**Provision of Money Advice Services on behalf of the Pioneer Group**

1. **Aim**

The aim of this agreement is to ensure that Castle Vale residents and home owners and other Pioneer customers have access to a high quality, impartial money advice and financial support service. Throughout the agreement/contract we will refer to users of this service as customers. The expectation is that services will be available to all Pioneer Group tenants and leaseholders. The primary aim is to empower customers to take charge of their own financial situation and build money management skills enabling them to:

* sustain their tenancy or other occupation agreement through prioritisation of debts,
* maximise their income (including the take up of any welfare benefit entitlement) and
* build resilience to ensure that they do not have to rely on ongoing access to crisis fund arrangements or unreliable or non-guaranteed sources of income
* promote the benefits of saving

Our aim is to ensure that customers can avoid falling into debt which could put their home at risk and in the case of tenants it is expected that cases will see positive results in terms of their rent or other payment accounts with the Pioneer Group. However, this is a preventative service and a customer is not required to have debts for a referral to be made.

The primary aim of this agreement is to support current Pioneer Group customers. Where there is capacity, this support may be offered to other residents of Castle Vale who are not Pioneer Customers. This additional customer base is limited to residents of the B35 postcode area, although customers of the Pioneer Group are not subject to this area limitation.

We recognise that the primary aim of the introduction of Universal Credit is to ensure that customers take personal responsibility for their finances as if they were in work. Recognising this is a shift in focus from the Housing Benefit system it is expected that the demand for budgeting support will be prioritised as part of the support offered.

We aim to sustain tenancies and prevent avoidable homelessness through proactive work through early intervention in cases of rental debt to avoid debts becoming out of control, increasing a customer’s vulnerability to eviction or prolonged periods of indebtedness which will affect their wellbeing.

1. **Roles and responsibilities**

The primary aim of the contract will be considered by the provider when considering which cases to prioritise, although it is expected that cases at imminent risk of tenancy failure or loss of home will receive urgent attention. For the avoidance of doubt, these are cases which have a pending court date or are subject to a suspended possession order.

Referrals will be made by the Pioneer Group staff in an agreed electronic format. However, customers may self-refer providing they qualify for the service as set out in the aims section of this document. The provider will share contact details for any customer wishing to self-refer. The provider will make appropriate enquiries to satisfy themselves that self-referring customers qualify for this service.

The provider will determine if any customer is seeking to place unreasonable demands on the service and will make referrals to other support agencies who may be better qualified to support the customer. In such cases the support services may be withdrawn. Where the referral was made by a member of staff from the Pioneer Group, the provider will notify Pioneer. Where cases were not referred through the Pioneer Group this information will be provided in statistical format only, for monitoring purposes.

Where it appears that a customer deliberately fails to engage with the provider, through wilful refusal or culpable neglect, the case may be closed. Where this happens on more than one occasion the provider may decline to provide services and signpost to other support providers.

The primary aim of these sanctions is to ensure that the maximum number of customers can be supported within reasonable timescales.

1. **Services to be provided**

It is expected that a holistic money advice service is provided to customers including benefit and budgeting support, meeting the financial needs of the customer. This includes the following:

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| Service | Timescales | Detail/desired outcome |
| Welfare benefit health check   * Benefit check to ensure customer aware of entitlements, including any discretionary benefits | Contact within 5 days of referral and appointment made within 15 days of contact | Maximisation of income |
| Budgeting support   * Basic income/outgoing checks * Advice on increasing income/reducing outgoings | Contact within 5 days of referral and appointment made within 15 days of contact | Maximisation of income |
| Negotiation with creditors   * Work with the customer to negotiate debt repayment agreements with Pioneer Group * Assist customers to contact other creditors and negotiate repayments/write-off of debts/freezing of interest etc | As identified at appointment | Secure agreements, prevent enforcement and maximisation of income |
| Universal Credit (UC) support   * Empower customers to make applications for UC, providing IT facilities and support where necessary * Check entitlement and challenge DWP decisions * Challenge overpayments or negotiate repayments * Ability to budget UC payments and ensure priority debts met * Assist with applications for discretionary housing payment * Identify cases qualifying for direct payment to the landlord due to debt levels or vulnerability and refer these to the Pioneer Group (Pioneer customers only) | Contact within 5 days of referral and appointment made within 15 days of contact | Maximisation of income |
| Housing Benefit support   * Empower customers to make and maintain applications for HB * Check entitlement and challenge local authority decisions * Assist the customer to access discretionary housing payments. * Challenge overpayments or rates of recovery * Encourage direct payment to the landlord | Contact within 5 days of referral and appointment made within 15 days of contact | Maximisation of income |
| Fuel poverty   * Assist customers to access social tariffs or otherwise reduce their fuel costs through energy provider switching * Assist customers to access cold weather payment, winter fuel payments and other available funds | As identified as part of income maximisation work | Reduce outgoings, maximisation of income |
| Early support in the tenancy   * Receive new tenancy referrals and provide financial guidance and advice to ensure the tenancy is successful * Asses for any additional needs such as furnishings and make referrals to support agencies as available * Assist customers to set up their utilities where required | Contact within 5 days of referral and appointment made within 15 days of contact | Sustainable tenancy, prevent debt accrual |
| Access grants, emergency or crisis payments   * Enable the customer to access grants (such as those from public bodies, utility companies) or other payments as appropriate to the circumstances, exhausting other avenues before referral to the Pioneer Group Crisis Fund * Access homelessness prevention funds through the local authority | Contact within 5 days of referral and appointment made within 15 days of contact | Emergency support, utilisation of a wide range of available funds, maximise the Pioneer Crisis Fund |
| Assist with the promotion of the service   * Assist in the production of publicity materials to promote the service, including leaflets, posters and web-copy * Provide anonymised case studies to assist with promotion of the service | On request of the Pioneer Group, or proactively provided throughout the contract | Awareness of service, willingness to engage, promotion of service outcomes |
| Identify non-financial support needs   * Where support needs identified outside of the scope of this agreement, make referrals to Compass Support (Part of the Pioneer Group) or other organisations, seeking guidance from Pioneer Group where required * Report all identified safeguarding issues to the local authority and Pioneer Group where identified a part of this contract | Immediate, as identified | Safeguarding vulnerable people, tenancy sustainment, safety |
| Provide annual benefits update training session to Pioneer Group staff   * Work in collaboration with Pioneer Group staff to agree content and timeframes | Annually, as agreed with the Pioneer Group | Improved referrals |
| Undertake customer satisfaction surveys on closure of cases (except when terminated due to non-engagement or excessive demand) | Within 10 days of the closure of a case | Ability to monitor customer experience and effectiveness of the service |

Timescales quoted are working days (excluding bank holidays and weekends)

1. **Reporting and feedback**

**4.1 Casework feedback**

The provider shall provide the following to the Pioneer Group:

1. An acknowledgement of receipt of all referrals from Pioneer staff within 5 working days
2. Confirmation that the customer is actively engaged with the service at the first appointment
3. The name of the officer leading on the case and contact details. Where this changes a new notification will be made.
4. Details of any missed appointments by the customer
5. Details of any missed appointment by the provider and the reasons
6. Where 30 days have elapsed since the referral and the case is still open, and each subsequent 10 days thereafter until case closure.
7. Confirmation when a case is closed and the reasons for closure

The above information will be provided electronically by email to [incomeanddebt@pioneergroup.og.uk](mailto:incomeanddebt@pioneergroup.og.uk) and will include as a minimum the name and address of the customer.

The provider shall discuss with the customer the level of feedback that is to be provided to the referring officer from the Pioneer Group. It is not expected that the provider will share excessive information with the Pioneer Group but as a minimum the requirements listed above will be provided (A through G). The provider will satisfy itself that any information shared is within the provisions of the General Data Protection Regulations and the Data Protection Act 2018.

The Pioneer Group may suspend recovery action whilst a customer is actively engaged with the provider, although it is not a requirement that it does so. The Pioneer Group will act reasonably in it’s aim to sustain tenancies but will give no guarantee and does not warrant to provide an explanation, particularly where court proceedings have already been instigated (whether for debt or other reasons), debts are rising during the engagement with the customer or progress in resolving issues becomes protracted. Often a suspension of action will be agreed whilst staff are kept informed and are satisfied that adequate progress is being made. All parties will encourage customers to continue dialogue with their landlord.

The Pioneer Group will suspend action in accordance, and in full compliance with the Government’s Debt Respite Scheme (Breathing Space).

**4.2 Statistical reporting**

On a monthly basis, by the 10th day of each month, the provider will supply the following information to the Pioneer Group for the previous month:

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| --- | --- |
| The number of referrals received in the month and year to date by referral method (eg Pioneer Group staff, third parties (specifically listed), self-referral) | To understand the demand on the service |
| The number of referrals received year to date by Pioneer Group staff member name | Internal monitoring to ensure staff are making use of the service |
| The total number of cases currently open at the end of the month | To understand and monitor demand |
| The number of cases closed within the month and year to date with the reasons for the closure | To understand the effectiveness of the service |
| For all closed cases, year to date, the average number of days a case was open | To understand the effectiveness of the service and assist with planning future provision |
| The number of cases referred on to other support agencies, listing those support agencies | To monitor compliance with the contract and understand engagement with other services |
| Details of the satisfaction survey, year to date:   * Percentage satisfied with the process * Percentage satisfied with the outcome * Number of surveys attempted * Number of responses | To ensure services provided are of a high standard and valued by customers. |
| The total, year to date figures for the following for all case closed within the year:   * Income increased via benefits annually * Debt rescheduled * Backdated lump sums * DHP awards * Rent arrangements * Council tax arrangements * Creditor arrangements * Charitable grants | To demonstrate return on investment and social value |

The above statistics will be accompanied by brief commentary reporting on trends, and actions being taken to address any underperformance or levels of non-engagement. Commentary will also be provided on the quality of the referrals received.

Upon request, the provider will supply a list of all cases currently open under the terms of this agreement. Where the customer was not referred by a member of Pioneer Group staff this will be anonymised but will include the tenure of the customer and the first part of their postcode (eg B35), indicating if they are a Pioneer Group customer or not.

1. **Service Delivery**

The service provider will determine the best way to provide its services. A personal, tailored approach is required and it is not expected that services will be exclusively provided online as there is a need for personal interaction and a need to assist customers who may have no online access. Customers should not be expected to travel more than two miles from their home to access any office appointments, except where office provision may be made in Birmingham City Centre which is readily accessible by public transport. Provision will be made to undertake home visit appointments where necessary and telephone contact is acceptable.

The provider will ensure there is provision to engage with customers who may be working or otherwise unavailable during the day, offering appointments up to 7pm when required or on Saturdays. No firm hours are being specified for the provision of these services, although it is expected that the service will operate on a full-time (minimum 35 hours per week) basis except for those weeks with bank holidays.

There is an expectation that the provider will respond to a minimum of 200 referrals per annum, however this figure is provided as a guideline as cases will vary in complexity. The provider is expected to use its discretion in referring exceptionally complex cases onto other providers (for example, where a debt relief or bankruptcy case may be appropriate) to ensure that the number of cases supported is maximised.

**6.0 Measuring satisfaction**

The provider will undertake a satisfaction survey with customers to understand their experience. As a minimum the survey will measure

* Satisfaction with the service
* Satisfaction with the outcome

In keeping with existing survey arrangements, participants will be asked if they were:

* Very satisfied
* Fairly satisfied
* Neither satisfied not dissatisfied
* Fairly dissatisfied
* Very dissatisfied

Where the provider does not have the ability to undertake such surveys (which will not be undertaken as part of the advice appointments), the Pioneer Group will carry out the survey on its behalf. The provider will be required to supply a monthly list of closed cases to be surveyed to [customer1st.inbox@cvch.org.uk](mailto:customer1st.inbox@cvch.org.uk) in an agreed format.

Providers are expected to achieve an 80% satisfaction rate.

**7.0 Pioneer Group referrals**

All referrals made by Pioneer Group staff will be with the consent of the customer. The following information will be provided as part of the referral:

* Name
* Address
* Telephone number (and any useful information such as acceptable contact times)
* Email address if available (to enable more effective acknowledgement of referral)
* Reason for the referral
* Current rent account balance (unless the customer refuses consent)
* Advice on any potential health and safety concerns, or confirmation that there are none known
* The full name, job title, telephone number and email address of the referring officer

Where the above information is not provided, then the provider shall reject the referral and return it to Pioneer Group within 5 working days. Timescales set out in section 3 will commence on the receipt of a full, complete referral. It is the provider’s responsibility to reject any incomplete referrals.

**8.0 Marketing**

It will be the providers responsibility to promote their services, although the Pioneer Group will also promote the provision through a variety of sources which may include posters, social media channels etc.

**9.0 Monitoring arrangements**

Pioneer Group staff and staff from the provider shall meet quarterly to review compliance with the contract and discuss any operational issues.

**10.0 Invoicing arrangements**

Payment for the provision of these services will be made quarterly in advance. Invoices will be submitted by the provider to [invoices@pioneergroup.org.uk](mailto:invoices@pioneergroup.org.uk) quoting an agreed purchase order number. Where a purchase order number has not been provided, it will be supplied within 5 days of request. Payment will be made within 28 days of the date of the submission of a correctly submitted invoice