

## London Borough of Hammersmith & Fulham 3<sup>rd</sup> Sector Investment Fund

### Service Specification: Economic Wellbeing & Opportunity

#### 1. Introduction

The LBHF Community Strategy and our “borough of opportunity” vision set out ambitious plans to deliver and influence more effective responses to the socio-economic challenges facing the borough. We particularly seek to foster more balanced, mixed income communities and address the vast disparities in economic opportunities and circumstance between the most deprived and wealthiest areas across the borough. Our focus is on raising educational attainment; widening housing and home ownership options, tackling welfare benefits dependency and unemployment.

#### 2. Funding objectives

We recognise that the 3<sup>rd</sup> sector can play a key role in delivering productive and responsive value for money services and we wish to work in partnership with the sector in delivering shared outcomes. More specifically we acknowledge the importance and added value of impartial information, advice and guidance (IAG) and legal advice in civil law, financial capability & inclusion matters and IAG and training in delivering effective employment support services.

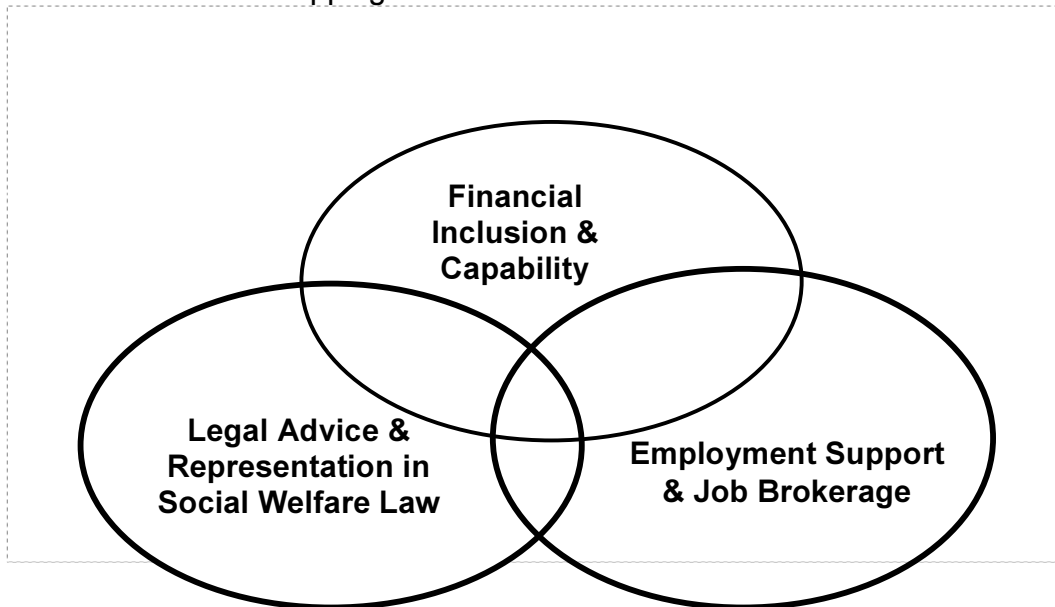
These services can improve the economic wellbeing and prosperity of our residents, help regenerate areas and ultimately communities by building the wealth, skills, opportunities and capacity of residents, particularly by:

- building **financial capacity and inclusion** so that residents take a more pro-active and informed part in improving their economic circumstance; including debt management, financial management, an improved awareness of how and when they will be ‘better off in work’
- motivating residents to consider **employment and training** opportunities as a route out of poverty and welfare benefits dependency by addressing **low skills attainment**, offering information, advice and guidance (IAG), support, **job search skills** and **pre-employment training** in order to assist residents into sustainable employment or training
- addressing **poor employability**, for example a lack of basic or job-specific skills, lack of recent work experience, personal and/or behavioural problems, record of offending
- promoting the individual’s **legal rights**, entitlements and access to redress as well as promoting the individual’s **legal and civic responsibilities**

- working harder and more smartly, in an integrated way, to tackle the underlying reasons why residents are unwilling or unable to come off welfare benefits: specifically
  - access to affordable local good quality **childcare**
  - **housing matters**: including helping to resolve housing problems; whether overcrowding, homelessness, securing new or permanent suitable social housing or understanding the availability of housing options and choices
  - Poor **health, wellbeing, vulnerability** and social care needs.

### 3. What we wish to fund

The Council wishes to commission 3<sup>rd</sup> Sector organisations which can deliver high quality, target-driven activities and interventions that meet these funding objectives. Funding will be offered in three overlapping areas:



#### 3.1 Financial Inclusion & Capability

The Council seeks to increase financial inclusion and capability particularly among residents living in deprived areas as we move to an increasingly cashless future economy.

We are keen to work in partnerships to ensure more of our residents are financially included. We recognise that as financial products become more sophisticated, and the pace of economic, social and demographic change increases, it becomes more important for consumers to have the right skills and assurances in order to engage with financial services. However low levels of financial capability especially among young people are widespread.

We recognise that the inability, difficulty or reluctance of individuals to access appropriate, mainstream financial services leaves them exposed to:

- higher-interest credit and loans

#### *Appendix 5c Economic Wellbeing specification*

- lack of insurance
- poor access to bank accounts
- Higher-cost utilities, which can lead to fuel poverty where more than 10% of household income is spent on fuel and
- debt, finance problems and often welfare benefits dependency.

The Council intends to play a key role in commissioning IAG and training services which increase the financial inclusion of all residents. We wish to fund work that increases the financial capability of residents particularly money management; budgeting and advice about choosing financial products; initiatives which increase financial inclusion and activities that prevent and reduce debt and its consequences.

With increasing levels of youth unemployment and NEETS in the borough as well as third generation unemployment in some entrenched communities we also wish to commission services aimed at school leavers and young people which embed financial management skills; benefits of vocational training and qualifications, a financially 'better off in work' ethos; and above all a better understanding of economic prosperity, opportunity and aspiration.

### **3.2 Employment Support & Job Brokerage**

The Council wishes to commission employment support services in order to assist residents who are work ready with job search support and assist other unemployed residents to progress in to work or training with encouragement, support and skills development. We also want to support services which help people stay in work.

We want to ensure that good information advice and guidance is available to residents on these matters and consider the current pattern of provision fragmented and difficult to navigate through. So we are particularly keen to fund services and partnerships, with proven track records which are able to scale up their activities and achieve demonstrable outcomes.

We have developed the Work Zone partnership based in the new Shepherds Bush library as we are keen to use our influence to drive forward more transparent, cost effective and integrated services for both residents seeking employment and employers looking to recruit locally.

It is intended that any commissioned services will work with, rather than duplicate, existing provision particularly government funded services, as well as better connect work, training and volunteering as ways to improve economic wellbeing.

Services should clearly be able to demonstrate

- how they will tackle the challenges of working with entrenched communities clustered in geographical areas of the highest deprivation and unemployment in the borough.
- how their proposed activity will be responsive to the negative impacts of current economic downturn, including:
  - IAG for newly redundant job ready residents;
  - linking job seekers with career guidance services where users may need to re-skill or consider career paths;

- engaging with local initiatives dedicated to maximising employment opportunities; particularly the Council's successful Future Jobs Fund bid and any future in-borough FJF schemes (NB emerging 3<sup>rd</sup> sector and Council bid currently being developed)
- linking with apprenticeships, work experience, work trial schemes and volunteering opportunities

### **3.3 Legal Advice & Representation**

The Council wishes to commission advice and legal advice services which provide information, advice and representation services, enabling residents to understand their legal and civil rights, responsibilities and entitlements.

We wish to fund generalist services which offer information, 'where to turn' advice and initial advice for all residents whether provided through websites, telephone, leaflet provision or drop in sessions etc on a range of civil law matters including welfare benefits, debt, housing, employment, consumer and community care.

However, as detailed in the funding objectives, we are particularly keen to draw together social welfare law advice, financial advice and employability support so that they more effectively tackle the barriers which prevent our unemployed residents from moving through a trajectory that takes them from unemployment into training and skills development and on to employment.

So we wish to focus our resources and efforts on specialist advice, case work and legal representation in the areas which can significantly help unemployed residents with their journey into employment. These priority services are debt advice and management, financial management and housing advice as well as employment rights advice which helps keep people in work.

Services will make demonstrable differences for the individual by:

- Managing debt and arrears, particularly rents, mortgage and council tax arrears through budget planning and secured negotiated agreements with creditors;
- Advising on housing law, offering housing options information, advice and guidance as well as preventing and reducing homelessness
- Advising on employment law to assist individuals who are in work or who are in dispute with their employer or past employer.
- Promoting the benefits of training, skills development, qualifications and employment, including advising on better off in work calculations, availability of in-work benefits and offering more seamless referral routes to employability support services
- Ensuring those who are unable to work (through age or disability) are empowered to secure the full range of entitlements available to them.

#### 4. Service Outcomes

The Council wishes to harness the creativity and innovation of the 3<sup>rd</sup> Sector, by commissioning services on an outcomes basis, rather than a more prescriptive outputs model.

Applicant organisations will also be asked to include in their funding application how the outcomes of the services they are seeking funding for will be monitored and evaluated. However, the Council recognises that not all outcomes can be easily captured and evidenced, and a combination of outcomes for residents (qualitative information) and service outputs (quantitative information) is anticipated.

The services will:

- Empower local residents to better manage and control their finances and better manage or reduce their debts
- Enable residents to retain or maintain independence and control over their lives through better understanding and support of their rights and entitlements
- Contribute towards the increased economic activity rate of residents in Hammersmith and Fulham
- Contribute towards the reduction in the Borough’s unemployment rate
- Contribute towards the number of people moving off welfare benefits into sustained employment

Specific outcomes and outputs include:

<b>Financial Inclusion &amp; Capability</b>	<p>Service users:</p> <ul style="list-style-type: none"> <li>• will have demonstrable reductions in debts and arrears with debts wiped out highlighted and these can be quantified</li> <li>• will show a demonstrable increase in knowledge on financial matters and will have been supported and motivated to improve their financial circumstances. The number of training sessions, workshops, advice sessions etc can be quantified as well as the outcomes</li> </ul> <p>In addition the service provider can demonstrate evidence and outcomes of partnership working including the number of users referred to other agencies, particularly those referred for further training or employability support and for housing options advice.</p> <p>Information, advice and guidance on financial inclusion matters will have been distributed, particularly in deprived areas and demonstrable improvements can be seen.</p>
---	---

<b>Employment Support &amp; Job Brokerage</b>	<p>Service Users:</p> <ul style="list-style-type: none"> <li>▪ will benefit from employability support advice and training which leads to applications for employment or training and the numbers can be quantified</li> <li>▪ will sustain jobs (i.e. still in work 6 months after intervention/support) and this can be quantified</li> <li>• will achieve basic/functional skills and this can be quantified</li> <li>• Will achieve NVQ Level 2 qualification or equivalent and this can be quantified</li> </ul> <p>In addition the service provider can demonstrate evidence and outcomes of partnership working including the number of users referred to other agencies, particularly those referred for further training or employability support and for housing options advice.</p> <p>Service Providers will be able to demonstrate evidence and outcomes of partnership work to draw in the links with work based learning particularly work experience, work trials and apprenticeships</p>
---	---

<b>Legal Advice &amp; Representation</b>	<p>Service users:</p> <ul style="list-style-type: none"> <li>▪ Will be able to access through websites, telephone, leaflets, attendance at group training workshops etc information, advice and guidance which will enable them to better enforce their rights and equally have an increased understanding of their responsibilities. The number of clients who benefit from information advice services can be evidenced.</li> <li>• Will be able to benefit from a caseworker and representation where the matter relates specifically to debt, financial management, housing, employment. The number of clients and the outcomes of the support can be evidenced.</li> <li>• who are unable to work due to disability or age are able to access the full entitlements available to them. This can be shown in cash terms</li> <li>• will have demonstrable reductions in debts and arrears with debts wiped out highlighted and these can be quantified</li> <li>• will benefit from representation services where gains in terms of awards or cases won can be demonstrated</li> <li>• will have their jobs safeguarded as a result of intervention and the numbers and outcomes can be quantified</li> <li>• The number of cases where homelessness has been prevented can be demonstrated.</li> </ul> <p>In addition the service provider can demonstrate evidence and outcomes of partnership working including the number of users referred to other agencies, particularly those referred for further training or employability support and for housing options advice.</p>
--	--

## 5. Organisational outcomes

The council expects all funded groups to ensure that broader organisational outcomes are also achieved in order for the sector to increase its sustainability, independency and contribute to a flourishing 3<sup>rd</sup> sector community. The outcomes we expect organisations to deliver are:

<b>Sustainability</b>	Organisations will have demonstrably improved long-term sustainability having adopted realistic and comprehensive business plans and fundraising strategies and maximised income from existing resources.
<b>Leverage</b>	Demonstrated increased ability to use 3 <sup>rd</sup> Sector Investment Fund investment to lever in further funding to the borough to further support local residents.
<b>Strategic working</b>	Evidenced ability to influence, engage and work in partnership with other 3 <sup>rd</sup> Sector organisations, the council and its partners, on a wide range of activities which support the delivery of H&F priorities
<b>Good practice models</b>	Organisations will implement, highlight and evidence good practice models on a range of issues including quality assurance and service models which could be promoted and shared across the sector.
<b>Environmental practice</b>	Organisations will evidence adoption of environmental policies which ensure that their organisations and the community facilities/premises they use have improved financial viability, use less energy, pollute less, create less waste and have a reduced contribution to climate change.

## **6. Service Model and Principles**

### **7.**

Successful organisations will be able to evidence acknowledged good practice in the service area and proven track records of achieving demonstrable outputs and outcomes.

We expect applicant organisations to be able to clearly demonstrate validation of the quality of their services, for example:

- as holders of the Legal Services Commission Quality Mark or social welfare contracts
- through good/excellent external evaluations, reviews or performance rating, Matrix accreditation
- good/high customer satisfaction over time (at least 2 years)
- membership of appropriate good practice/standards body
- Good/high funder satisfaction over time (at least 2 years).

We expect applicant organisations to be able to clearly evidence:

- research/intelligence led planning and target-setting
- consistent achievement of targets over time (at least 2 years),
- demonstrable results (in line with the funding objectives above)

The Council is therefore not intending to fund organisations which aim to diversify into advice and employment support services, as there are already a good number of successful local training and employment support services and legal advice services.

We wish to encourage consortia and partnerships which can offer significant large-scale solutions and interventions that are more cost efficient and have good impact and outcomes.

It is intended that the funding will complement the activities of existing funded programmes.

Successful organisations will be expected to work closely with the Regeneration & Housing Strategy division and the Enhanced Housing Options initiative.