



Clerk: Kate Spencer
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Date: Thursday, 10 January 2013

Overview and Scrutiny
Town Hall
Castle Circus
Torquay
TQ1 3DR

Dear Member

PRIORITIES AND RESOURCES 2013/2014 REVIEW PANEL - WEDNESDAY, 16 JANUARY 2013

I am now able to enclose, for consideration at the Priorities and Resources 2013/2014 Review Panel to be held on Wednesday, 16 January 2013, the following reports that were unavailable when the agenda was printed.

Agenda No	Item	Page
2.	Residents and Visitor Services - Beach Services	(Pages 25 - 41)
3.	Children's Services: Families - Housing Options	(Pages 42 - 50)
4.	Children's Services: Families - Voluntary Sector	(Pages 51 - 77)

Yours sincerely

Kate Spencer
Clerk

Agenda Item 2



Resident and Visitor Services: Beach Services

Current Service

This service supports 15 amenity beaches. The season starts in April and closes in September, during which time 8 of these beaches are permanently staffed. Currently the beach staff are responsible for the following:

- Beach huts provided on seasonal and short lets basis, the staff assist in the maintenance of beach huts, services such as water supplies, storage over the winter and taking of bookings. The staff manage 1070 beach huts in Torbay.
- Putting out and taking payment for deck chairs/sun loungers/ short let beach huts not booked in advance. The beach service staff rent out approximately 27,000 beach hut chairs and sun lounges.
- Beach safety supervision including, first aid services, lost children, beach safety inspections, reacting to emergency incidents involving the public, removal of beach waste and hazards and storm response. On average the beach service deal with approximately 650 first aid issues and 75 lost children incidents.
- Monitoring sea conditions with the provision of the safety flags to advise swimmers of conditions throughout the day, and measuring water quality and displaying this for public information purposes. During the season over 500 warning flags are flown on the beaches.
- Enforcement of the dog bans and use of hazardous equipment like inflatables
- Beach staff also assist with the supervision on the beaches and promenades of events.

The Proposal

Budget Savings Breakdown

Beach Services

112,000	Reducing season (Less Agency Staff Required) or reducing number of serviced beaches
20,000	Reduced maintenance (Contractors)
10,000	Reduced maintenance (Property/Cliff)
20,000	Additional income (Beach Hut lettings)
10,000	Additional income (Beach Hut Winter Storage)
<u>172,000</u>	

The total net budget for providing all the beaches and associated amenities is £164,000 for 2012/13 due to the high level of income generated from this service area. There is a significant reliance on income in the Resort Services Department and therefore care must be taken not to damage these services when considering the savings options. The total budget for Agency Staffing on the beaches is £241,400.

The majority of the costs are apportioned to the period between July and September each year. In the summer of 2012 there were savings of around £50,000 as the weather conditions meant that many of the staff were not required due to reduction in public attendance at the beaches.

The current service provides adequate levels of staffing on the beaches between 1st May to 30th September depending on weather and demand, with a skeleton service provided from May each year to help service the beach hut users. The Blue Flag criteria require the beaches to be staffed at these core times. Therefore to reduce staffing period on the beaches would mean that Torbay may no longer be able to apply or receive the Blue Flag Award for any of its beaches.

It is proposed to look at a number of options to meet the £112,000 staff saving, these are:

1. Reduce the staffing on the key amenity beaches for a period of between 8/10 weeks to cover the summer only.
2. Having weekend cover only between May Bank Holiday and mid July, then offer a full service only for the six weeks of the holiday period reverting back to weekend cover for September.
3. Reduce the number of beaches that are managed. Option to take out 4 of the main managed beaches. This would enable those beaches that remain managed with a Blue Flag status.
4. Do not have any permanently managed beaches and have roving teams that visit each beach up to 3 times per day.

Further work is being done to consider the options based on the above, the level of savings able to be achieved and understanding the ability of the Resort Service to recruit suitable short term contracted staff for these reduced periods.

The reductions proposed in maintenance and cliff works will impact the amount of reactive maintenance that can be achieved. In this instance only Health and Safety works will be undertaken from 2013/14 to meet these saving targets.

The increase in beach hut income will be a result of increasing the number and standard of beach huts available to customers on selected beaches.

Supporting Officer Contact Details:

Sue Cheriton
Executive Head of Residents &
Visitor Services
sue.cheriton@torbay.gov.uk
01803 207972

Please Note: this is a draft impact assessment on a budget proposal. Final impact assessments will be published with final budget papers for the full council meetings taking place in February 2013

Budget Proposals 2013/14: Major Decision: Business Unit: Resident & Visitor Services – Beach Services

Combined Impact Assessment: Full assessment (Part 2)

The council and its partners are facing a significant challenge in the savings it needs to make over the next couple of years. This Full Impact Assessment has been developed as a tool to enable business units to fully consider the impact of proposed major decisions on the community. As a council we need to ensure that we are able to deliver the savings that we need to make from the 1st April and be able to justify our decisions through any legal challenge.

This full assessment, combined with the initial review, will evidence that you have fully considered the impact of your proposed changes and carried out appropriate consultation on those changes with the key stakeholders. The Combined Impact Assessment will allow Councillors to make informed decisions as part of the decision-making process regarding the council's budget.

Name: Sue Cheriton

Position: Executive Head – Resident and Visitor Services

Business Unit: Residents & Visitor Services

Department: Resort Services

Date Commenced: December 2012

Date: January 2013 v7

Please Note: this is a draft impact assessment on a budget proposal. Final impact assessments will be published with final budget papers for the full council meetings taking place in February 2013

Summary from Overall Proposal (Updated as required)

Proposals – Outline	Savings 2013/14		Implementation Cost Include brief outline + year incurred	Delivery In place 01/04/13 If earlier or later state date	Risks / impact of proposals	Type of decision*		
	Income £ 000's	Budget reduction £ 000's				Internal	Minor	Major
Beach Services	30	142	TBC	1/4/13	<ul style="list-style-type: none"> Potential risks Impact on community Knock on impact to other agencies 		x	

Section 1: Purpose of the proposal/strategy/decision

№	Question	Details
1. 0 2. 00	Clearly set out the purpose of the proposal	<p>Budget Savings Breakdown</p> <p>Beach Services</p> <p>112,000 Reducing season (Less Agency Staff Required) or reducing number of serviced beaches</p> <p>20,000 Reduced maintenance (Contractors) - this would mean reductions in the provision of the 5 knot markers which designate areas for swimming and no use of motorised water craft and a reduction in beach hut maintenance. Any major maintenance required would need to be funded through the capital programme to ensure income (£256,000 per annum) is not affected</p> <p>10,000 Reduced maintenance (Property/Cliff) – this would mean that only emergency</p>

No	Question	Details
		<p>health and safety works would take place. Any large scale issues would have to dealt with through the capital programme</p> <p>20,000 Additional income (Beach Hut lettings) – new sites and provision identified</p> <p>10,000 Additional income (Beach Hut Winter Storage) – relating to additional sites offered to the public</p> <p style="text-align: center;"><u>172,000</u></p> <p>It is proposed to look at a number of options to meet the £112,000 staff saving, these are:</p> <p>Reduce the staffing on the key amenity beaches for a period of between 8/10 weeks to cover the summer only. Reducing the season to June would only save £67,000 so the season would only be able to run from mid July to make the full saving proposed.</p> <ol style="list-style-type: none"> 1. Having weekend cover only between May Bank Holiday and mid July, then offer a full service only for the six weeks of the holiday period reverting back to weekend cover for September. 2. Reduce the number of beaches that are managed. Option to take out 4 of the main managed beaches. This would enable those beaches that remain managed with a Blue Flag status. 3. Do not have any permanently managed beaches and have roving teams that visit each beach up to 3 times per day. <p>Further work is being done to consider the options based on the above, the level of savings able to be achieved and understanding the ability of the Resort Service to recruit suitable short term contracted staff for these reduced periods.</p>

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No	Question	Details
		These proposals may affect eligibility for the Blue Flag Awards.
2.	Who is intended to benefit / who will be affected?	<ul style="list-style-type: none"> • Visitors to beaches in Torbay • Beach Hut users • Beach Concession owners
3.	What is the intended outcome?	The outcome of the proposal is to reduce the resort services budget by reducing the beach season to between 8 and 10 weeks - the season would run from mid July to mid September (currently runs from May through to end September).

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Section 2: Equalities, Consultation and Engagement

Torbay Council has a moral obligation as well as a duty under the Equality Act 2010 to eliminate discrimination, promote good relations and advance equality of opportunity between people who share a protected characteristic and people who do not.

The **Equalities, Consultation and Engagement** section ensures that, as a council, we take into account the Public Sector Equality Duty at an early stage and provide evidence to ensure that we fully consider the impact of our decisions/proposals on the Torbay community.

Evidence, Consultation and Engagement

No	Question	Details
4.	Have you considered the available evidence?	<p>This service supports 22 beaches and Coves. The season currently starts in April and closes in September, during which time 9 of these beaches are staffed. The proposal is to reduce the beach season to between 8-10 weeks (i.e. no beach attendants) the season would run from July to mid September.</p> <p>Currently the beach staff are responsible for the following:</p> <ul style="list-style-type: none"> • Over 1000 beach huts provided on seasonal and short lets basis, the staff assist in the maintenance of beach huts, storage over the winter and take bookings. • Putting out and taking payment for deck chairs. • Beach safety supervision including, first aid services, lost children, beach safety inspections and storm response • Monitoring sea conditions with the provision of the safety flags to advise swimmers of conditions throughout the day, and measuring water quality and displaying this for public information purposes • Enforcement of the dog bans and use of hazardous equipment like inflatables <p>Staffed Summer Sites breakdown:</p> <p>Oddicombe (and Beach Huts) Meadfoot - (Staff will look after southern end (Kilmorie) and Beach Huts Abbey Sands - (Staff also look after Beacon Cove, Princess Gardens, Princess Pier, Livermead and Institute</p>

No	Question	Details																														
		<p>Beaches, Watcombe Beach) Corbyn Head Preston - (Staff look after Hollicombe Beach and Beach Huts) Paignton - (Staff look after Fairy Cove and provide first aid assistance for the new Paignton Play Park) Goodrington - (Staff look after Goodrington North, Roundham Head, Fishcombe Cove and Beach Huts) Broadsands - (Staff look after Elberry Cove and Beach Huts) Breakwater – (and Beach Huts) Shoalstone Pool (and Beach Huts)</p> <p>Last year staff dealt with 2,290 incidences, a breakdown of these are as follows:</p> <table border="1" data-bbox="632 1055 1331 1666"> <thead> <tr> <th data-bbox="632 1205 751 1666">REPORT</th> <th data-bbox="632 1055 751 1205">INCIDENT</th> <th data-bbox="632 1055 751 1055">TOTAL</th> </tr> </thead> <tbody> <tr> <td data-bbox="751 1205 839 1666">MINOR FIRST AID CASUALTY</td> <td data-bbox="751 1055 839 1205">(taken from years 2011)</td> <td data-bbox="751 1055 839 1055">1272</td> </tr> <tr> <td data-bbox="839 1205 927 1666">MAJOR FIRST AID CASUALTY</td> <td data-bbox="839 1055 927 1205"></td> <td data-bbox="839 1055 927 1055">366</td> </tr> <tr> <td data-bbox="927 1205 970 1666">AMBULANCE CALLED</td> <td data-bbox="927 1055 970 1205"></td> <td data-bbox="927 1055 970 1055">12</td> </tr> <tr> <td data-bbox="970 1205 1013 1666">LOST CHILDREN</td> <td data-bbox="970 1055 1013 1205"></td> <td data-bbox="970 1055 1013 1055">12</td> </tr> <tr> <td data-bbox="1013 1205 1056 1666">DOGS ON BEACH</td> <td data-bbox="1013 1055 1056 1205"></td> <td data-bbox="1013 1055 1056 1055">44</td> </tr> <tr> <td data-bbox="1056 1205 1144 1666">POLICE ASSISTANCE REQUIRED</td> <td data-bbox="1056 1055 1144 1205"></td> <td data-bbox="1056 1055 1144 1055">14</td> </tr> <tr> <td data-bbox="1144 1205 1232 1666">VERBAL/THREATENING BEHAVIOUR</td> <td data-bbox="1144 1055 1232 1205"></td> <td data-bbox="1144 1055 1232 1055">9</td> </tr> <tr> <td data-bbox="1232 1205 1275 1666">RED FLAG RAISED</td> <td data-bbox="1232 1055 1275 1205"></td> <td data-bbox="1232 1055 1275 1055">48</td> </tr> <tr> <td data-bbox="1275 1205 1331 1666">OFF-SHORE WIND SIGNS</td> <td data-bbox="1275 1055 1331 1205"></td> <td data-bbox="1275 1055 1331 1055">417</td> </tr> </tbody> </table>	REPORT	INCIDENT	TOTAL	MINOR FIRST AID CASUALTY	(taken from years 2011)	1272	MAJOR FIRST AID CASUALTY		366	AMBULANCE CALLED		12	LOST CHILDREN		12	DOGS ON BEACH		44	POLICE ASSISTANCE REQUIRED		14	VERBAL/THREATENING BEHAVIOUR		9	RED FLAG RAISED		48	OFF-SHORE WIND SIGNS		417
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No	Question	Details	
		OSCAR 4 CALLED	35
		COAST GUARD CALLED	8
		RESCUE ASSISTANCE GIVEN	2
		RESCUE EQUIPMENT USED	0
		ACCIDENTS	4
		CRIMINAL DAMAGE	21
		OTHER INCIDENTS	26
		TOTAL	2290
		<p>It should be noted this year with the poor weather the use of the beaches were lower than normal. The attached spreadsheet shows for comparison.</p> <p>It should be noted that Beacon Cove & Fishcombe beaches are not manned at all throughout the year and that there are no beach attendants on the rest of the beaches from October through to the end of May</p> <p>There is the potential that as a result of the change in the beach season that Torbay will lose its blue flag status – Torbay currently holds blue flags on the following beaches 5 of the amenity beaches –Oddicombe (the only beach who has never lost it's Blue Flag status since the award first began), Meadfoot Beach, Paignton Sands (which did lose it status part way through the season due to water quality issues), Broadlands, Breakwater/Shoalstone Beach</p> <p>Currently Torbay has 27 Beach concession owners across all of the beaches</p> <p>It is difficult to directly compare the winter and summer season both having completely different demands and requirements, bringing different responses and liabilities. There is an immense difference in the number of visitors from summer to winter and in their expectations and how we fulfill their needs. The actions we carry out</p>	

No	Question	Details
		<p>over the winter are not as a result of the beaches not being manned.</p> <p>During the winter the Beach Service Customer Promise as published on Torbay Councils website is printed below.</p> <p>All main beaches will be visually checked at least 4 times per week, for health and safety and any signs of pollution or damage.</p> <p>Litter will be removed from main beaches and nearby walkways by hand at least twice a week and beach litterbins emptied twice per week.</p> <p>Larger items such as tree trunks and maritime debris may remain on beaches until practicable to remove.</p> <p>Minor beaches will be checked at least once a week and handpicked of minor litter once a week if staff levels allow.</p> <p>Damage will be repaired when it presents an immediate safety risk to the public; otherwise it may not be done until risk of extreme weather has passed when it will be prioritised.</p> <p>Seaweed will not be removed from any beach during the winter as this provides a natural sea defence against the scouring out of the beaches by aggressive sea conditions.</p> <p>The usual procedures will not be possible to maintain after major storms or extreme sea conditions.</p> <p>No beach will be supervised during the winter season.</p> <p>A recorded check of all lifebuoys will be made twice a week on main beaches and once a week on minor beaches.</p> <p>When complying with this standard at current staffing levels it is possible to spend just 15 minutes at any location, should circumstances require more than this then that time is lost from other sites.</p> <p>With the proposed savings the Council will not be able to meet the summer customer promise and the winter customer promise over the early and late season could also be adversely affected as there will be so many other extra demands on the time of the remaining staff.</p> <p>The reductions proposed in maintenance and cliff works will impact the amount of reactive maintenance that can be achieved. In this instance only Health and Safety works will be undertaken from 2013/14 to meet these saving targets.</p>

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No	Question	Details
		<p>The increase in beach hut income will be a result of increasing the number and standard of beach huts available to customers on selected beaches. The reduction in maintenance could affect the rental income of the existing beach hut stock, with customers being unhappy with the offer.</p> <p>The Blue Flag criteria require the beaches to be staffed at core times. Therefore to reduce staffing to the proposed levels on the beaches would mean that Torbay may no longer be able to apply or receive the Blue Flag Award for any of it beaches.</p>
5.	How have you consulted on the proposal?	<p>This proposal is to be considered as part of the Priorities & Resources review panel meeting taking place on the 16th January 2013.</p> <p>This issue has been included as part of the corporate budget reduction consultation. If the reductions are implemented Members will be consulted on the preferred option for the reduction in service.</p>
6.	Outline the key findings	<p>This section will be updated once consultation has been completed.</p>
7.	What amendments may be required as a result of the consultation?	<p>This section will be updated once consultation has been completed.</p>

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Positive and Negative Equality Impacts

		Details		
No	Question	Positive Impact	Negative Impact	Neutral Impact
8.	Identify the potential positive and negative impacts on specific groups			
	All groups in society generally		The proposal is to reduce the beach season to between 8-10 weeks (i.e. no beach attendants) the season would run from July to mid September	
	Older or younger people		The proposal is to reduce the beach season to between 8-10 weeks (i.e. no beach attendants) the season would run from July to mid September	
	People with caring responsibilities			There is no differential impact on this group
	People with a disability	A number of our beaches currently provide access for disabled people i.e. pre-existing slopes/ramps	The proposal is to reduce the beach season to between 8-10 weeks (i.e. no beach attendants) the season would run from July to mid September The beach service provides specially adapted beach wheelchairs and boardwalks for disabled users to access the beach and the shoreline. These would not be available when the staff are not on duty.	

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Details	
No	Question
	Women or men
	People who are black or from a minority ethnic background (BME)
	Religion or belief (including lack of belief)
	People who are lesbian, gay or bisexual
	People who are transgendered
	People who are in a marriage or civil partnership
	Women who are pregnant / on maternity leave
9.	<p>Is there scope for your proposal to eliminate discrimination, promote equality of opportunity and/or foster good relations?</p> <p>In addition to the normal un-staffed period October – May, as a result of the proposal beaches will not be staffed from May to mid July and from the middle to the end of September – this will mean that there will be no beach attendants on the beaches during this time. It should also be noted that 13 of the 22 beaches and coves do not have a permanent staff presence at any point in the year.</p> <p>A number of our beaches currently provide access for disabled people i.e. pre-existing slopes/ramps</p>

Section 3: Steps required to manage the potential impacts identified

No	Action	Details
10.	Summarise any positive impacts and how they will be realised most effectively?	A number of our beaches currently provide access for disabled people i.e. pre-existing slopes/ramps
11.	Summarise any negative impacts and how these will be managed?	<ul style="list-style-type: none"> • Beach flags will not be put up during this time – although flags are not currently up from October through to May • Public information regarding water quality will not be supplied daily as currently provided– although permanent signage can be put in place to mitigate this but information will be very general and not day specific which is currently based on testing and rainfall levels • Staff will not be on site to provide information, deal with incidents, implement dog bans on designated beaches, first aid, supply beach furniture, support to lost children, minor beach maintenance – however this is not currently carried out from October through to May • Beach cleaning will not be carried out daily during this time – however TOR2 currently provide a beach cleaning service and the removal of seaweed between May and September, with the exception of Oddicombe, Meadfoot and Breakwater which are cleaned by beach staff only during the summer • There is the potential that as a result of the change in the length beach season that Torbay will lose its blue flag status on all beaches – Torbay currently holds blue flags on the following beaches:- Oddicombe (the only beach who has never lost it's Blue Flag status since the award first began), Meadfoot Beach, Paignton Sands (which did lose it status part way through the season due to water quality issues), Broadsands, Breakwater/Shoalstone Beach • Beach concession owners may notice a reduction in the number of people visiting/using their services – this will need to be monitored and these concessions may request a reduction in their rents.

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Section: Course of Action

No	Action	Details
12.	<p>State a course of action</p> <p>[please refer to action plan on page 9]</p>	<p><i>TBC once consultation has taken place</i></p> <p><i>Where: -</i></p> <p>Outcome 1: No major change required - EIA has not identified any potential for adverse impact in relation to equalities and all opportunities to promote equality have been taken.</p> <p>Outcome 2: Adjustments to remove barriers – Action to remove the barriers identified in relation to equalities have been taken or actions identified to better promote equality.</p> <p>Outcome 3: Continue with proposal - Despite having identified some <u>potential</u> for adverse impact / missed opportunities in relation to equalities or to promote equality. Full justification required, especially in relation to equalities, in line with the duty to have 'due regard'.</p> <p>Outcome 4: Stop and rethink – EIA has identified actual or potential unlawful discrimination in relation to equalities or adverse impact has been identified.</p>

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Section 5: Monitoring and Action Plan

No	Action	Details
13.	Outline plans to monitor the actual impact of your proposals	Beach user & beach hut user surveys are currently undertaken annually – The Council will also monitor the rates of accidents reported, complaints received etc. Beach concession owners will be asked to advise if they see a decline in the number of visitors/users of their services

Please use the action plan below to summarise all of the key actions, responsible officers and timescales as a result of this impact assessment

Action plan

Please detail below any actions you need to take: -

No.	Action	Reason for action / contingency	Resources	Responsibility	Deadline date
1	Consultation to begin – Priorities & Resources Meeting January 2013				16 th January 2013
2	Annual survey – Beach Hut User/ Beach User/ Beach Concession	To monitor the ongoing impact of the proposal		Beach Manager	Annually
3	Consultation in respect of proposed reductions – Council Budget Proposals Consultation	To understand the views of the community in respect of the proposals			January 2013
4	English Riviera Tourism Company has been consulted who have raised concerns as their Guide published				November 2012

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	specifies the beaches that have award status in their print.				
5	Members to decide on the service levels based on the revised budgets.	Elected Members need to be involved in the decision process so that they understand the full impacts on the service.	Staff resources	Resort services manager/Executive Lead.	



Children's Services: Housing Options

Current Service

The Housing Options Service provides prevention advice and homeless applications. In addition the Council has to provide emergency and temporary accommodation and access to support and supported accommodation to the meet different needs.

The service is both a statutory and early intervention prevention service:

- It provides confidential and independent housing advice
- It prevents people from becoming homeless
- It provides a statutory homelessness service
- It is an important partner to a range of services and agencies

The Proposal

The proposal has three separate components:

- To delete a vacant housing officer post,
- To delete a Service Project Development Officer role through potential redundancy,
- To reduce the supplies and services budget which provides a contingency budget for historic delinquent loans.

Staff have been briefed on the proposals at both management and team meetings.

The savings proposals have been spread across the service budget to minimise the impact to the front line statutory service capacity (to fulfil the requirements for homeless legislation and prevention work) and limit the number of individual staff currently employed that will be affected.

Supporting Officer Contact Details:

Nigel Denning
Head of Family Services
nigel.denning@torbay.gov.uk
01803 206270

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Agenda Item 3

Appendix 4

Budget Proposals 2013/14: Major Decision: Business Unit: Families – Housing Options

Combined Impact Assessment: Full assessment

The council and its partners are facing a significant challenge in the savings it needs to make over the next couple of years. This Full Impact Assessment has been developed as a tool to enable business units to fully consider the impact of proposed major decisions on the community; a council we need to ensure that we are able to deliver the savings that we need to make from the 1st April and be able to justify our decisions through any legal challenge.

This full assessment, combined with the initial review, will evidence that you have fully considered the impact of your proposed changes and carried out appropriate consultation on those changes with the key stakeholders. The Combined Impact Assessment will allow Councillors to make informed decisions as part of the decision-making process regarding the council's budget.

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Name: Nigel Denning

Position: Head of Family Services

Business Unit: Children and Families – Localities

Department: Housing Options

Date Commenced: January 2013

Date: 08/01/2013 v5

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Summary from Overall Proposal (Updated as required)

Proposals – Outline	Savings 2013/14		Implementation Cost Include brief outline + year incurred	Delivery In place 01/04/13 If earlier or later state date	Risks / impact of proposals <ul style="list-style-type: none"> Potential risks Impact on community Knock on impact to other agencies 	Type of decision*		
	Income £ 000's	Budget reduction £ 000's				Internal	Minor	Major
Housing Options		94			<ul style="list-style-type: none"> Potential risk of reduced capacity to deliver preventative work 		X	

Section 1: Purpose of the proposal/strategy/decision

NO	Question	Details
1. 4	Clearly set out the purpose of the proposal	<p>The proposal has three separate components:</p> <ol style="list-style-type: none"> To delete a vacant housing officer post, To delete a service project development officer role through potential redundancy, To reduce the supplies and services budget which provides a contingency budget for historic delinquent loans. <p>Staff have been briefed on the proposals at both Management and Team meetings.</p>
2.	Who is intended to benefit / who will be affected?	The savings proposals have been spread across the service budget to minimise the impact to the front line statutory service capacity (to fulfil the requirements for homeless legislation and prevention work) and limit the

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No	Question	Details
		number of individual staff currently employed that will be affected.
3.	What is the intended outcome?	A reduction in staffing within Housing Options - The savings proposals have been spread across the service budget to minimise the impact to the front line statutory service capacity (to fulfil the requirements for homeless legislation and prevention work) and limit the number of individual staff currently employed that will be affected.

Section 2: Equalities, Consultation and Engagement

Torbay Council has a moral obligation as well as a duty under the Equality Act 2010 to eliminate discrimination, promote good relations and advance equality of opportunity between people who share a protected characteristic and people who do not.

10

The Equalities, Consultation and Engagement section ensures that, as a council, we take into account the Public Sector Equality Duty at an early stage and provide evidence to ensure that we fully consider the impact of our decisions/proposals on the Torbay community.

11

12

13

Evidence, Consultation and Engagement

No	Question	Details
4.	Have you considered the available evidence?	<ol style="list-style-type: none"> 1. The current frontline service capacity is managing the additional workload created by the housing officer vacancy. 2. The work activity currently undertaken by the service development officer post will need to be absorbed by the remaining senior staff. 3. The predicted demand/risk associated with the delinquent loan budget has significantly reduced over the past 2 years. <p>Demand for the service continues to be high therefore the future potential risk to the service is unknown.</p>

Please Note: this is a draft impact assessment on a budget proposal. Final impact assessments will be published with final budget papers for the full council meetings taking place in February 2013

No	Question	Details
5.	How have you consulted on the proposal?	<p>Staff have been briefed on the proposals at both management and team meetings</p> <p>This proposal is being considered by the Overview and Scrutiny Priorities and Resources Panel on the 16th January 2013. Members of the public are invited to attend and make representations if they wish to do so.</p>
6.	Outline the key findings	TBC
7.	What amendments may be required as a result of the consultation?	<p>TBC</p> <p>As a result of savings 1 and 2 above staff will be required to absorb additional activity/ workload.</p>

Please Note: this is a draft impact assessment on a budget proposal. Final impact assessments will be published with final budget papers for the full council meetings taking place in February 2013

Positive and Negative Equality Impacts

		Details		
No	Question	Positive Impact	Negative Impact	Neutral Impact
8.	Identify the potential positive and negative impacts on specific groups			
	All groups in society generally		Should demand for the service increase, or changes in legislation occur then there is potential for future impacts on service delivery i.e. increased waiting times for housing advice appointments	The service is currently meeting its statutory requirements with the existing staffing level.
	Older or younger people		There is no differential impact on this group	The service is currently meeting its statutory requirements with the existing staffing level.
	People with caring responsibilities		There is no differential impact on this group	The service is currently meeting its statutory requirements with the existing staffing level.
	People with a disability		There is no differential impact on this group	The service is currently meeting its statutory requirements with the existing staffing level.
	Women or men		There is no differential impact on this group	The service is currently meeting its statutory requirements with the existing staffing level.
	People who are black or from a minority ethnic background (BME)		There is no differential impact on this group	The service is currently meeting its statutory requirements with the existing staffing level.
	Religion or belief (including lack of belief)		There is no differential impact on this group	The service is currently meeting its statutory requirements with the existing staffing level.

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Details	
No	Question
	<p>People who are lesbian, gay or bisexual</p> <p>People who are transgendered</p> <p>People who are in a marriage or civil partnership</p> <p>Women who are pregnant / on maternity leave</p>
	<p>There is no differential impact on this group</p> <p>There is no differential impact on this group</p> <p>There is no differential impact on this group</p> <p>There is no differential impact on this group</p>
	<p>The service is currently meeting its statutory requirements with the existing staffing level.</p> <p>The service is currently meeting its statutory requirements with the existing staffing level.</p> <p>The service is currently meeting its statutory requirements with the existing staffing level.</p> <p>The service is currently meeting its statutory requirements with the existing staffing level.</p>
9.	<p>Is there scope for your proposal to eliminate discrimination, promote equality of opportunity and/or foster good relations?</p> <p>The provision of the statutory service will continue to meet the needs of vulnerable priority groups</p>

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Section 3: Steps required to manage the potential impacts identified

		Details
10.	Summarise any positive impacts and how they will be realised most effectively?	<ol style="list-style-type: none"> 1. Staff have already adapted to the housing officer vacancy 2. Specific activity undertaken by the Service development officer will be identified and absorbed by the existing senior team structure.
11.	Summarise any negative impacts and how these will be managed?	<p>A continuing increase in caseload for housing officers may lead to increased waiting times for housing advice appointments and reduce the capacity and ability to prevent homelessness.</p> <p>The savings reduce the ability and flexibility of the service to deal with peaks or unpredicted pressures in workload and unplanned statutory obligations.</p> <p>The service will identify these risks and as part of its service delivery planning, and propose how they can be mitigated.</p>

Section 4: Course of Action

		Details
12.	State a course of action [please refer to action plan on page 9]	<p><i>Where: -</i></p> <p>Outcome 1: No major change required - EIA has not identified any potential for adverse impact in relation to equalities and all opportunities to promote equality have been taken.</p>

Please Note: this is a draft impact assessment on a budget proposal. Final impact assessments will be published with final budget papers for the full council meetings taking place in February 2013

Section 5: Monitoring and Action Plan

Details	
No	Action
13.	Outline plans to monitor the actual impact of your proposals Impacts will be monitored at service management performance meetings (monthly) and staff supervision. Partnership reporting arrangements will continue to the homelessness strategy delivery group (bi monthly).

Please use the action plan below to summarise all of the key actions, responsible officers and timescales as a result of this impact assessment

Action plan

Please detail below any actions you need to take: -

No.	Action	Reason for action / contingency	Resources	Responsibility	Deadline date
1	Complete a new Service/ Business Plan for 2013/14	To prioritise areas of delivery needing additional resource, identify and mitigate risks in maintaining statutory service, and homeless legislation requirements.	Existing staff	Strategic Housing Manager	01.04.13
2	Complete Partnership/ stakeholder Review of Homeless Prevention Strategy by Nov 2014	Statutory requirement. To enable future planning of services/ budgets/ partnership engagement	Existing staff and partners	Strategic Housing Manager	11. 2014

Agenda Item 4



Children's Services: Voluntary Sector

Current Service

The Citizens Advice Bureau (CAB) provides a free and confidential advice service on topics such as benefits, debts, employment, housing, relationships, consumer, money.

The CAB service is available to all residents across Torbay.

Majority of enquiries are related to benefit and debt advice.

The Proposal

Torbay council currently has a three year Service Level Agreement (SLA) with the CAB. The SLA is due to end on the 31st March 2013.

It is proposed to reduce the level of grant funding by £30,000 to £124,000 with effect from 1st April 2013. In line with statutory guidance Torbay Council is required to give three months notice of any reduction in grant. Therefore the CAB were advised in December 2012 that this reduction is intended to be put forward for approval by full Council in February 2013 and that the grant funding provided to Torbay CAB will be reviewed again for the financial year 2014/15.

This proposal may affect the members of the community who need to contact the CAB for advice and support.

Supporting Officer Contact Details:

Nigel Denning
Head of Family Services
nigel.denning@torbay.gov.uk
01803 206270

Please Note: this is a draft impact assessment on a budget proposal. Final impact assessments will be published with final budget papers for the full council meetings taking place in February 2013

Budget Proposals 2013/14: Major Decision: Business Unit: Families: Voluntary Sector

Combined Impact Assessment: Full assessment

The council and its partners are facing a significant challenge in the savings it needs to make over the next couple of years. This Full Impact Assessment has been developed as a tool to enable business units to fully consider the impact of proposed major decisions on the community. As a council we need to ensure that we are able to deliver the savings that we need to make from the 1st April and be able to justify our decisions through any legal challenge.

This full assessment, combined with the initial review, will evidence that you have fully considered the impact of your proposed changes and carried out appropriate consultation on those changes with the key stakeholders. The Combined Impact Assessment will allow Councillors to make informed decisions as part of the decision-making process regarding the council's budget.

Name: Nigel Denning

Position: Head of Family Services

Business Unit: Children and Families

Department: Voluntary Sector

Date commenced: 28.11.12

Date: January 2012 v6

Please Note: this is a draft impact assessment on a budget proposal. Final impact assessments will be published with final budget papers for the full council meetings taking place in February 2013

Summary from Overall Proposal (Updated as required)

Proposals – Outline	Savings 2013/14		Implementation Cost Include brief outline + year incurred	Delivery In place 01/04/13 If earlier or later state date	Risks / impact of proposals <ul style="list-style-type: none"> Potential risks Impact on community Knock on impact to other agencies 	Type of decision*		
	Income £ 000's	Budget reduction £ 000's				Internal	Minor	Major
Reduction in existing service level agreement		30		01/04/13	<ul style="list-style-type: none"> The potential impact will need to be evaluated with the service that this affects 			X

Section 1: Purpose of the proposal/strategy/decision

No	Question	Details
1.	Clearly set out the purpose of the proposal	<p>Torbay Council currently has a three year Service Level Agreement (SLA) with the Citizens Advice Bureau (CAB). The SLA is due to end on the 31st March 2013.</p> <p>It is proposed to reduce the level of grant funding by £30,000 to £124,000 with effect from 1st April 2012. In line with statutory guidance Torbay Council is required to give three months notice of any reduction in grant. Therefore the CAB were advised in December 2012 that this reduction was intended to be put forward for approval by full Council in February 2013 and that the grant funding provided to Torbay CAB would be reviewed again for the financial year 2014/15.</p>
2.	Who is intended to benefit / who will be affected?	<p>The CAB service is available to all residents across Torbay.</p> <p>72% of clients are seen in Paignton and Brixham, 21% Home visits and 7% specialist debt advice appointments</p>

No	Question	Details
		<p>in Torquay.</p> <p>A reduction in grant funding may affect the future sustainability of the service.</p> <p>The majority of enquiries dealt with by the CAB are related to benefit and debt advice. Reduced capacity to the service could result in increased waiting times/ delays for advice.</p> <p>Key challenges to address – according to CAB latest outcome report August 2012;</p> <ul style="list-style-type: none"> • Fundamental reform of the welfare benefit system together with the worsening economic situation will mean more people will need help and advice to understand the changes and learn how to manage on an often significantly reduced income i.e. financial capability/ debt/ income maximisation advice, • Specialist money advice and financial capability services will have increased importance as more people struggle with reduced living standards and debt. Government cuts to debt advice services from April 2013 will create a major challenge in coping with increased demand as we continue to help people avoid the pitfalls of debt and as the situation becomes more desperate the use of loan sharks or expensive debt management companies that will only exacerbate the problems they face.
3.	What is the intended outcome?	<p>The intended outcome of this proposal is to reduce the grant funding to the CAB by £30,000 to £124,000 per annum.</p>

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Section 2: Equalities, Consultation and Engagement

Torbay Council has a moral obligation as well as a duty under the Equality Act 2010 to eliminate discrimination, promote good relations and advance equality of opportunity between people who share a protected characteristic and people who do not.

The **Equalities, Consultation and Engagement** section ensures that, as a council, we take into account the Public Sector Equality Duty at an early stage and provide evidence to ensure that we fully consider the impact of our decisions/proposals on the Torbay community.

Evidence, Consultation and Engagement

No	Question	Details
4.	Have you considered the available evidence?	<p>The CAB service is available to all residents across Torbay – as a result of the reduction in grant funding the capacity to deliver the service could result in increased waiting times/delays for advice.</p> <p>The Local Authority is currently analysing data in relation to the Welfare Reform changes locally, collating details of existing services, and predicting potential impacts, to gain a better understanding and inform a corporate action plan. This will be completed during the next couple of months.</p> <p>The Council has requested a follow up meeting with the CAB to understand the implications of a reduction in grant funding and review of the expectations in the SLA.</p> <p>The CAB is also subject to a reduction in funding from central government – the cumulative impact of the reductions in funding will also need to be assessed with the CAB and understood in respect of the impact for the residents of Torbay.</p>

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No	Question	Details
5.	How have you consulted on the proposal?	<p>This proposal is being considered by the Overview and Scrutiny Priorities and Resources Panel on the 16th January 2013. Members of the public are invited to attend and make representations if they wish to do so.</p> <p>Three months notice regarding the grant funding reduction was provided to the CAB in December 2012, setting out the proposed budget savings and an offer to extend the SLA for 12 months from 1st April 2013 A follow up meeting has been requested to understand the impacts of this for the CAB and to review the expectations within the SLA. The CAB is also subject to a reduction in funding from central government – the cumulative impact of the reductions in funding will also need to be assessed with the CAB and understood in respect of the impact for the residents of Torbay.</p> <p>Decisions will need to be made in the future to determine whether funding of the core CAB service in the form of a grant would continue annually with continued future reductions, or whether the authority prepares a specification to award a contract via a procurement process.</p>
6.	Outline the key findings	<p>Results will be provided once consultation has been undertaken (as above).</p>
7.	What amendments may be required as a result of the consultation?	<p>To be updated once consultation has taken place (as above).</p>

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Positive and Negative Equality Impacts

No	Question	Details		
8.	Identify the potential positive and negative impacts on specific groups	<i>It is not enough to state that a proposal will affect everyone equally. There should be more in-depth consideration of available evidence to see if particular groups are more likely to be affected than others – use the table below. You should also consider workforce issues. If you consider there to be no positive or negative impacts use the 'neutral' column to explain why.</i>		
		Positive Impact	Negative Impact	Neutral Impact
	All groups in society generally			Consultation with the CAB and key stakeholders will determine specific details as to any potential adverse impact on equalities groups. This impact assessment will be updated accordingly
	Older or younger people			As above
	People with caring responsibilities			As above
	People with a disability			As above
	Women or men			As above
	People who are black or from a minority ethnic background (BME)			As above
	Religion or belief (including lack of belief)			As above
	People who are lesbian, gay or bisexual			As above
	People who are transgendered			As above
	People who are in a marriage or civil partnership			As above

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Details	
No	Question
	Women who are pregnant / on maternity leave
	As above
9.	<p>Is there scope for your proposal to eliminate discrimination, promote equality of opportunity and/or foster good relations?</p> <p>Consultation with the CAB and key stakeholders will determine specific details as to any potential adverse impact on equalities groups. This impact assessment will be updated accordingly.</p>

Please Note: this is a draft impact assessment on a budget proposal. Final impact assessments will be published with final budget papers for the full council meetings taking place in February 2013

Section 3: Steps required to manage the potential impacts identified

No	Action	Details
10.	Summarise any positive impacts and how they will be realised most effectively?	Consultation with the CAB and key stakeholders will determine specific details as to any potential impacts on any specific groups. This impact assessment will be updated accordingly. This will also be considered in light of the analysis being undertaken regarding the welfare reform.
11.	Summarise any negative impacts and how these will be managed?	Consultation with the CAB and key stakeholders will determine specific details as to any potential impacts on any specific groups. This impact assessment will be updated accordingly. This will also be considered in light of the analysis being undertaken regarding the welfare reform.

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Section 4: Course of Action

No	Action	Details
12.	State a course of action [please refer to action plan on page 9]	<p>Clearly identify an option and justify reasons for this decision. The following four outcomes are possible from an assessment (and more than one may apply to a single proposal). Please select from the 4 outcomes below and justify reasons for your decision - If '3' please provide full justification :</p> <p>TO BE CONFIRMED ONCE CONSULTATION HAS TAKEN PLACE</p> <p>Where: -</p> <p>Outcome 1: No major change required - EIA has not identified any potential for adverse impact in relation to equalities and all opportunities to promote equality have been taken.</p> <p>Outcome 2: Adjustments to remove barriers – Action to remove the barriers identified in relation to equalities have been taken or actions identified to better promote equality.</p> <p>Outcome 3: Continue with proposal - Despite having identified some potential for adverse impact / missed opportunities in relation to equalities or to promote equality. Full justification required, especially in relation to equalities, in line with the duty</p>

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	to have 'due regard'.
	Outcome 4: Stop and rethink – EIA has identified actual or potential unlawful discrimination in relation to equalities or adverse impact has been identified.

Section 5: Monitoring and Action Plan

No	Action	Details
13.	Outline plans to monitor the actual impact of your proposals	<ul style="list-style-type: none"> • Completion of Service mapping regarding mitigating the impact of Welfare reform changes • Future Contract Management of CAB and other related services. • Analysis of gaps in need being met.

Please use the action plan below to summarise all of the key actions, responsible officers and timescales as a result of this impact assessment

Action plan

Please detail below any actions you need to take: -

No.	Action	Reason for action / contingency	Resources	Responsibility	Deadline date
1	Local Authority Welfare Group is analysing data, predicting impacts, producing a corporate action plan.	To inform how best to mitigate impacts e.g. What services/ gaps we have. What should be funded and how.	Strategic Welfare Group/ Communities Board, Child Poverty Commission.	Strategic Welfare Group/ Communities Board, Child Poverty Commission.	01.04.2013
2	Meeting with CAB	Risk Analysis of budget proposals	Existing staff	Strategic Housing Manager/ CAB Manager	End Feb



Torbay Citizens Advice Bureau

**Representation in relation
to proposed funding cuts
and Service Level
Agreement**

**John Cooper
District Manager
January 2013**

While we understand these are difficult times for Local Authorities who are experiencing a 28% cut in their grant over 4 years, a cut of the magnitude proposed in our grant for the next financial year would have a severe impact on the front line advice services we are able to deliver and our capacity to meet the current and future needs of Torbay residents during these particularly difficult times.

The proposed cut comes at a time of growing demand for our services with substantial year on year increases in enquiries (22% increase April to November 2012 compare to same period in 2011) and significant issues such as welfare reform and the continuing economic problems likely to be with us for many years to come. For instance in 2013/2014 the introduction of the localised Council Tax benefit reduction scheme, Universal Credit and Personal Independent Payments(to replace Disability Living Allowance) will combine with other major welfare changes to in-work benefits and increase dramatically the demand for our service. The vast majority of the welfare benefit reforms scheduled to continue apace until at least 2017 will lead to significant changes and often reductions in the amount of entitlement available. This necessitates guiding people through the process to help them understand the changes, challenge decisions when they are incorrect, supporting individuals and families with money management issues as they struggle to adjust to often significantly reduced incomes. The need for debt/money advice and other financial help to enable working age people to manage their reduced finances more effectively means services(like Torbay CAB) that people turn to at times of difficulty will increase in importance.

With many Torbay residents increasingly struggling to make ends meet in the current economic climate the availability of quality assured advice from a trusted source has never been more important. We are the only not for profit advice agency working throughout Torbay which is quality assured and delivers holistic advice on such a wide range of issues to **all** client groups. Our advice and support is given in many ways including help to increase income, manage debts, make the most effective use of reduced incomes through budgeting and financial capability, secure homes, tackle relationship issues, employment advice to overcome the barriers to work etc. - which ultimately improves health and well-being and helps people take control of their lives. We provide an early intervention service, helping to prevent the problems faced by Torbay residents escalating into issues that can be costly both in terms of their own/ families lives and to the public purse.

We currently offer a cost effective high impact service, some key points of which are illustrated below:-

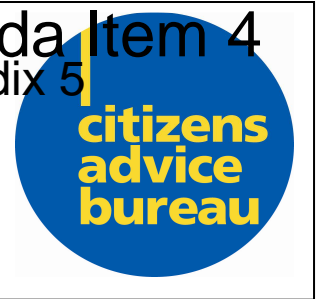
- In 2011/12 we dealt with 13,945 contacts from people seeking advice
- We dealt with 24,172 enquiries from these people across a wide range of issues affecting their lives.
- We helped clients increase their incomes by over £1.7 million which not only enhanced the lives of recipients but provided a substantial inflow of resources into Torbay with consequent benefits to the local economy
- We helped clients manage over £14 million worth of debt and through this work helped to alleviate the social costs to the wider community resulting from debt including homelessness, family break up, child poverty and mental illness
- We have 45 volunteers from across the social and economic spectrum from our Torbay communities working within the service and were planning to train a further 10 people next year

- We provide an holistic 'one stop' advice service so that a person seeking help can have their problems dealt with in one place
- We achieve high levels of customer satisfaction and are trusted by the local community
- We are a quality assured service and hold the Advice Service Alliance Quality Mark and the Community Legal Service Quality Mark.
- We provide an early intervention service, helping to prevent the problems faced by Torbay residents escalating into issues that can be costly both in terms of their own/ family lives and to the public purse

If the proposed cuts were implemented this would have a significant impact on the front line advice services we are able to deliver and our capacity to meet the current and future needs of Torbay residents during these particularly difficult times.

There are no alternative funding streams available to us to replace the core grant funding we receive from the Council on a permanent basis. In common with bureaux across the country, local authority funding for core services provides the foundation on which the service operates. Therefore any loss in funding will be permanent and severely reduce our capacity to provide Torbay residents with the help and advice they need in the future. In recognition of this I understand that Devon County Council has recently entered into a new 3 year grant funded service level agreement with the 8 Citizens Advice Bureaux operating within their geographical area.

In conclusion, the cuts being proposed will devastate the service we are able to provide significantly reducing the number of people we are able to help and make it impossible to meet the evergrowing need for our services. In view of this we would ask you to reconsider these proposals and if possible, maintain our current funding level, rolling forward the current Service Level Agreement for a further 2-3 years in order to ensure that the advice needs of our Torbay communities continue to be met during these challenging times.



Challenges Facing Torbay Residents

April to September 2012

John Cooper
District Manager
Torbay Citizens Advice Bureau

1.0 Background

- 1.1 In 2011/12 (April 2011 to March 2012) Torbay Citizens Advice Bureau received 13,945 contacts from people seeking advice and dealt with 24,172 enquiries. These figures reflect the significant increase we have experienced in demand over the past couple of years. This trend continues and in the last six months (April to September 2012) we have seen a 19% increase in enquiries compared with the same period last year. The increased demand for our advice services is undoubtedly the result of the on-going financial crisis and recent welfare benefit changes which have had a significant impact on many households within Torbay.
- 1.2 This report highlights in more detail some of the key issues facing Torbay residents from information extracted from our records, the experience of our caseworkers and highlights how access to advice services can help people overcome some of the issues they are facing. The report also includes examples of aspects of the social policy work we are undertaking to analyse and where possible combat some of the issues we are encountering.

2.0 Key Challenges to Address

- 2.1 Fundamental reform of the welfare benefit system together with the current economic situation will mean more people will need help and advice to understand the changes and learn how to manage on an often significantly reduced income i.e. financial capability /debt/ benefit/income maximisation advice
- 2.2 Specialist money advice and financial capability services will have increased importance as more people struggle with reduced living standards and debt. Government legal aid cuts to debt advice services from next April 2013 will reduce our specialist debt advice capacity and create a major challenge in coping with increased demand. We will however continue to help people avoid the pitfalls of debt and guide them away from the use of loan sharks or expensive debt management companies that will only exacerbate the problems they face

3.0 The main Issues Facing Residents

- 3.1 In the first six months of 2012/13 residents presented 14,425 enquiries to Torbay CAB representing a 19% increase over the same period last year
- 3.2 The top five issues facing residents during the first 6 months of 2012/13 were as follows:-

- Benefits 31.0%
- Debt 19.0%
- Employment 10.0%
- Housing 10.0%
- Relationships 8.0%

3.3 The bureau takes an holistic 'one stop' approach to resolving client problems e.g. a client may present with a debt enquiry but there may also be related issues such as benefit maximisation, relationship breakdown or employment implications. Through this approach we are able to deal with the various issues presented in one place and offer a truly comprehensive service that makes a real difference to the lives of the people concerned

3.4 The table below shows the % of clients by Ward using our service between April and September 2012

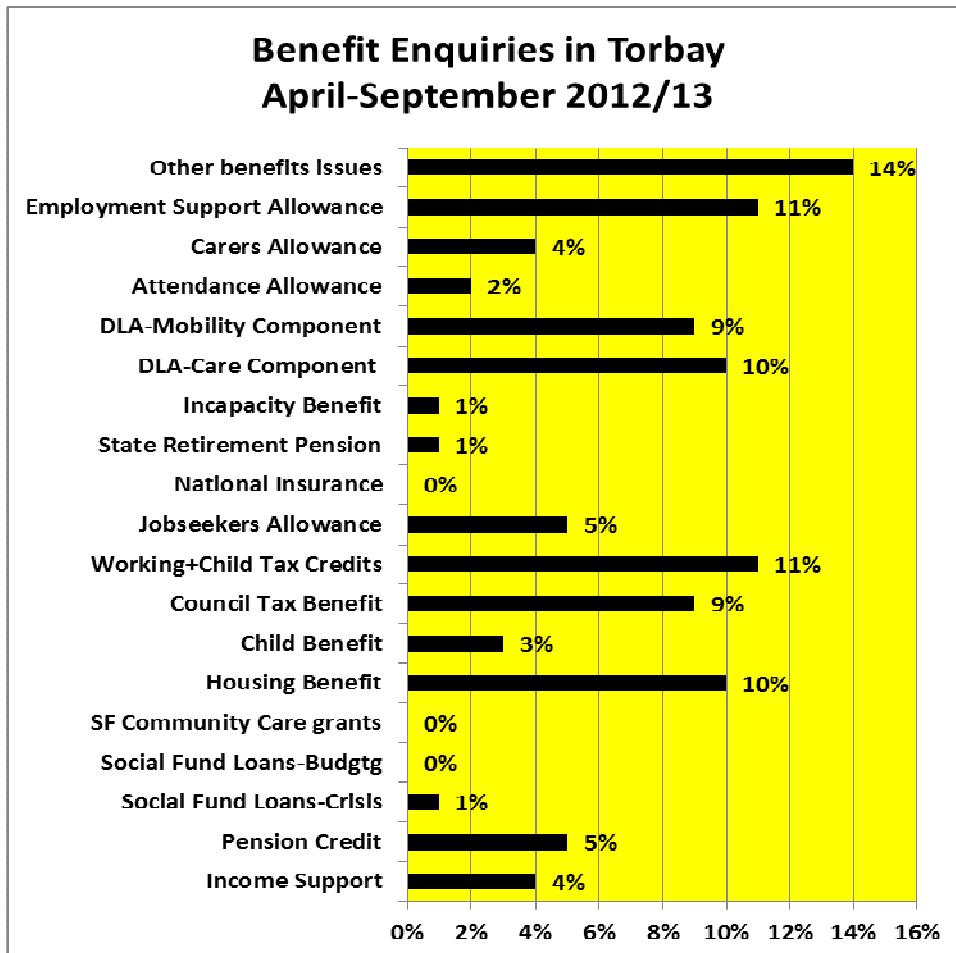
Ward	%
Berry Head-with-Furzeham	6
Blatchcombe	10
Churston-with-Galmpton	3
Clifton-with-Maidenway	7
Cockington-with-Chelston	6
Ellacombe	5
Goodrington-with-Roselands	5
Preston	7
Roundham with Hyde	13
Shiphay with the Willows	5
St Marychurch	7
St Mary's-with-Summercombe	5
Tormohun	10
Watcombe	6
Wellswood	4

3.5 The table on the following page shows the % of enquiries of each type by ward. This may be distorted slightly by the availability of Torbay CAB premises within a particular ward i.e. a specialist debt advice service in Torquay

	Berry Head-with-Furzeham	Blatchcombe	Churston-with-Galmpton	Clifton-with-Maidenway	Cockington-with-Chelston	Ellacombe	Goodrington-with-Roselands	Preston	Roundham-with-Hyde	Shiphay-with-the-Willows	St Marychurch	St Mary's-with-Summercombe	Tormohun	Watcombe	Wellswood
Benefits	26	36	26	33	33	29	33	31	33	37	32	35	30	30	24
Consumer	3	4	4	3	2	1	2	6	2	1	5	4	2	5	4
Debt	17	18	19	16	19	26	12	18	16	21	21	21	26	23	24
Education	0	1	2	0	0	1	0	0	1	0	0	1	1	1	1
Employment	9	7	13	9	9	14	9	7	8	12	7	7	10	9	10
Finance	5	4	4	6	3	4	4	4	4	2	2	3	3	5	4
Health	0	2	3	3	0	1	3	1	2	1	2	2	2	2	3
Housing	13	6	10	10	9	11	11	10	13	8	9	5	9	5	10
Immigration	0	1	1	0	0	2	0	0	1	1	1	1	1	1	3
Legal	7	4	2	6	6	3	8	7	7	6	4	5	4	5	5
Other	1	0	1	1	0	0	1	0	1	0	0	3	0	1	0
Relationships	7	10	10	8	12	5	10	9	6	7	9	7	5	8	8
Signposting	8	2	2	2	0	2	2	2	1	2	3	2	1	2	1
Tax	2	1	1	1	2	0	2	1	2	2	0	2	1	2	1
Travel	0	1	1	1	2	1	1	3	1	0	2	1	2	1	3
Utilities	2	4	1	2	1	1	3	1	2	0	1	2	2	3	0

4.0 Welfare Benefit and Working Tax Credit Issues

4.1 Benefit/ tax credit advice is the largest area of advice provided to clients visiting the service. Client enquiries have increased 11% within this field between Q2 2011/12 and Q2 2012/13



4.2 Between Q2 2011/12 and Q2 2012/13 we have seen a significant increase in client enquiries as a result of some of the major changes that are taking place across the welfare benefit system. These are as follows:-

- Employment Support Allowance (ESA) client enquiries have increased by 38% this year compared to the same period last year. In particular we have seen a 67% increase in people asking for advice on work capability assessments and a 93% increase in people needing help with their appeals. (nationally 40% of clients who appeal against their work capability assessment (many of whom are severely ill and/or disabled and have not had their medical evidence adequately assessed at their work capability assessments) have won their appeals - in Torbay we have been successful with 100% of the appeals we have undertaken).

- A new area of enquiry during the last year has been in relation to the 12 month limit placed on contribution based ESA for people who have been working, paid national insurance contributions and are then unable to work due to long term sickness. After the expiry of this period they cease to be entitled to contribution based ESA. This change was introduced by the government in April 2012 and will have a major impact on people who suffer long term sickness. The people and families concerned will often need help to understand these changes, mitigate against the added stress at a time of ill health and assistance to cope with the reduced income that results.

This increase in client enquiries is due to the on-going transfer of people from Incapability Benefit to Employment and Support Allowance. This transfer started in March 2011 and is timetabled to continue until 2014.

- Housing Benefit enquiries have increased 20% in the last year. The main areas of enquiries relate to the eligibility rules (with a 16% increase in enquiries) and Local Housing Allowance rent restriction issues (with a 31% increase). In January 2012 the shared room rate (SRR) was extended to single claimants under 35 years of age (up from age 25). In line with this change we saw an 8% increase in client enquiries in relation to housing benefit from the 25-34 age groups between Q1 of 2011/12 and Q1 of 2012/13.

Torbay CAB in conjunction with our colleagues at other bureaux in Devon is conducting a survey with individual clients on the effects of the reduction in housing benefit entitlements. The results will be analysed and outcomes fed into local and national policy campaigns/initiatives

- Working and Child Tax Credit client enquiries continue to be an important area of advice due to changing rules in relation to eligibility for working tax credit introduced in January 2012 i.e. couples with children now have to work 24 hours a week rather than 16 hours to qualify, 50+ element scrapped etc. Enquiries from the over 50's have increased by 38% in the last year and from couples with children by 7%

- 4.3 The vast majority of the welfare benefit reforms have led to significant reductions in the amount of entitlement available (including the freezing of some benefits such as Child Benefit and Working Tax Credit, more hours having to be worked to claim working tax credit etc). This has necessitated guiding people through the process to help them understand the changes, challenge decisions when they appear wrong and supporting individuals and families with money management issues as they struggle to adjust to often significantly reduced incomes.
- 4.4 This has increased the value of ensuring Torbay residents maximise their incomes during this difficult time, with an emphasis on helping those suffering ill health and disability who are being hit particularly hard by the changes. As a direct consequence of our work, during the first six months of 2012/13 our

advisers increased the incomes of Torbay residents by £822,775 helping to reduce poverty and inequality within the Bay.

This represents not only an increase in income and an enhancement to the quality of life for the recipients and their families but also provides an inflow of resources into the Torbay economy. The biggest area of impact has been in health and disability entitlements, particularly for carers and families with special needs children. This reinforces our emphasis on providing advice within the community through GP surgeries, home visits for the disabled/long term sick, carers and families with children with special needs. However by March 2013 we will lose funding for our valuable GP advice service due to cut backs by Torbay Care Trust.

4.5 Many of the changes within the welfare reforms and therefore the resulting challenges that will affect Torbay residents are still to have an impact. Changes being introduced to the benefit system will impact both on working and non-working families. These families will need help, advice and support to understand these changes and cope with the consequences including further reductions in household incomes, increased child poverty, homelessness etc. Some of the changes and challenges which will take place between now and 2017 are detailed below:-

- Continuing cuts to housing benefit and the growing reliance and demand for discretionary housing payments. A recent meeting with our bureau and officers from Torbay Council highlighted the need to extend the allocation of discretionary housing payments to other needy applicants i.e. deposits for private rented accommodation outside those for whom the Council had a statutory obligation to assist i.e. actual homeless.
- Abolition of Council Tax benefit and its replacement with local relief schemes by April 2013 (10% cut in government funding with pensioners protected but those of working age bearing the brunt of the cuts, receiving less/no benefit and having to pay significant amounts in council tax out of meagre incomes). Current proposals by Torbay Council suggest on average that the poorest non-pensioner households (around 9678 claimants) will have to find around 25% of their council tax from basic incomes. This creates a major problem for many working age households who will struggle to make up the shortfall which in turn will create problems and costs for the Council both in terms of reduced income and difficulties in pursuing arrears. The importance of specialist debt and money advice services to help people meet their obligations is likely to increase in importance. Recent announcements of a one year £100 million government transitional grant scheme for local authorities will help mitigate against part of the impact of the new council tax relief schemes during the first year of their introduction but will still mean real reductions in incomes for the low income working age household affected. The grant will be payable in March 2013, for one year only to those authorities who adopt schemes that comply with criteria set by Government.

- Abolition of the discretionary social fund (community care grants and crisis loans) from April 2013 to be replaced by local alternatives ('local welfare assistance') administered by Torbay Council. These funds are not ring fenced although the government has said they wish the grants to be used to meet similar needs to those covered by Community Care Grants and Crisis loans(i.e. cash support through grants and loans as a last resort for families and individuals without money who apply for loans for food, furniture, heating and other essentials)

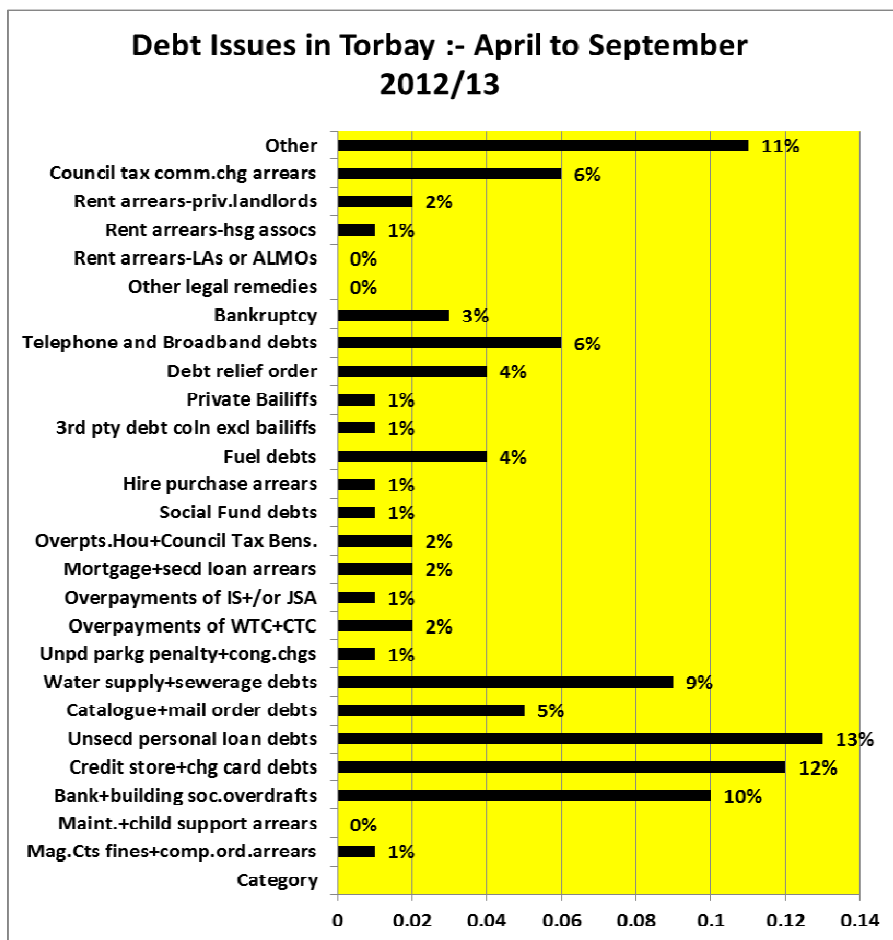
Without these cash payments vulnerable people facing an emergency situation (i.e. women fleeing domestic violence, those made redundant etc.), often waiting for benefit payments, and who would not be able to take out a loan with a bank could be forced to use loan sharks, payday loans or begging from friends. The importance of a scheme that continues to offer emergency cash support and advice services that can assist with debt/money problems and assist in accessing charitable and other grants will increase in importance for this group of people

- Introduction of Universal Credit from October 2013. A joint report with The Children's Society and Disability Rights UK on the findings of an inquiry led by Baroness Tanni Grey-Thompson recently found that while some people will be better off under universal credit several key groups would lose out financially under the new system. These include up to half a million disabled people including:-
 - 230,000 severely disabled people who live alone, or with only a young carer – usually lone parents with school age children – will receive between £28 and £58 less in benefits every week.
 - 100,000 disabled children stand to lose up to £28 a week
 - up to 116,000 disabled people who work will be at risk of losing around £40 a week.
- Introduction of Disability Living Allowance and Personal Independent Payments (replacing Disability Living Allowance) from 2013 with ESA type medical assessments. This represents a major change to benefits paid to the sick and disabled and is a significant issue for many of the most vulnerable residents within Torbay. The proportion of the Torbay population who experience limiting long term illness is significantly higher at 23.03% than the national average of 17.93 % (Source: Census). This places Torbay in the top 25% of local authorities in the country in terms of long term limiting illness. In addition, 8 areas in Torbay fall within the top 10% most deprived areas for health and disability deprivation with 14 in the top 20% (Source 2010 deprivation indices). There is a strong correlation between health deprivation and wider inequalities. Torbay also has an above average proportion of the population providing unpaid care in the home. It is therefore inevitable that we will see a significant increase in the advice needs from this section of the community.
- Older couples are currently able to claim pension credit if one of them is over the state pension age for women. Under the welfare reform bill

'mixed age' couples (i.e. one person of working age and one over state retirement age) will be unable to claim pension credit. Under current plans these couples will receive £100 a week less than a couple entitled to pension credit and £30 a week less than the older partner would get if they lived alone. Citizens Advice is currently campaigning to help older people falling within these categories to receive increased payments

5.0 Debt and financial problems

5.1 Financial difficulties and debt represent one of the main challenges facing Torbay residents with 19% of our clients having problems to resolve. The graph below illustrates the main areas of debt experienced by clients for the first six months of 2012/13. It shows consumer credit debts (unsecured loans, overdrafts, credit/store/charge cards represent 40% of all debts and household debts such as mortgages/secure loans, rent arrears, council tax, utilities (fuel), water and sewage and telephone/broadband representing 30%.



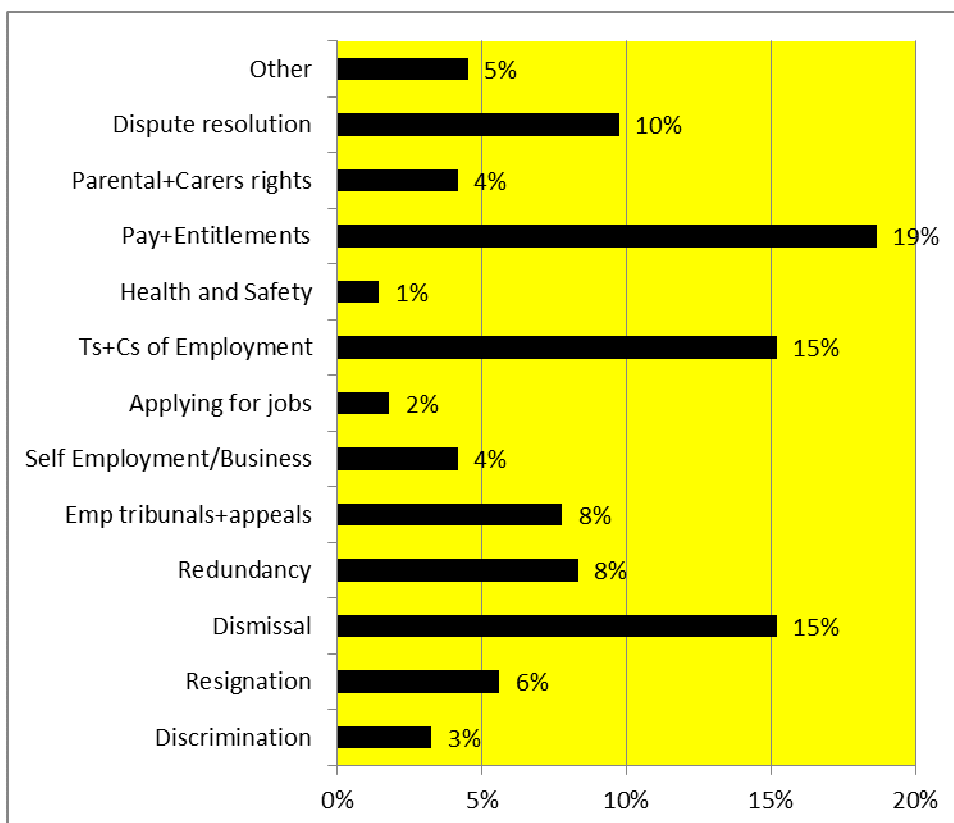
5.2 The combined impact of unemployment, little or no wage growth, inflation and lower benefit/ tax credit levels have eroded the living standards and real spending power of households, pushing many people to the brink with residents severely cutting back and in increasing cases relying on credit for essentials such as food and energy

- 5.3 These issues are compounded in Torbay as we are a low income area, illustrated by the fact that the average gross wage in Torbay is within the lowest 5% for all local authorities (Source: 2011 annual survey of hours/earnings). 76% of our clients have an income below £600 a month with 26% on incomes of less than £400. In addition, Torbay has the highest level of personal bankruptcies per head of population in the country.
- 5.4 As income declines so does spending power, compounding the effects of the recession on local businesses. The impact of debt is complex and has considerable cost to the community. For example, if local residents miss rent payments they may go through the trauma of losing their home, increasing the possibility of family break up and ill health leading to both child and adult poverty levels increasing. This has substantial administrative costs to public organisations (council, nhs) and social costs to the family concerned/ society in general. As deprivation increases progress on efforts to promote social inclusion are damaged. The stress of living with problems can also have dramatic effects on physical and mental health, adding to the strain on public services.
- 5.5 In an effort to combat some of these problems, Torbay CAB currently provides a quality assured specialist debt advice and financial capability service. Our specialist debt management service has a key role to play in making a meaningful contribution to the well-being of individuals, helping them to face up to and deal with debt at an early stage, helping to alleviate the social costs both to the person/ family concerned and to the wider community resulting from the misery of debt. The service also works to help desperate and vulnerable people avoid falling prey to loan sharks or expensive debt management companies whose fees exacerbate the problems they are facing.
- 5.6 The service holds the Community Services Quality Mark for specialist debt advice which ensures all clients receive advice to the highest standard. Our service provides tailored one to one support to discuss options and agree a plan of action to tackle an individual's debt problems, compile financial statements to enable the caseworker to negotiate effectively with creditors on the clients behalf, develop affordable payment plans, writing letters, court representation, help with the threat of repossession proceedings, completion and submission of bankruptcy and Debt relief order applications etc.
- 5.7 Our preventative debt and financial capability service provides one to one mentoring and courses tailored to assist residents in managing their finances/debts, reduce expenditure and maximise their incomes i.e. how to reduce energy, water costs and avoid the pitfalls of debt etc. This has proven to be a valuable service that not only helps clients to manage their debts but also provides them with the necessary skills and knowledge to deal effectively with their finances moving forward. This represents the model for the provision of debt advice we wish to develop further in the future. However from April 2013, the government is removing nearly all of debt advice from legal aid funding which in turn will halve Torbay CAB specialist debt advice capacity (unless extra funding can be accessed). This represents a major

challenge to meet Torbay residents money advice needs at a time of increasing demand.

6.0 Employment Issues

6.1 Employment issues are another of the main areas on which people seek advice. With the economic situation, employment related issues present a significant challenge for Torbay residents. The graph below shows the main employment enquiries raised by clients for the first six months of 2012/13



6.2 We have experienced a 50% increase in enquiries relating to people needing our help with appeals and employment tribunals.

6.3 Torbay suffers from the highest level of unemployment (JSA claimant rate) in the South West with a rate of 4.3%. This compares with 3.8% in the United Kingdom and 2.6% in the South West (August 2012). This problem is particularly acute for the younger age groups.

6.4 Torbay also shows the lowest economic performance for the whole of the South West region and the second lowest of any area in England and Wales (measured from gross value added figures). The economy is particularly vulnerable in the current economic climate given that the proportion of jobs in public administration, education and health equates to 36.7% and in tourism 16.7%. Torbay is in the top 10% of authorities in Great Britain in terms of employment in public administration, education and health and within the top

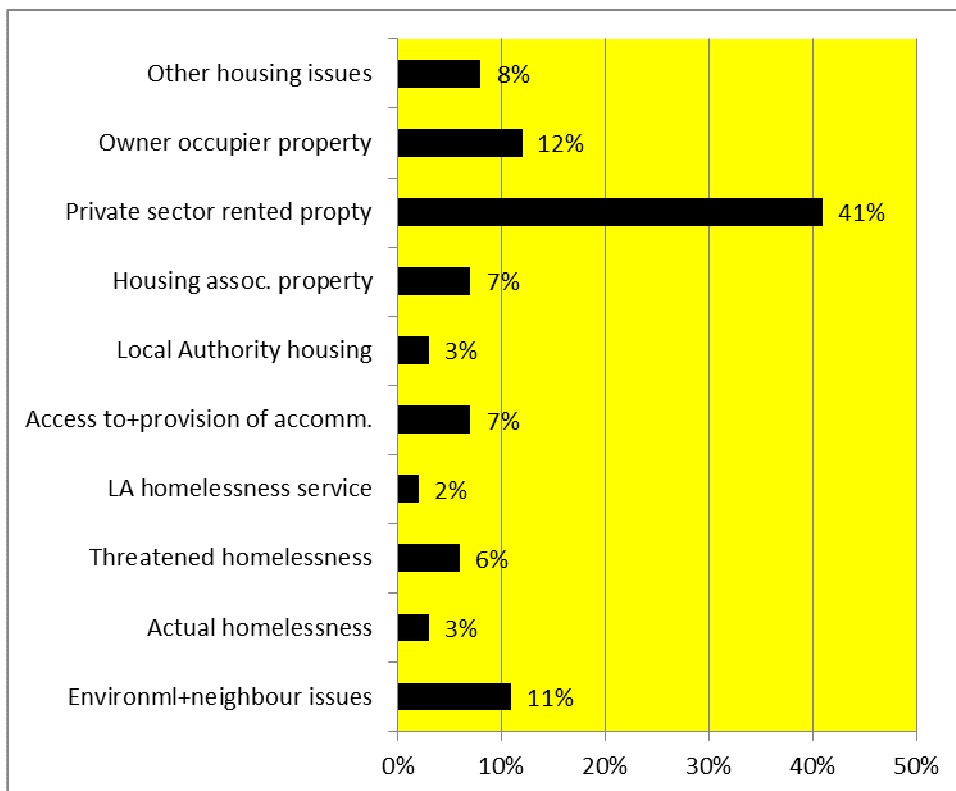
5% of local authorities for employment in tourism (Source: ONS annual business inquiry employee analysis 2008)

6.5 These characteristics create a particular challenge to Torbay residents when seeking to attain employment. Becoming unemployed is often the trigger for debt problems and increasing levels of unemployment will undoubtedly bring greater financial hardship to our communities.

6.6 To combat some of these problems Torbay CAB has worked closely with unemployed people providing them with a weekly surgery to help overcome some of their barriers to work and assist them in managing their incomes to help avoid the pitfalls of debt. This is a hugely oversubscribed service often with between 7 - 10 people a day using the service

7.0 Housing

7.1 Housing represents 10% of client enquiries. The graph below details the main client enquiry areas.



7.2 A substantial proportion of this advice concerns privately rented property. 41% of our clients live in the privately rented sector and Torbay has a high level of privately rented property at 15.1% compared to 8.0% for England (Source: 2011 census). The key issues for Torbay residents are:-

- Problems around rents and charges (16%)

- The quality of accommodation and getting landlords to undertake repairs (18%)
- The cost of deposits, tenancy deposit protection and problems with the return of deposits at the end of a tenancy, problems with letting agencies (23%)
- Another common issue relates to security of tenure (11%) The assured shorthold tenancy, widely used within the private sector provides tenants with little security. As a result, many tenants are reluctant to complain about disrepair and damp, for fear of eviction.
- Eviction through possession action (not arrears) at 12% and through tenants facing eviction due to landlords with substantial mortgage arrears (4%) of enquiries in this area

7.3 Many tenants, such as pensioners, the disabled and non-working and working households on low incomes depend on housing benefit to help them pay their rent. However, the gap between market rents and housing benefit levels across large areas of the country make it extremely difficult for tenants to find a suitable home which they can afford. Proposals by the Government to reduce the amount of housing benefit that tenants can claim are likely to exacerbate this problem even further while also increasing debt problems. Particularly relevant changes are:-

- The introduction in January 2012 of the shared room rate (SRR) to single claimants under 35 (up from 25). (CSR). As indicated previously we have seen an increase in housing benefit enquiries for the first six months of this financial year compared to the same period last year for the 25-34 age groups.
- From April 2013 restrictions on the number of rooms “needed” in social housing (already the case in private rented housing). This applies to “working age” families so if a family is in a larger home than they are deemed to “need”, benefit will reduce, causing a shortfall in rent (14% reduction for an extra room and 25% for two or more). Citizens Advice has estimated that nationally it will affect around £670,000 households with two thirds of those affected containing a disabled person.
- From April 2013 Local Housing Allowance rates will be uprated in line with CPI if lower than 30th percentile figure, not average market rents as currently. This means that housing benefit will no longer be based on what rent actually costs. Shortfalls in these payments will mean that money for rent will have to be found by low income households out of their existing income with a consequence that debt and evictions are likely to increase

7.4 The abolition of Council Tax benefit and it's replacement with local relief schemes by April 2013 (pensioners protected but other groups likely to receive less benefit) which could mean the poorest non-pensioner claimants will have to find up to 25% of their council tax from basic incomes. Both tenants and homeowners are likely to have problems funding the shortfall leading to the increased potential for debt problems/ retaining their homes.

7.5 During the past couple of months our debt caseworkers have enable four families to retain their homes through the Mortgage Rescue Scheme

8.0 Conclusion

- 8.1 The economic and social problems prevalent within Torbay are already all too evident. These include the highest levels of deprivation for any local authority in the South West, the highest unemployment rate in the region, a low wage economy (nationally within lowest 5%) and the highest level of personal debt per head of population. These characteristics are only likely to be exacerbated by the prevailing economic/ financial climate.
- 8.2 Research from the Money Advice Trust has shown that the earlier that people identified a problem and adjusted to a change in circumstances the better able they were to manage financially and emotionally in the long term. They state “Greater public awareness of what “unmanageable debt” means and how seeking free, effective and independent advice can help resolve or alleviate the situation is essential to prevent more families reaching crisis point.”
- 8.3 The challenges Torbay residents face and the increased demand for advice due to the economic situation, welfare reforms and reductions in household incomes comes at a time of cuts to the funding streams to advice agencies. This presents a risk that people will be unable to access the advice they need in order to prevent problems spiralling out of control with inevitable consequences for the person/family concerned, local communities and the public purse.