

OVERVIEW AND SCRUTINY COMMITTEE 10 JANUARY 2022

Report title: Benefits and Welfare Support

Wards: All

Portfolio: Councillor Andrew Wilson, Cabinet Member for Finance and Performance

Report Authorised by: Bayo Dosunmu, Strategic Director for Resident Services

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REPORT SUMMARY

This report aims to breakdown how support for residents such as Housing Benefit, Council Tax Support and Universal Credit, work across the Council. Data is also provided to detail performance of the processing of Housing Benefits, Council Tax Support and other welfare support. It also considers the relationship between the council and government and associated information flows. Detail is also provided with regard to external organisations funded by the Council to provide support for those receiving welfare support.

FINANCE SUMMARY

There are no direct financial implications arising from this report.

RECOMMENDATIONS

1. To note the contents of the paper and the activities being taken across the Council to support some of our most vulnerable residents.

1. CONTEXT

- 1.1 Over the course of the pandemic, demand for welfare support in the borough has increased significantly. More and more residents needed help with their day to day living expenses as well as their housing costs. Universal Credit (UC) recipients increased from c23,600 in January 2020 to c40,500 in September 2021.
- 1.2 The number of residents claiming Council Tax Support (CTS) and Housing Benefit (HB) also increased, but these were substantially lower. An increase of only 1,000 claims were recorded due to UC replacing Housing Benefit for working age residents and the rules of the Council's Council Tax Support scheme. Our current HB caseload is 22,004 households. Of these- 47% are Council stock, 40% Registered Social Landlords and 13% Private sector. Currently, CTS helps 23,121 households to meet their Council Tax costs.
- 1.3 Throughout the pandemic, increased Discretionary Housing Payment (DHP) and Emergency Support Scheme (ESS) budgets, as well as new initiatives, such as Test and Trace Support Payments and Lambeth Stay Home Support Payment, were managed hand in hand with the processing of Housing Benefit and Council tax support in order to streamline processing activity and optimise economies of scale. This also allowed optimised use of data held within Revenue and Benefits core systems resulting in shortening customer journeys and facilitating quicker turnaround of requests for help. It has been a very challenging time for the Benefits Service. However, our response has been robust, resilient and responsive.
- 1.4 An updated Financial Resilience Strategy to replace the [Lambeth Financial Resilience Strategy \(2016-2019\)](#) was in the process of agreement pre-Covid-19, but has been held back for revision in light of the pandemic and the emerging economic impacts. The draft strategy has now been refreshed and will be progressed for formal agreement in early 2022.
- 1.5 Support for residents needing help to meet their living costs is delivered by the Economic Inclusion Team, Every Pound Counts, Revenue and Benefits and the Housing's Welfare Solutions Team. In addition, the Covid Response Team also provided support to residents over the course of the pandemic.
- 1.6 These are supported by contracts with external third sector organisations including Citizens Advice Lambeth and Merton (CAML), St Mungo's, IncomeMax, Turn2Us, and Centre70.
- 1.7 How these various moving parts work to support our residents is detailed throughout this paper.
- 1.8

Borough Plan Objectives	Relevant?
Sustainable growth: a growing economy that everyone benefits from.	Y
Resilient communities: communities that are thriving and connected.	Y
Independence: people have support to live as well and independently as they can	Y
Place: Lambeth is a place people want to live, work, and invest.	Y

Table 1

2. PROPOSAL AND REASONS

2.1 Revenue and Benefits

2.2 Revenue and Benefits manage all aspects of the processing of CTS and HB claims. In addition, Concessionary Fares, DHP, Discretionary Council Tax Support payments (DCTS), ESS payments and support for those self-isolating due to the pandemic, are also processed by this team. The average time to process Housing Benefit and Council Tax Support claims and changes is currently 9.76 days. This breaks down as 16.07 days for new claims and 9.03 days for changes in circumstance.

For comparison, the table below details performance in the Right Time Indicator for a number of councils in London. Data is year to date i.e., October 2021. Right Time is a combination of all processing activity and is the only directly comparable indicator for speed of processing across all councils.

LA name	Right Time performance
Lambeth	8.83 days
Southwark	6.05 days
Barking and Dagenham	8.03 days
Greenwich	11.09 days
Ealing	14.50 days
Lewisham	4.15 days

Table 2

Lambeth is comparable with other LAs for average processing speed, meaning almost all residents receive a responsive service when making a new claim or reporting a change in circumstances. Improvements in technology as well as greater levels of automation are expected to drive down processing times substantially in 2022/23.

2.3 Currently, the working age Housing Benefit caseload is transitioning to Universal Credit (UC). This can create confusion, especially for residents who have previously received HB but now need to apply for UC instead. The requirement to apply for UC is a key reason why some HB claims are declined. The DWP have, most recently, said they expect most working age HB recipients to migrate to UC by 2024. CTS claims are most likely to be declined due to features of our scheme, like the £5 minimum payment and non-dependent deductions. The table below compares total claims received to date in 2021/22 with the number of claims which were unsuccessful.

Total claim numbers (HB / CTS)	Number unsuccessful	% Where benefit awarded	% Where benefit not awarded
8833	602	93%	7%

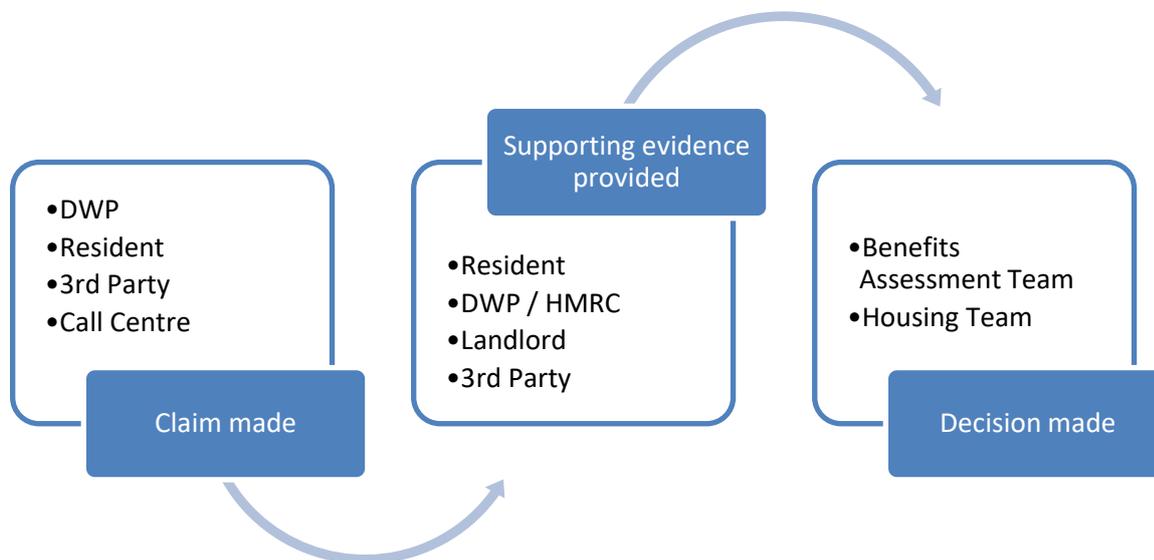
Table 3

Claims may be unsuccessful for many reasons including:

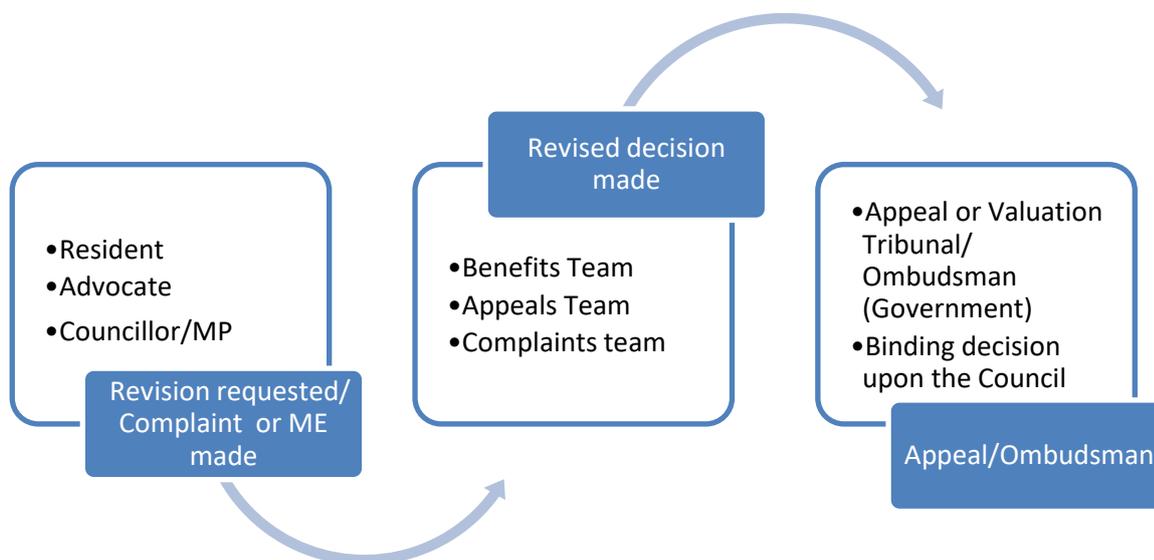
- Supporting documents not supplied
- Excess income
- No recourse to public funds
- Unfamiliar with welfare system (UC should have been claimed instead of HB)

The overall number of claims is comparatively high but reflective of the high levels of churn in the borough. This is especially true given caseload numbers have only increased by 1,000 over 2020/21 and 2021/22.

2.4 Housing Benefit regulations are owned by the DWP; pension age CTS regulations are owned by DLUHC whilst the CTS scheme for working age is owned by the Council. This means we have very little discretion in how we deliver HB processing activity and pension age CTS, but complete control over our CTS scheme. The claim process is broadly similar for both and is outlined below. The same process applies to DHP or DCTS payments as well.



Where a decision made by the Assessment team is disputed, then the following process is used:



The table below details the number of benefit assessment complaints, MEs and appeals received so far in 2021/22 and their outcomes.

Classification	Volume	Upheld	% Upheld
Local resolution	127	31	24%
Final review	13	1	8%
Appeal	3	1	33%
ME	100	N/A	N/A
Ombudsman	2	0	0%

Table 4

Most complaints relate to HB (43%), with DHP (16%) and CTS (12%) completing the top three.

Of the 127 local resolution complaints received, only 13 were escalated to final review and only one of these was upheld.

This shows fewer than 1% of complaint responses have been overturned. This is positive and means complaints are being well managed within the service.

We would like to reduce the number of complaints we receive further and are working to do this by:

- Using complaints to make process changes where appropriate. (An example would be increasing resource to take claims over the phone following a complaint about delays in being able to claim this way.)
- Using data gathered to inform upskilling training required by the processing team. (An example would be letter writing skills training to make letters clearer when processing changes notified by DWP.)
- Using complaints to help improve our technology. (An example of this would be using data from complaints to make our online forms more user friendly and fix perceived glitches in our systems.)

The overall number of opened complaints and appeal cases this financial year should be considered against the processing of HB and CTS 193,000 work items in the same period. In addition, where complaints are upheld, this is often as a result of provision of additional information which was not available at the time of the original decision.

2.5 The Covid situation (furlough and lockdown) in tandem with increasing pressure on households, due to rising fuel and food costs, as well reductions to UC, will inevitably make it more difficult to reduce the number of complaints and MEs submitted in respect of Benefits. We are not able to give all residents the level of financial support they would like, which in turn will drive additional complaints and MEs. In order to mitigate this, there is much work taking place to improve processing of the Housing Benefit team's work, including:

- Automation of the less complex workflows to free up officer time to help our more vulnerable residents or focus on more complex cases. This will include some new claims and changes and will significantly reduce the time most residents wait for their new claim or change in circumstances to be processed.
- Better access to claim level information and updates through our Customer Portal so our customers can access more services and information at the same time.
- Improved ease of claiming CTS when making a UC claim.
- Changes to CTS scheme to make it significantly more generous. (Ask initiated by Cllr Wilson)
- Additional ESS funding through Household Support Payment scheme and widening of the scheme moving forward to include easier access to fuel and food support.

The specific changes proposed for the CTS scheme are;

- Option 1 – removing the 20% liability. This would ensure a resident who isn't in a protected groups CTS is calculated based on 100% of their liability as opposed to the current 80%.
- Option 2 – removing this minimum weekly payment. This would ensure households claiming CTS who would be entitled to less than £5 a week would receive support. Currently all awards of less than £5.00 a week are deemed to be nil. This will help those termed as 'just about managing'.
- Option 3 and 4 – removing the non-dependant deductions added in 2018. This will ensure those on low incomes with disabilities and non-dependents will receive extra help with their

CTS. It also removes the burden on low-income non-dependents to contribute to council tax costs.

- Option 5 – reducing the excess income taper to 20%. This would ensure more of working resident's income from work would be retained by them. This combined with option 2 will mean many residents in low paid work will receive help with their council tax costs as well as be better incentivised to take on more hours or take on work.

These proposed changes will deliver additional support to some of our most financially vulnerable residents as well as reducing debt and improving wellbeing. Residents who have been paying some or all of their council tax will have increased spending power which could benefit the local economy. Those who would otherwise have council tax debt will not have the worry of that debt. In addition, it will allow the council to focus revenue collection work on those who can pay but chose not to. This because the collection process for CTS recipients is a soft process with focus on contact and debt support as well as income collection and as such is more time consuming from an administration perspective.

2.6 Dataflows from government

- 2.7 Over the last five years, DWP have increased the dataflows to Local Authorities. We now receive between 42% and 46% of our work directly and electronically from either DWP, Pensions Service, or HMRC. In 2020/21 we received 224,002 pieces of information to process from Government. In addition, DWP have asked Local Authorities to step up checking of claim level data by sending monthly lists of cases to be reviewed based on their own risk scoring algorithms. This work is mandatory and sits outside of the dataflows discussed above. Claim level data reporting on Lambeth performance in terms of processing is fed back to DWP through our monthly Single Housing Benefit Extract return. New burdens funding is awarded to meet some of the costs of this work and would be withdrawn if acceptable performance is not delivered.
- 2.8 The increasing dataflows from Government have caused confusion for some of our residents as they are often unclear why their support is changing. In the past, most changes were driven by the residents themselves. However now, information comes directly from Government with generic reason codes thus making it difficult to tell our residents exactly why their HB or CTS have changed. This can be frustrating and leads to complaints and traffic to our call centre. Requests for greater clarity of reasons for change, as well as more transparency, have been requested both directly with DWP and through London Councils via the Housing Benefits Managers forum.
- 2.9 Initially, due to COVID, the increased workload from DWP was simple to manage, as Revenue & Benefits use a scalable resilience service to manage increases in workload. So as lockdown began, this was flexed to facilitate management of increased claim volumes, increased ESS and DHP budgets and extra CTS payments. By the time Test and Trace and Lambeth Stay Home Support payments needed to be processed, capacity through this resilience arrangement was exhausted due to demand from LAs outstripping supply. Agency staff with the requisite skillset to process HB and CTS are also very limited in terms of availability. This put further pressure on the Benefits Team and needed careful workflow management to make sure new claims and significant changes are processed as priority. Work, where changes have minimal impact on the support received by residents, is managed as a lower priority. This includes the tens of thousands of notices received concerning the removal of the UC £20 uplift. In part, the increasing workload has impacted some of the more complex cases, where processing times have been suboptimal. To mitigate this moving forward, new reports have been created enabling managers to focus on cases which are not being resolved quickly. This is intended to ensure complex cases receive appropriate

attention and outliers can be managed effectively. In turn, we expect that to result in a reduction in cases moving to ME.

2.10 The next section of this paper looks at support for welfare dependent residents either provided by the Council or commissioned by the Council for delivery by third parties.

2.11 *Cross Council Support for welfare recipients*

2.12 *IncomeMax*

2.13 Housing Rents team have been working with IncomeMax (IM) for just over fourteen months. They have referred a total of 516 tenants- 328 of whom have been provided with support. IM will meet with tenants to identify ways to increase income, reduce bills and deal with any problem debts. Potential new income has been identified for 315 of those households (96%) with £164,709 confirmed so far. When we do the referrals to IM, they will make several attempts to contact the tenant, but many of them do not engage or decline the offer of help.

2.14 The income generated is usually welfare benefits related and they are often able to secure backdating.

2.15 IncomeMax are funded by British Gas Energy Trust and are resourced to provide the service to the Council free of charge.

2.16 *Turn2Us*

2.17 As part of offering additional support to our residents, Homeownership & Rents has recently partnered with turn2Us benefit calculator on the housing online portal. The [Benefits Calculator](#) takes less than 10 minutes to complete and it will tell residents which means-tested benefits you may be entitled to, including tax credits. The [Grants Search](#) can help residents look for funds that might be able to give them a grant or other types of help. Turn2Us have been fighting UK poverty since 1897. This service is provided free of charge.

2.18 Since the above service went live in October, Turn2us have received 67 completed applications. There are also 124 pending applications

2.19 *Centre70 Advice Service via Housing*

2.20 The Centre70 contract held by the Housing team offers an advice service providing tenancy sustainment, housing-related money advice and debt services to Welfare Reform affected (i.e., those affected by the Spare Room Subsidy and Benefit Cap). The service supports Lambeth council tenants, temporary accommodation customers, as well as residents at risk of eviction. It assists residents who have debts or are struggling to afford everyday expenses due to a reduction to their benefits. The service forms part of the overall provision of debt and money advice in the Borough funded by the Council. This contract continues to deliver outcomes within the Borough Plan and the Financial Resilience Strategy, as well as preventing homelessness as directed by the Homeless Reduction Act.

2.21 Prior to the closure of the Council's offices in March 2020 (due to COVID), Centre70 officers operated a five days a week, face to face appointment-based service from the Civic Centre, which later changed to telephone appointments only. However, with COVID related restrictions reducing,

Centre70 officers will return to the Civic Centre in some capacity to provide a physical presence for Lambeth residents in due course.

2.22 This contract operates within the financial year and has been extended continually due to its strong performance and numerous outcomes generated for Lambeth residents. The contract cost is £93,650 per annum split between Resident Services (paying £40,000) and Home Ownership and Rents (paying £53,650).

As we are currently halfway through this financial year, figures are somewhat partial. For ease of reference, please see below figures for last financial year- 6 April 2020 to 4 April 2021, which provide a better overview of the contract.

- 150 residents were referred for grant support e.g., white goods etc; with 33 grants awarded totalling a value £13,250
- 112 residents have obtained support via Water Help scheme
- 87 residents obtained support via Warm Home discount- this scheme is where residents on low income are supported with £140 off their electricity bill for the winter season
- 54 successful outcomes on behalf of Lambeth residents, resulting in a total value of £211,851.62 of additional income.
- 572 Centre70 appointments took place last financial year

Volumes and awards are on similar trajectory for 2021/22.

2.23 St Mungo's (Workwise) Service

2.24 St Mungo's Workwise Service provides employment and training for council tenants, customers in temporary accommodation and residents at risk of eviction- all of whom, are in receipt of benefits and adversely affected by welfare reforms (Spare Room Subsidy, Benefit Cap and Universal Credit). At the start of this financial year (2021/22), the service was extended to assist those who have been furloughed or lost their jobs because of COVID. This service contributes to the Council's aims of preventing homelessness by sustaining tenancies and reducing dependency on benefits through continuous employment. It has been in place since 2015 and has helped to sustain tenancies, prevent evictions and reduce the risk of homelessness to a large proportion of households affected by welfare reforms.

2.25 Two full time work coordinators from St Mungo's are co-located within the Housing Support Team. This partnership arrangement allows Lambeth to utilise St Mungo's voluntary sector networks to access additional support for Lambeth residents. Prior to the closure of the Council's offices in March 2020 (due to COVID,) St Mungo's staff operated a face-to-face appointment-based service from the Civic Centre, later changing to telephone appointments during the pandemic. However, with COVID related restrictions reducing, officers will return to the Civic Centre in some capacity to provide face to face employment support for residents.

2.26 The KPIs for this contract are as follows.

- To support up to 150 households deemed vulnerable and in need of sustained employment
- 85 jobs opportunities created or sourced for tenants on the project
- 25 Volunteering opportunities created or sourced for tenants on the project
- 25 training/upskilling opportunities created or sourced for tenants on the project
- To secure 5 Paid Work Placements
- Overall project to mitigate the impact of the Benefit Cap by 30%
- 100% tenancy sustainment for every tenant registered on the project

2.27 The key achievements of the Workwise Project since 2015 are:

- 959 clients attended initial appointment and registered with the service
- 419 clients supported into full time employment
- 507 clients improved their income
- 206 clients supported with obtaining a work placements or volunteering opportunities
- 198 supported with obtaining a qualification
- 100% of tenancies sustained for clients engaging with the service

2.28 In this financial year to date, the Workwise contract has supported 30 Lambeth residents into employment. This represents a good outcome, especially when considering the downturn in the employment market during the last 18 months due to the pandemic.

2.29 This contract operates within the financial year and has been extended continually due to its strong performance and employment related outcomes generated for Lambeth residents. The contract cost to the Council is £100,000 per annum and comes out of the Home Ownership and Rents budget.

2.30 *New Partnership with Lightning Social Ventures*

2.31 We are working with <https://www.lightningreach.org/>, a Tech for good start-up developing a platform which aims to enable people in financial hardship to apply for multiple sources of support through a single portal - whilst enabling grant making organisations to reduce paperwork and streamline their process. Lightning has been working with a number of partner charities including Turn2us, Smallwood Trust and The Royal British Legion, and have won multiple social impact awards since they were founded in the midst of the pandemic. This will initially be a pilot at no cost to the council.

2.32 Soft launch will commence in December 2021.

2.33 *Every Pound Counts*

2.34 Every Pound Counts is the Council's in-house specialist welfare benefits advice service. The service is based in Adults and Health and is for vulnerable ill/ disabled Lambeth residents. The service prioritises cases which involve prevention of homelessness, reducing income poverty, safeguarding concerns, supporting residents needing to move into or from care settings or finance care packages. Referrals received are triaged to make sure the service only works with people with complex support needs. The highest level of referrals come from adult social care and mental health services and the Council's financial assessment team, but any service supporting vulnerable residents can refer. Feedback from social care staff suggest the service is highly valued for its specialist knowledge, how quickly it identifies the issues and precision of advice. Feedback from service users suggests the service is valued for its understanding approach. Advice is delivered through a range of channels: phone, face to face appointments, including via outreach services in mental health services and home visits. The service provides briefings and training to Council and commissioned services so they can better identify and support residents who are financially excluded.

2.35 The service provides income maximisation by identifying underassessed benefits and providing the casework support required to access the additional benefit income; this includes representation with appeals and tribunals. Residents helped are either unaware of extra support they can access or struggle to negotiate the complexities of the benefit system; many present in crisis and some lack capacity to manage their own finances. The service doesn't provide debt advice. Where customers

have problematic debt, the service explores where backdating benefit entitlements can reduce debt and where setting up direct payments from DWP benefits can provide effective debt management.

2.36 The service supports low income ill/ disabled residents because they are more likely to be affected by higher rates of poverty whilst having a higher cost of living and being statistically more likely to be underclaiming benefits. The team liaises nationally and locally with DWP to share the learning from the lived experiences of those helped by identifying system errors and failings that can be tackled to improve effectiveness of support provided.

2.37 Every Pound Counts receives c1,000 referrals annually and achieves income gains of an average £5,200 annually for residents identified as underclaiming welfare support. In 2020/21 a total £5m was delivered in terms of additional benefit for some of our most vulnerable residents.

2.38 Through this work value is added by:

- Reductions in health inequalities linked to income inequalities
- Improved health and financial wellbeing
- Lower levels of debt
- Reduced need for healthcare interventions
- Helps finance personal care and specialist housing provision

2.39 Demand is driven by national welfare reform agenda due to reductions in support, increased complexity, and more stringent and frequent assessments. These changes often impact more severely on sick and disabled working age residents.

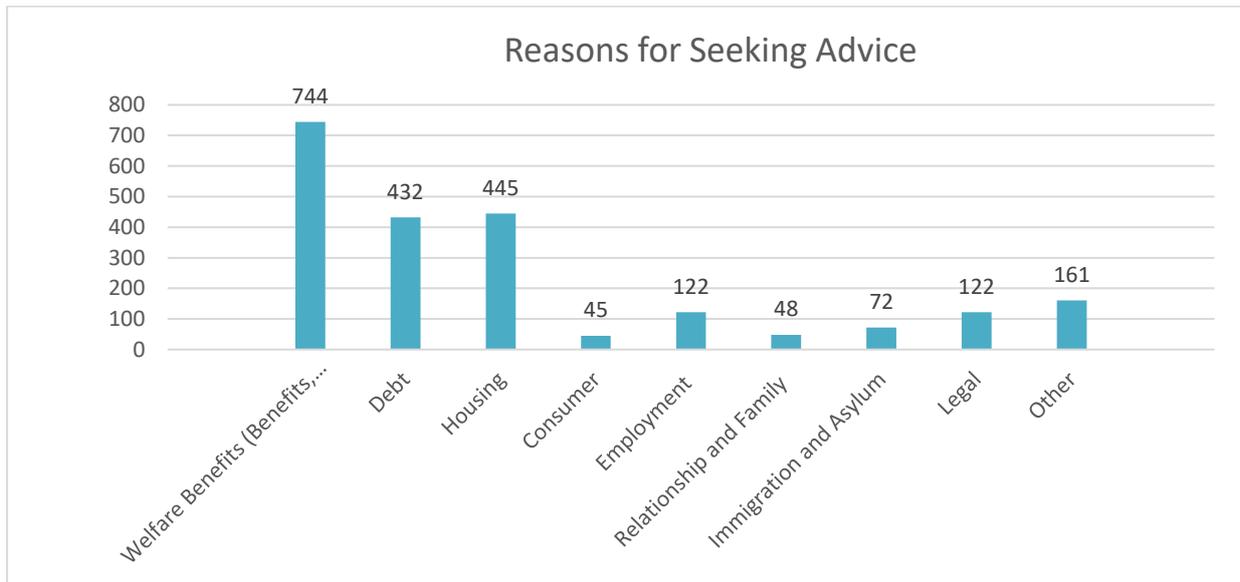
2.40 Core Advice Contracted Services with the Economic Inclusion Team.

2.41 Core advice relates to services provided by Citizens Advice Merton & Lambeth (CAML), Centre 70 and Brixton Advice Centre, and the Advice Line also provided by CAML.

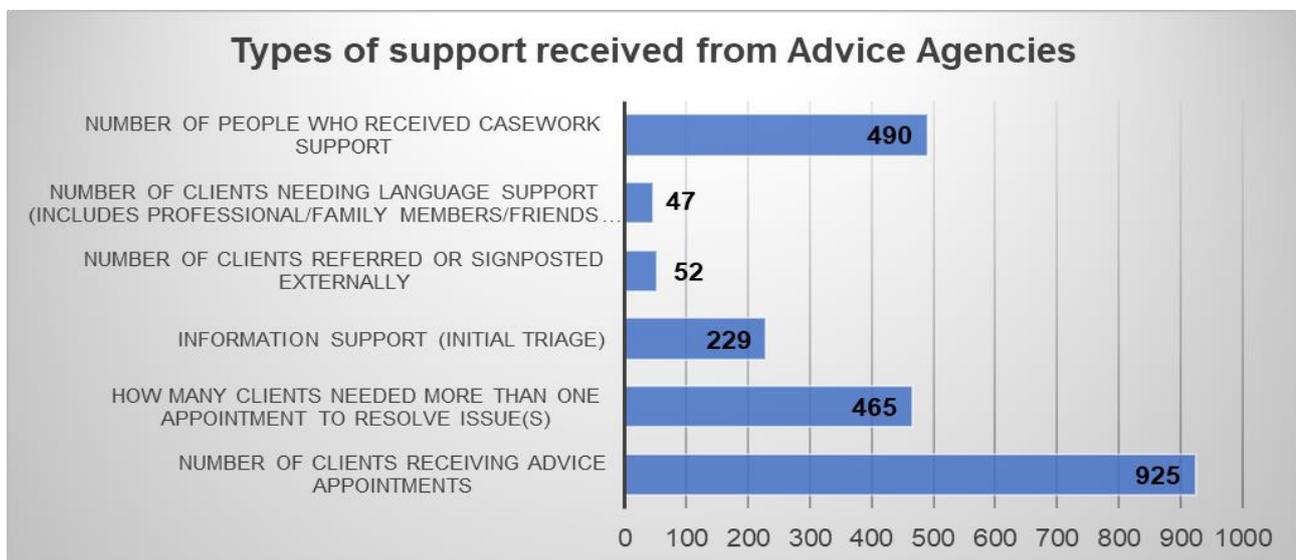
2.42 This financial year has seen continued high demand for advice services for all three commissioned providers. In quarter two, 1,298 residents received advice from commissioned core advice services, with 490 receiving individual casework support. Queries continue to be complex and multiple issues are covered in appointments including debt, benefits, housing, and employment issues. In Q2, 1,176 residents asked for support or information in relation to benefits or debt, although many also had additional queries relating to housing or employment. Residents from a Black background continue to access advice at disproportionately high rates – 47% of advice seekers identified as Black versus 24% of overall Lambeth residents. Single people and lone parents are also seeking advice at higher rates than other family types – 75% of advice seekers were single or lone parents.

2.43 Waiting times for advice appointments are still longer than average due to demand. Most residents can access triage or one-off advice at the first or second attempt but must wait 3-4 weeks for a one-to-one appointment. This is down somewhat from last year's peak waits of 4-6 weeks but is still a longer wait time than in pre-COVID days. The telephone advice line provided by Citizens Advice is similarly continuing to operate at a very high capacity- only 45% of calls are answered due to the level of demand. In Q2, 10,265 residents phoned the service for advice, largely about benefits and debt. In September, a new freephone number was introduced.

2.44 Reasons for contacting the advice agencies quarter two can be seen below:



2.45 Breakdown of the types of support residents received from the Agencies during quarter 2 are:



2.46 The Advice Line answers 760 calls a month on average in addition to 105 online enquiries.

2.47 The advice agencies have baseline targets for service delivery, which is 880 residents offered advice and 750 residents offered casework per annum, per organisation. Due to the unprecedented demand for services in light of the pandemic however, these targets have been met and exceeded within the first two quarters of 2020-21.

2.48 Advice agencies submit monitoring data quarterly, including demographic information and a record of the types of service offered to residents (e.g. casework, information, referral to other specialist agencies). We are not aware of any formal complaints against the advice agencies, although we are aware that residents are disappointed by the current long wait times for appointments.

2.49 Citizens Advice Merton and Lambeth (CAML) have highlighted that they are experiencing a rise in non-attendance for appointments, which may be related to lengthening wait times between initial contact and appointment. CAML have therefore, introduced SMS and email appointment reminders a week ahead of appointment date, which has begun to reduce non-attendance. Demand for face-to-face support is rising and we expect that some of this need will be met by the new advice sessions

beginning in Health and Wellbeing hubs, including the Wellbeing Bus, from January 2022. CAML will provide 5 days per week of advice sessions, rotating between different hubs, with a mix of drop-in and pre-booked sessions. Some of these sessions will emphasise fuel poverty remediation.

2.50 In recent months CAML have observed a rise in requests for form filling support and have introduced a form filling service available one day a week based in their Mitcham Office. Demand from Lambeth residents has been higher than expected, so a second volunteer has been trained to deliver this support. Some examples of form support requests include Blue Badge, Medical Assessments, Bus Passes, and Thames Watersure Applications.

2.51 Benefits-related form filling for vulnerable residents was previously available through the DWP visiting service, but this was stopped during lockdown and has not been reinstated. Some form-filling for vulnerable residents is available through Every Pound Counts, but due to current demand, the service is prioritising casework over form filling.

2.52 Advice Service Review and Future Commissioning

2.53 A comprehensive review of advice services in the Borough has begun, undertaken by Renaisi. This review will look at the scale and scope of advice services accessible to residents, including those not funded by the Council. The review will benchmark our advice provision against that of other areas and give us a clearer view of what a 'good' measure of a quality advice service looks like. The Advice Services review will also inform revised KPIs for future contracting, both in terms of volume and quality measures.

2.54 A draft report will be produced by Renaisi in December 2021. A survey of service users, and a virtual focus group is planned for January 2022 to sense check the conclusions and recommendations from the report, and garner further feedback and input from residents before the report is finalised. Once complete, the review will inform a new three-year commissioning round for core advice services funded from EI budgets. As advised by procurement colleagues, current core advice contracts with CAML, Centre 70, and Brixton Advice Centre will be extended to September 2022 to ensure continuity of service throughout procurement and contracting.

3. FINANCE

3.1 There are no direct financial implications arising from this report. Payments are met by subsidy funding from the Department for Work and Pensions (DWP) and the Revenue Support Grant, New Burdens funding and administration subsidy funding from the (DWP) and Department for Levelling Up Housing and Communities (DLUHC). Housing Benefit and Council Tax Support payments are expected to total £180m in 2021/22. DLUHC meet the costs of administering support.

3.2 £536,650 is spent annually commissioning support for vulnerable residents from the third sector and other welfare solutions partners. The spend breaks down as shown in the table below;

Supplier	Service	Annual value (£)
CAML	Core Advice	£86,000
Centre 70	Core Advice	£82,000
Brixton Advice Centre	Core Advice	£82,000
Adviceline (CAB)	Core Advice	£93,000
Centre70	Housing	£93,650
St Mungo's	Housing	£100,000
Total		£536,650

Table 5

4. LEGAL AND DEMOCRACY

4.1 There are no specific legal comments arising from this report

4.2 There are no additional comments from Democratic Services

5. CONSULTATION AND CO-PRODUCTION

5.1 Not applicable

6. RISK MANAGEMENT

6.1 Although there are no direct risks arising from this report there are associated risks of not delivering support for residents who are in the welfare support system.

6.2 The main risks that are mitigated by the support described in the paper are:

Table 6 – Risk Register

Item	Risk	Likelihood	Impact	Score	Control Measures
1	Homelessness and additional pressure on Lambeth Homelessness services.	3	4	12	Working with tenants at private sector renters at risk of homeless reduces overall homelessness in the borough
2	Reduced financial security and increased debt for low income or vulnerable households	4	4	16	All financial resilience activity across the Council helps mitigate this risk
3	Worsening health and health inequality	4	4	16	Income maximisation activity helps mitigate this risk

Key

Likelihood	Very Likely = 4	Likely = 3	Unlikely = 2	Very Unlikely = 1
Impact	Major = 8	Serious = 4	Significant = 2	Minor = 1

7. EQUALITIES IMPACT ASSESSMENT

7.1 Not applicable. This report details multiple activities which have all been through the EQIA process either when changes occur (CTS scheme changes) or as a part of the procurement process.

8. COMMUNITY SAFETY

8.1 Not applicable

9. ORGANISATIONAL IMPLICATIONS

Environmental

9.1 Not applicable

Health

9.2 Not applicable.

Corporate Parenting

- 9.3 This report does include any information regarding corporate parenting however it is probable care leavers under the age of 25 interact with some or all of the services described.

Staffing and accommodation

- 9.4 Not applicable

Responsible Procurement

- 9.5 Not applicable

Good Quality Jobs with Fair Pay and Decent Working Conditions

- 9.6 Not applicable

Quality Apprenticeships, targeted Employment for Lambeth residents and Lambeth Priority Group

- 9.7 Not applicable

Reduce Emissions: Lambeth Council has a commitment to being Zero Carbon by 2030

- 9.8 Not applicable

Single Use Plastics

- 9.9 Not applicable

Positive Health and Wellbeing

- 9.10 Not applicable

Other Offers (Innovation)

- 9.11 Not applicable

10. TIMETABLE FOR IMPLEMENTATION

- 10.1 Not applicable

AUDIT TRAIL

Name and Position/Title	Lambeth Directorate	Date Sent	Date Received	Comments in paragraph:
Councillor Andrew Wilson	Cabinet Member for Finance and Performance	25.11.21	26.11.21	2.5
Bayo Dosunmu, Strategic Director	Resident Services	25.11.21	26.11.21	
Andrew Ramsden, Finance	Finance and Property	25.11.21	29.11.21	3.1
Andrew Pavlou, Legal Services	Legal and Governance	25.11.21	26.11.21	4.1
Maria Burton, Democratic Services	Legal and Governance	25.11.21	25.11.21	Throughout
Jacqueline Faulkner, Economic Inclusion	Sustainable Growth and Opportunity	24.11.21	29.11.21	2.31 – 2.49
Chris Flynn	Resident Services	24.11.21	02.12.21	2.11 – 2.30

REPORT HISTORY

Original discussion with Cabinet Member	25.11.21
Report deadline	03.12.21
Date final report sent	07.12.21
Part II Exempt from Disclosure/confidential accompanying report?	No
Key decision report	No
Date first appeared on forward plan	Not applicable
Key decision reasons	Not applicable.
Background information	Financial Resilience Strategy 2016-2019
Appendices	None