

**CHIEF OFFICER GROUP**  
**11 November 2009**

**DERBY CITY COUNCIL'S RESPONSE TO THE ECONOMIC RECESSION**

Report of the Chief Executive

## Introduction

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| 1.1 | In reply to the report on the Council's response to the recession, COG requested further work be undertaken comprising: <ul style="list-style-type: none"><li>• the development of an Action Plan</li><li>• a review of best practice and a gap analysis.</li></ul>               |
| 1.2 | This report: <ul style="list-style-type: none"><li>• updates on additional action that has been taken to support business and residents</li><li>• contains an Action Plan for the Council.</li><li>• identifies areas of best practice the Council has not yet adopted.</li></ul> |
| 1.3 | Based on a comprehensive review of the support that is available to business and residents from the across the public and voluntary sectors, this report also identifies new content for the Council's website.   |

## Background

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| 2.1 | The Council and its partners have responded quickly and effectively to support businesses and residents during the current recession and developed services that will reduce the long-term impact on the city. A summary of all action taken by the Council is presented in Appendix A. |
| 2.2 | However, the impact of the recession, which will be compounded by high levels of national debt and cuts in public spending, will be long term and widespread. Therefore, the Council and its partners must continue to develop and provide support and services.                        |

## 3. Action Plan

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| 3.1 | Building on action already taken, a high-level Action Plan (Appendix B) has been developed and this should feed into the overall plan being developed by Derby City Partnership. |
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## 4. Derby City Council Website - Useful links to add

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| 4.1 | The Council currently has a section on its website that contains information on services and links to other sources of support for those affected by the recession. However, this is not comprehensive and could do more to signpost people to a range of support on economic and social issues. Appendix C comprises a list of links that where appropriate should be added to the Recession section of the Council's website. |
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## 5. Further areas of activity to

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| 5.1 | A review of the activity being undertaken by local authorities and the wider public sector to support communities to deal with the economic and social impact of the recession has identified some areas of activity that have not yet been explored in Derby. These are listed under each DCP City in Appendix D and should be reviewed by the Council and DCP Cities to establish whether these would be beneficial and appropriate for Derby. |
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## Recommendations

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| 6.1 | That any omissions from the Action Plan be noted and added.                                   |
| 6.2 | That the Action Plan for Derby City Council be adopted.                                       |
| 6.3 | That the link to the Recession section of the Council's website be restored to the home page. |
| 6.4 | That the proposed links be added to the Recession section of the Council's                    |

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## Appendix A – Action Already Taken

### Healthy City

- Derby Money Advice has produced a free self help guide which can be sent out when requested.
- Free training courses on request for professional support groups and outside agencies from Derby Advice Welfare Benefits and Debt training programme
- Cash counter opening hours were reduced by an hour, effective from August. This initiative arose as cash payments had dropped significantly as users were encouraged to use methods such as direct debit. The freed up resources were then allocated to Derby Direct to work on telephones and main reception tackling the increased demand due to the recession.
- Derby Money Advice, part of Derby City Council's Housing and Advice services, have won 'Debt Team of the Year' award from the Institute of Money Advisers (IMA).
- Extra training has been given to the Money Advice staff, with two of the team having completed training and accepted as accredited intermediaries for the Insolvency Service to submit Debt Relief Order applications
- The Your Derby partnership edition which was distributed to every household includes promotion of the Warm Front scheme and free leadership skills course for volunteers
- The Mackworth Community allotment Association have successfully gone through the first stage on an application to Community Spaces BIG Lottery funding to return the land off Greenwich Drive South to an allotment. Derby Homes will match fund the lottery grant. Allotments can be used for low cost fresh food, keeping fit and developing community spirit
- The anti-poverty strategy has been reviewed and re-launched to allow people to repay a debt to the Council at an amount they can afford
- Derby Money Advice has formed close working links with Derby City Council Benefits and Revenues, so that issues and referrals can be made and signposted the appropriate advice agency

### City Growth

- Close relationship between Money Advice and the rent arrears team allow advice and support for tenants facing court action or eviction. A typical eviction costs £8,000.
- The provision (by the Council) of a favourable lease to enable the Mackworth Estate Community Association Limited (MECA) to take over 6 Draton Avenue for use as a Charity Shop.
- The appointment of a welfare rights worker/money advisors by Housing Options to support people suffering from financial hardship. The post holder will look at maximising income through the benefits system and provide financial advice. They will also be the link worker for a new scheme being set up alongside Midland Community Finance (MCF).
- Allocation of £50,000 from CLG to Housing Options to provide low-level personal loans to people who are facing repossession. Loans will be provided to people who have suffered a temporary loss of finances.
- Allocation of £50k by the Council to Housing Options for the Prevention Fund. This will be used in some cases to pay off very low level rent arrears or negotiate with a landlord a longer term tenancy to keep someone in the private rented sector

### **City for Children and Young People**

- Family Fun Football – 42 families have signed up to the free scheme which runs until April 2010. Provides sessions for children aged 3 to 10, with their dads or male carers.
- Training course on budgeting and financial literacy for 16 to 19 year old students and local tertiary colleges from Money Advice
- Parents supported through 14 Sure Start Children's Centres

## Appendix B – Derby City Council Action Plan

Action	By who	By when
<b>City for Children and Young People</b>		
Increase the number of Sure Start Children’s Centres from 14 to 18	Derby City Council	April 2010
Develop and deliver benefit training materials for Sure Start Family Centres	Derby Advice/University of Derby	Based on successful bid
<b>City Growth</b>		
Home Energy Library Tour – drop-in and advice session at all 12 of the cities libraries.	Home Energy Service	October 2009 – December 2009
Volunteering Fair at Derby University, with over 35 exhibitors including Derbyshire Housing Aid.	Community Action/University of Derby	November 2009
Provision of low-level personal loans to people who are facing repossession.	Housing Options	Based on uptake
Use of Prevention Fund to pay off very low- level rent arrears or negotiate longer term tenancies to keep someone in the private rented sector.	Housing Options	Based on uptake
Provision of 212 new jobs in public and voluntary sector through the Future Jobs Fund.	Community Action/DCC/DCP/Derby College	March 2011
<b>City for Stronger, Safer and Cleaner Communities</b>		

<b>Cultural City</b>		
The provision of Eastern European language interpreting services by Derby Advice	Derby Advice	January 2010
<b>Healthy City</b>		
One day campaign inviting residents to come to the Council House for a benefit check. On the day we have officers from	Derby Advice, with support from Derby City Council Revenues and Benefits, Derby Homes and the DWP to support us.	October 2009
Money Advice Session in Alvaston, with publicity through Derby Evening Telegraph and a mail shot to local residents.	Derby Advice	October 2009
Half day event aimed at disabled people, (but also for providers and employers) to obtain information about the range of support services available.	Derbyshire Employment and Skills Board /Community Action	November 2009
Health promotion event at London Road Community Hospital and the Royal Derby Hospital	Derby Advice	November 2009
One day campaign for Carers Rights Day, aimed at maximising the income of pensioners who have a caring role and who have been hit hard by the recession	Derby Advice/Age Concern	December 2009
Targeting 107 couple claimants who have been identified by Derby benefits as under claiming housing benefit and benefits for carers	Derby City Council Benefits Service and Derby Advice.	January 2010
Rolling programme of money advice surgeries in local housing offices	Derby Advice	January 2010
Family Fun Football – free scheme for children aged 3 to 10, with their dads or male carers.	Derby City Council	April 2010



## Appendix C – Content and links for the Derby City Council Website

### Money Advice

- [Debt Advice Foundation](#) offers free, confidential, impartial advice for anyone struggling with debt.
- [Direct Gov](#) provides information about managing debt.
- [Consumer Credit Counselling Service](#) is a registered charity offering free, confidential advice and support to anyone who is worried about debt.
- [National Debtline](#) is a helpline that provides free confidential and independent advice on how to deal with debt problems.
- [PayPlan](#) provides free advice, including debt management plans.
- [UK Insolvency Helpline Debt Advice Service](#) is a free service for people with serious debt problems.

### Money Management

- [Budgeting and your finances](#) from Direct Gov provides tips on budgeting and managing your finances.
- [Money Saving Expert](#) offers a free tool and guide to help you manage your money.
- [Money Made Clear](#) from the Financial Services Authority cuts out the jargon and gives you facts about financial products and services, helping you make an informed decision.
- [DoughUK](#) provides information and tips about person finance, targeting those who are aged 16 to 24

### Work: Redundancy

- [Redundancy and leaving your job](#) website offers advice on how to deal with redundancy.
- [TUC - Coping with the economic downturn](#) offers lots more advice and signposting if you're facing redundancy.
- [Jobcentre Plus](#) offers help and advice regarding benefit and tax credit entitlements.

#### Work: Self employed

- [Direct Gov](#) offer details on tax rebates and claiming tax back when you stop work.
- [HMRC.gov](#) gives details about the '*Certificate of Small Earnings Exception*'.

### Work: Training

- [Careers Advice Direct](#) offers impartial information on courses and careers, as well as job profiles, CV Builder, forums and podcasts.
- [The Open University 'Re-launch'](#) has launched a new initiative to help people top up their skills. 'Re-launch' gives access to free educational resources, top tips for getting jobs and advice about accessing financial assistance for fee-paying courses.
- [CV Builder](#) offers online support in writing CVs and improving your job seeking skills

### Work: Volunteering

- [Volunteer Centres](#) across Derbyshire help match would-be volunteers with current vacancies.
- [Do-it.org.uk](#) is a national database of volunteering opportunities, offering over a million chances to volunteer country-wide.
- [Timebank](#) is a national charity, which inspires people to volunteer and helps find the right opportunities to match you best.

**Health: Stress**

- [The Samaritans](#) offer confidential and emotional support to those experiencing personal crises, and help with managing stress.
- [Relate](#) provides a wide range of services for couples, families and individuals. You can access support on your own, or with others; face to face, on the phone or through their website.

## **Appendix D – Further areas of activity to be explored**

### **City Growth**

- Bring forward capital programs such as housing developments.
- Provide measures to protect those affected by the collapse of the Derby City credit Union, as it has made the vulnerable even more so.
- Further promote energy social tariffs.
- Rapid Response to Redundancy: Collective redundancies of over 20 people in a period of 90 days or less require consultation with representatives of employees before any dismissal notices are issued. This should also exist for smaller scale redundancies.
- Further promote Train2Gain funding.
- Promote existing apprenticeships by ensuring employers know of the free web-based advertising available when recruiting an apprentice. See [apprenticeships.org.uk](http://apprenticeships.org.uk)
- Improve communication between Jobcentre Plus and volunteering opportunities, and to promote volunteering as a pathway to employment by improving experience and employability.
- Promote the Enterprise Finance Guarantee scheme, which guarantees loans to companies who cannot access normal commercial lending as a result of the current economic conditions. Twenty-six banks and lenders are available to provide loans of between £1,000 and £1 million to companies of up to £25 million turnover.
- Provide discounted premises for Derby Loans, who are struggling to expand from their Normanton branch due to funding. Best practice has shown that accessibility is essential when providing credit union or CDFI services.
- Establish key indicators to monitor the impact of recession which can be reviewed monthly.
- Provide free parking in areas during Christmas period.
- Support diversification in manufacturing through the Manufacturing Advisory Service.
- Further promote Skills for Life.
- Stimulate new market or enterprise opportunities by encouraging large businesses to consider supply chain opportunities in Derby.
- Direct more resources towards Welfare Rights Unit.
- Promote the two further types of EFG facility available via lenders launched in October – an Invoice Finance Guarantee top-up and an Overdraft Guarantee top-up.

### **City for Children and Young People**

- Promote free school meals to ensure 100% uptake