

REPORT TO	DATE OF MEETING
Cabinet	11 th February 2015

Report template revised June 2008



SUBJECT	PORTFOLIO	AUTHOR	ITEM
Personal Budgeting Service	Shared Services & Corporate Support	Ian Parker	6b (i)

SUMMARY AND LINK TO CORPORATE PRIORITIES

Efficient, Effective and Exceptional Council

0 INTRODUCTION

- 0.1 As part of the Government's wider Welfare Reform agenda, Councils have been approached to assist with the local implementation of Universal Credit. An essential part of this local support is the availability of personal budgeting support.
- 0.2 This Council has secured access to funding to provide Personal Budgeting Support (PBS), locally via Gateway. Three Officers have been trained to deliver such advice to Universal Credit claimants and other South Ribble residents as required.
- 0.3 Additionally, any and all applicants for hardship schemes will also be invited to an interview to discuss personal budgeting support. The scheme has been promoted through DWP's local Job Centre and advertised in the Leyland Guardian.
- 0.4 Although three officers have been trained; the reality is that it is a single post that has been shared across three people. All three have a well-established background in personal budgeting which they brought to Gateway from previous employment in Banks and Building Societies.

1 RECOMMENDATION

- 1.1 That Cabinet agree to continue with Personal Budgeting Support service providing funding at set out in the Financial Strategy Budget & Council Tax 2015/16 Report.

2 DETAILS AND REASONING

- 2.1 Personal Budgeting Support (PBS) is not advice; we need to be clear so to avoid any issues with the Financial Services Authority. Training has been intensive and specific. This is support and awareness for those people who are struggling to budget effectively.
- 2.2 PBS is offered by appointment and is delivered either privately in an interview room or by telephone. The requirement of DWP is for the Council to support Universal Credit applicants; the rationale being they will be paid monthly in arrears and some will require PBS to adjust. However, South Ribble Borough Council's scheme goes further and offers PBS to anyone who seeks it. We actively and positively encourage anyone who applies for a hardship consideration to take up the offer of a PBS interview.

NB This is not part of any qualifying criteria.

- 2.3 The Officers who provide the PBS service have been trained with partners, including Citizens Advice Bureau, early Universal Credit adopter sites (including Oldham MBC) plus in-house training on Universal Credit and a wealth of other benefits.
- 2.4 To equip the Council with greater understanding, these Officers have also provided presentation/awareness sessions in order to maximise referrals. Already a number of residents have accessed the service and anecdotally the feedback has been really encouraging.
- 2.5 PBS Awareness Sessions have been delivered to:
- Housing & Council Tax Benefits
 - Gateway
 - Debt Recovery / Enforcement
- 2.6 To support the transition to Universal Credit, DWP has provided access to funding to cover the costs of the PSB service. However, access to external funding ends on 31st March 2015. This supplementary report is to allow Cabinet to consider whether this service will continue as and when access to funding is withdrawn. The costs are identified as £30,000 and are included in the parent report "Financial Strategy, Budget & Council Tax 2015/16" included within this agenda.

WIDER IMPLICATIONS

In the preparation of this report, consideration has been given to the impact of its proposals in all the areas listed below, and the table shows any implications in respect of each of these. The risk assessment which has been carried out forms part of the background papers to the report.

FINANCIAL	This Report is a supplementary report to the Financial Strategy, Budget & Council Tax 2015/16 Report included in the agenda. The financial implications are contained in the parent report.		
LEGAL	There are no legal implications as a result of this supplementary report.		
RISK	The full risk assessment forms part of the background papers to this report. The main points for consideration are summarised here:-		
THE IMPACT ON EQUALITY	None.		
OTHER (see below)			
<i>Asset Management</i>	<i>Corporate Plans and Policies</i>	<i>Crime and Disorder</i>	<i>Efficiency Savings/Value for Money</i>
<i>Equality, Diversity and Community Cohesion</i>	<i>Freedom of Information/ Data Protection</i>	<i>Health and Safety</i>	<i>Health Inequalities</i>
<i>Human Rights Act 1998</i>	<i>Implementing Electronic Government</i>	<i>Staffing, Training and Development</i>	<i>Sustainability</i>

BACKGROUND DOCUMENTS

Risk Assessment
Financial Strategy, Budget & Council Tax 2015/16