '**CSO Consultant**' role will be able to manage such customer's service fulfilment through follow-ups, client management, defining conditionality and driving behaviour change to ensure self-management and reducing dependency.

Accountable and Responsible Staff:

For the above principles to work, staff working within Citizens@Leeds need to be given the responsibility and accountability to deliver services for the citizens of Leeds in the manner outlined above for whichever service is being delivered. This is the fundamental principle as it is the one which will ensure equity of customer service so all customers are treated in the same way and have equal access to services. Fundamentally this accountability and responsibility will be delivered through the development and implementation of three building blocks. These are:

- The implementation of a **single management and supervision structure** to ensure that all Citizens@Leeds staff are focussed on delivering an excellent service to the customer irrespective of the service request and to avoid current failings around co-location which see resources being wasted on resolving service level disputes about provision, space and operational issues.
- The development and agreement of **Service Expectations and Outcomes** with clients for those services being delivered within Citizens@Leeds to ensure that Citizens@Leeds staff are clear on their role in delivering services on behalf of others and are clear on the expectations that those services have around the quality of service delivery expected through Citizens@Leeds facilities.
- The Introduction of **customer defined Service Standards** against which Citizens@Leeds staff will be assessed. Alongside the Service Expectations and Outcomes agreement (which provide accountability back to the services), the development of customer defined Service Standards will be used to drive the levels of responsibility and accountability that Citizens@Leeds staff have to customers themselves.

Next Steps

1. Discuss, debate and refine the vision and proposals for the accessibility proposition for Citizens@Leeds with elected members, officers and partners;
2. Consult upon and refine the principles and innovations of Citizens@Leeds and develop costed proposals and priorities for action.
3. Map out current service access points and develop proposals for Citizens@Leeds community hubs and satellite provision to meet service needs across the city;
4. Work closely with key services (particularly Libraries and Information Services, Housing Services, Jobs and Skills, the Credit Union and Children's Services) to develop proposals for delivering integrated face-to-face provision and single leadership and management arrangements for Citizens@Leeds services.

Citizens@Leeds – The Vision for tackling financial hardship

A key objective of Citizens@Leeds will be to facilitate delivery of local solutions that integrate benefits, advice and personal support to provide pathways out of financial hardship.

We need to further develop the current service delivery approach, which is frequently focused on successfully delivering Council services that meet customer standards of speed, quality and efficiency, to one that focuses on co-ordinating and integrating multi-agency services to deliver transformational outcomes. This approach will recognise the different strengths and added values that different agencies bring and that will be needed to engage with a diverse community.

The impacts of welfare reform and the current economic climate have fundamentally changed the relationship between citizens and the council and this requires a different response from the council:

- Social housing, with its emphasis on providing homes for vulnerable tenants, is for the first time no longer affordable to some people;
- Most working age people now have to contribute financially to pay for the services provided by the council, police and fire and rescue services whether they can afford to or not;
- Universal Credit will place obligations on tenants to take responsibility for managing all their household costs, including rent, and create additional pressures on tenants already dealing with reductions in benefit support;
- The number of people accessing high cost lending continues to increase in the city, creating debt and poverty.

For many citizens the role of the council is changing from one of a council that provided full financial support for housing costs and council tax costs for those most in need to one of a council that now takes recovery action for rent and council tax against some of those most vulnerable citizens. We need to re-balance this relationship and change the way we provide financial support, advice and personal support so that we provide supportive solutions that reflect the issues affecting our citizens now and for the foreseeable future.

We need to develop a new social contract for the delivery of financial support services that both supports and challenges citizens to achieve greater financial independence.

Citizens@Leeds – The proposition for tackling financial hardship

We will redesign the delivery of financial support schemes to provide an integrated system of benefits, advice and personal support delivered through a number of channels including self-serve, telephone and face to face channels utilising the Citizens@Leeds community resource hubs.

We will increase advice provision through improved co-ordination of advice availability across the city and through innovative arrangements which will see Citizens@Leeds community resource hubs 'paired up' with advice agencies to provide training for frontline staff and ongoing support on a mentoring basis.

For the most vulnerable we will deliver packages of support through Citizens@Leeds community resource hubs, satellites and pop up provision working with 3rd sector providers where this is a more effective option.

We will develop a series of pathways that will provide support to tackle some of the major causes of financial hardship.

Integrating financial support, advice and personal support to deliver Pathways to...

Anti-poverty strands

1 Affordable renting	2 Affordable fuel	3 Financial inclusion	4 Digital inclusion	5 Healthy lives	6 Improved employability
<p>... with the focus on providing financial support that recognises residual costs & links to budgeting advice, cost reductions, excessive rents and, if necessary, alternative housing options.</p>	<p>... with the focus on identifying fuel poverty and linking into fuel saver options, fuel poverty schemes as well as debt & cost reduction advice, income maximisation activity and emergency support</p>	<p>... with the focus on increasing bank account ownership, addressing debt issues, providing access to affordable credit and providing budgeting support</p>	<p>... with the focus on increasing access to online services, increasing skills and confidence to go online and moving citizens towards self-sufficiency</p>	<p>... with the focus on promoting initiatives such as Leeds Let's Get Active to target audiences, promoting free school meal take up, healthy eating, smoking cessation courses etc.</p>	<p>... with the focus on wrapping financial support, advice and personal support to deliver high levels of support and challenge to those furthest away from the labour market with the intention of improving their employability</p>

... delivered locally through Citizens@Leeds Community Resource hubs in partnership with public sector services, advice agencies and 3rd sector organisations

The proposition for tackling financial hardship is based around a number of building blocks:

- a) Making better use of, and building on, the data and information we hold to identify more routinely the full range of support required to tackle financial hardship;
- b) Developing a common framework to assist frontline staff across the public sector to identify financial hardship and support requirements
- c) Utilising the Citizens@Leeds Community resource hubs to deliver packages of support in ways that are accessible, engaging and effective and support local campaigns against high interest rate lenders
- d) Utilising locality networks to engage 3rd sector and community services to deliver key elements of support that provide added value and deliver better outcomes
- e) Designing financial support schemes that provide both support and challenge, where appropriate, to encourage citizens to work with the council to achieve greater financial independence
- f) Developing affordable credit options that can compete with high cost lenders.

Citizens@Leeds will deliver more integrated and accessible services through the development of community resource hubs that will utilise existing assets (one stop centres, joint service centres, libraries, job shops, children's centres, community centres etc.) to develop a network of community hubs and satellite provision branded **Citizens@Leeds resource centres**. These hubs will be complemented by the development of **pop-up provision** in places where the local community go (e.g. supermarkets, GP surgeries etc.) as part of the Citizens@Leeds satellite provision and the development of

Citizens@Leeds **mobile services** as part of the satellite provision. Together these will ensure a wider provision of services to hard to access communities.

Citizens@Leeds resource centres will have, as standard, a number of essential services in supporting people out of financial hardship

- One stop services (access to main Council services)
- Debt advice
- Welfare Advice
- Job shop
- Leeds City credit union
- Community space / meeting room
- Flexible working / hot desking facilities
- Interactive kiosk technology
- Free phone hot lines
- Free Public Wi-Fi and internet
- Accessible facilities including accessible toilet

Common Framework

We will develop the 6 anti-poverty strands into a common framework for assessing support needs.

- Welfare and Benefits Service will be able to apply the framework by making better use of information and data to more routinely deliver affordable renting options, support citizens to pay their Council Tax and, through better analyses of applications for discretionary and emergency support, identify citizens needing more integrated packages of support to alleviate financial hardship.
- The framework will be developed to provide a single view of the customer to support Customer Engagement Officers to identify financial hardship and the range of support needs
- The framework will also be developed to support frontline staff across the range of public sector and advice sector services supporting those working with priority groups such as care leavers, rehabilitating prisoners and drug and alcohol abusers as well as services working with citizens who are furthest away from the labour market.

New Social Contract

The effects of the most significant welfare reforms since the 1950s, has changed the relationship between councils and citizens and requires a new approach to the provision of services. The provision of financial support needs to be wrapped within wider support packages that provide opportunities for citizens to be more financially secure. The level of support needs to be matched by high levels of challenge to citizens to engage in activity designed to help alleviate financial hardship and move citizens towards self-sufficiency.

Local benefits schemes and discretionary payment schemes will be redesigned to nudge citizens to participate in relevant activity. For example, on-going Discretionary Housing Payments could be made conditional on attending money advice sessions or attending a smoking cessation course or participating in free Leeds Let's Get Active schemes in the locality;

Encouragements need to be provided around transacting with the council online and paying bills and rent by Direct Debit both of which are more cost effective for the council and both of which better prepare citizens for the challenges of Universal Credit and the world of work.

Innovation

A number of innovations are required to effectively deliver the financial hardship proposition. There needs to be:

- a single appointment system across Citizens@Leeds community hubs that provides access to advice workers, Community Engagement Officers and facilities such as PC access and support;
- an intelligent online application for financially assessed services that collects required data to support the common framework;
- highly developed mentoring arrangements between advice agencies and Customer Engagement Officers; and
- challenging support packages developed with key partners that are accessible and effective

Next Steps

1. Discuss, debate and refine the vision and proposals for tackling financial hardship with elected members, officers and partners;
2. Develop common framework approach with partners and agencies
3. Develop pathways and outcome measures with services, public sector partners, advice sector and 3rd sector
4. Develop capacity to deliver pathways

Draft Design Principles Supporting Development of Citizens@Leeds Community Hubs

- We envisage 3 types of community hubs:
 - o the larger 'central' hubs where a full range of services are **delivered**
 - o medium sized hubs where **access to** a range of services are available but not necessarily all on a full time basis
 - o mobile and pop up community hubs which provide access to a range of services delivered where and **when needed**.
- Community hubs will generally be located in a busy part of the community, where shops or other well used facilities are located.
- There will be one Manager responsible for the whole service offering within the building and the resources providing front of house support.
- The community hub will be staffed by an integrated front of house team. This means one team will deliver all the functions to create a positive impression of the Hub. Different receptions in buildings and departmental working will be a thing of the past.
- The community hub will have a focus of making residents lives better and giving citizens the skills to improve their lives. This will be via core services such as Council services, Registrars, Credit Union, Job Shop, and Libraries Services. Plus a range of wrap around services such as Literacy and numeracy issues, Language classes, Energy Switch, Debt, Being a good Citizen, Volunteering in your community. The list is endless but the focus remains that the community hub is there to give local people the skills to improve their lives.
- Employment and skills provision will be a key theme provided in the community hub. Local employers will be encouraged to advertise their vacancies and to use the building for recruiting and training. There will be office space which self-employed residents can use as a way to help them start up a business. We will look how to provide advice on working for yourself. Business premises that the Council has to rent will be advertised.
- There will be facilities to run training courses in the community hub which improves local people's chances of getting work or improving their skills to get higher paid work. IT courses, managing money will be courses that will be run constantly at the Hub.
- The Hub is primarily about delivering services in a community so space for back-office staff should be a minimal with the majority of the building for public use. There will be principles for the allocation of space as follows: the first priority will be what is required for the front of house delivery; the second is for office space required for services whom are delivering front of house services; and the third is any office space left that can be allocated as general office space. Any office space available will use the principles of Changing the Workplace.
- The three Locality Teams will be located in a community hub in their area to bring the two services closer and improve how they work together to benefit the local community.
- Community Councils to be at the forefront of the work in the Hubs and its promotion and how to get people involved.

- The community hub will provide services in various ways and will make the best use of technology. Wherever possible services which do not need a member of staff will be delivered by self-service. A resident may walk into the community hub, but for some services will be directed to self-service and if needed mediated help will be provided.
- There will always be access to Credit Union services. This will be in a variety of ways – a credit union branch, kiosks, self-serve pcs and the front of house team will be trained to deliver a range of Credit Union services.
- Where other organisations are delivering services in a community they will be encouraged to use the Hub. We will have discussions with the Police, Citizens Advice Bureau, local faith groups, NHS. The Housing Office network will be reviewed so that the community hub is the place tenants use for housing advice and support.
- Where we are already the front of house for the NHS we will discuss how we can further improve and integrate service delivery.
- The overall culture, and how things are provided for customers will be in line with the National Customer Service standard – Customer Service Excellence.

Council resolution re high cost, short-term lenders

'This Council expresses deep concern about both the proliferation of high cost, short-term lenders on our high streets and the increasing number of people becoming trapped in a cycle of long-term debt due to extortionate interest rates charged by these companies.

Members reiterate their commitment to work to tackle this problem in Leeds and welcome the recent move to block access to the websites of payday and high interest lenders via the Council network.

However, with an estimated 1 million families a month taking out payday loans, including many families in Leeds, Council instructs the Chief Executive to write to the Minister for Employment Relations and Consumer Affairs to lobby Government to:

- § Look again at introducing a cap on interest rates charged by high cost, short-term lenders.
- § Introduce restrictions around the practice of 'rolling over' loans given the OFT's recent findings regarding the proportion of revenue generated through charges associated with this practice.
- § Re-designate such lenders within the Town and Country Planning Act so as to require planning permission to be granted before certain establishments can be converted into high interest loan shops.

Council further requests that Leeds City Council officers produce a report for consideration by the Executive Board which explores the possibility of working with city partners to restrict the advertising of high interest or payday lenders in public spaces – for example, on billboards and in bus stops.

This Council commits to extending its current activity in order to increase awareness of the potential impact of borrowing through high cost lenders. Council also reiterates its commitment to work with partner organisations to increase the accessibility and visibility of alternative mainstream financial institutions such as the Credit Union.'