

Local Area Agreement 2008-2011

LAA Priority: Work towards the economic inclusion and social integration of vulnerable populations (LAA15(a))

Lead Contact: Ian Hobbs

RAG Status: Amber (delete as appropriate)

RED = fundamental blockage to progress with milestones and/or achievement of target
AMBER = positive movement but with risks to achievement of milestones and/or target (so cannot say with confidence that priority would be achieved)
GREEN = on track to achieve target and Milestones

Delivery Board Recommendations *(Please list any decisions/actions required on the part of the Delivery Board)*

Delivery Board are asked to: Engage closely with the Total Place Programme as it develops as this will be the means through which this work is taken forwards. Note that some of the local targets in this programme may need to be revised downwards (see below)

Summary Statement:

The programme continues to generate huge additional income for the people of Devon (approx £14m per annum – either through new entitlements or by managing debt more effectively). Performance is rated amber because 4/10 targets have underperformed due to delays in developing the new Plough and Share Credit Union and due to lack of lending capital. The merger is now progressing to plan and will be completed during April. A decision is awaited from the DWP re a bid for capital through its Growth Fund initiative. These actions will improve performance in year 3 but achievability of some targets is now being reviewed and may be revised downwards.

The Total Place programme is now being developed and will be reported regularly to the Board.

Performance Indicators – National and Local

Code	Title	+/- (see 1 below)	Year	Annual Target	Status (see 2 below)	Improvement (see 3 below)	Actual to Date	Officer Notes
LAA 15a (A)	Increase incomes for older people; Number of older people helped	+	FY 2009-10	3,200 annual	Well Above Target	↔	4,200 approx, of which 914 to Age Concern for visit.	Problem persists of tracking outcome, other than for AC visits – data for this quarter not yet fully available due to DWP decision times
LAA 15a (B)	Increase incomes for older people; Amount of money secured (older people)	+	FY 2009-10	£6m annual	Assume on target.	↔	£554,502k achieved from 180 claims by Age Concern	
LAA 15a (C)	Children with special needs; Number of families helped to	+	FY 2009-10	890 cumulative	Well above target	↔	946	

	secure entitlement							
LAA 15a (D)	Children with special needs; Amount of money secured (families)	+	FY 2009-10	£3.9m cumulative	Well above target	↔	£4.6 m	
LAA 15a (E)	Improved access to financial services; Membership of Credit Unions	+	FY 2009-10	4,300 cumulative	Well below target	↓	3,167	
LAA 15a (F)	Improved access to financial services; Affordable loans issued.	+	FY 2009-10	770	Well below target	↓	253	
LAA 15a (G)	Improved access to financial services; Interest payments savings (p.a.)	+	FY 2009-10	£292,000	Well below target	↓	115,047	
LAA 15a (H)	Improved access to financial services; Increase savings for new members (p.a.)	+	FY 2009-10	£97,000	Well below target	↓	£47,045	
LAA 15a (I)	Improved access to financial services; Reduced debt levels through direct budgeting support (p.a.)	+	FY 2009-10	£91,000	Well above target	↑	4.145m	
LAA 15a (J)	Improved access to financial services; Training places for front line workers	+	FY 2009-10	75	Well above target	↑	140	

Key to symbols (insert as appropriate):

1. + equals higher figures are better and – equals lower figures are better
2. **No Data/Well Below Target/Below Target/On Target/Above Target/Well Above Target**
3. Improved Performance ↑ Worse Performance ↓ Unchanged ↔

Key Milestones (Last Quarter – Quarter 2 09/10, ends 30 December 09)

	Description	Date	Outputs expected	Achieved/missed
	Increase incomes for older people; Number of older people helped	31/12/09	2400	Exceeded
	Increase incomes for older people; Amount of money secured (older people)	31/12/09	£4.5m (cumulative on the year)	Believe exceeded
	Children with special needs; Number of families helped to secure entitlement	31/12/09	860 (cumulative)	Exceeded
	Children with special needs; Amount of money secured (families)	31/12/09	£3.7m (cumulative)	Exceeded
	Improved access to financial services; Membership of Credit Unions	31/12/09	4,000 approx. – LAA Target Predicted target - 3050	
	Improved access to financial services; Affordable loans issued.	31/12/09	577 – LAA target Predicted target - 275	
	Improved access to financial services; Interest payments savings (p.a.)	31/12/09	£486,000 – LAA Target Predicted target - £117,000	
	Improved access to financial services; Increase savings for new members (p.a.)	31/12/09	£88,000 – LAA Target Predicted target - £45,000	
	Improved access to financial services; Reduced debt levels through direct budgeting support (p.a.)	31/12/09	£84,000 – LAA Target Predicted target - £3.5m	
	Improved access to financial services; Training places for front line workers	31/12/09	99 – LAA Target 130 - Predicted	

Key Milestones (This Quarter – Quarter 3 09/10, ends 31 December 09)

	Description	Date	Outputs expected
1.	Increase incomes for older people; Number of older people helped	31/12/09	4,800 cumulative Predicted target - 5,600
2.	Increase incomes for older people; Amount of money secured (older people)	31/12/09	£6m Predicted target £6m
3.	Children with special needs; Number of families helped to secure entitlement	31/12/09	890 – LAA target Predicted target 1000
4.	Children with special needs; Amount of money secured (families)	31/12/09	£3.9m – LAA Target Predicted target £5m
5.	Improved access to financial services; Membership of	31/12/09	This set of targets is being reviewed. A bid for additional capital is due for

	Credit Unions		decision in the next 10 days. This will fundamentally determine what is a viable series of targets to end 2009/10 and for 2010/11.
6.	Improved access to financial services; Affordable loans issued.	31/12/09	
7.	Improved access to financial services; Interest payments savings (p.a.)	31/12/09	
8.	Improved access to financial services; Increase savings for new members (p.a.)	31/12/09	
9.	Improved access to financial services; Reduced debt levels through direct budgeting support (p.a.)	31/12/09	
10	Improved access to financial services; Training places for front line workers	31/12/09	

Key Risks (Please update the following with reference to scoring guidelines below**)**

Risk	Impact	Likelihood	Score	Mitigation
1. Failure to validation of outcomes for older people	Moderate - Hard to prove results but we know they are being achieved	High		Evaluation of programme being re-thought, drawing on both historic performance and contract monitoring.
2. Merger of Credit Union fails	High - Delays further attainment of targets	Low		New CU now registered with FSA. All those CUs which plan to join should complete merger around April 2010. New Board developing revised business plan. New credit controls and software systems in place.
3. Insufficient loan capital to support targets	High – leads to fewer new members, less saving, higher debt	Moderate		Bid submitted to Growth Fund. Some additional capital secured through Migration Impact Fund. Direct Payroll deduction scheme now operational and new services shortly to be offered to those who participate. Intention will be to extend offer to wider partners to increase membership.

Spatial Implications

District	Impact (insert √ or x)	Disaggregated Data (√ or x)	Examples of Local Delivery Outcomes
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	or unknown)		
Exeter	Impact for all but varies – see below. District level is not most appropriate – needs to be more precise than that.	Varies according to work stream – see below	<ul style="list-style-type: none"> ❖ Targeted support to children with disabilities through local projects such as children’s centres, leading to increased entitlement uptake. ❖ Bid to Leader in North Devon for financial inclusion following locality network discussions with other anti-poverty projects e.g. empowering Communities in Ilfracombe and Barnstaple, Poverty Action Groups etc.- failed – new approach being developed. ❖ Profiling of outcomes for older people by locality is revealing potential variations in access to the service which is now being examined and may lead to targeted work ❖ Work with SW£ and a Registered Social Landlord in Barnstaple has dramatically reduced rent arrears ❖ GIS mapping shows service users in terms of borrowers and savers of credit unions. See the links below. The next step is to analyse these against profiles of deprivation and begin to develop localised targets. <p><<file:///K:/CEXData/StratInt/Projects/Enquiry Responses/Ian Hobbs Credit Union Mapping Jan 2010/Credit Union Juvenile Savers.pdf>></p> <p><<file:///K:/CEXData/StratInt/Projects/Enquiry Responses/Ian Hobbs Credit Union Mapping Jan 2010/Credit Union Adult Borrowers.pdf>></p> <p><<file:///K:/CEXData/StratInt/Projects/Enquiry Responses/Ian Hobbs Credit Union Mapping Jan 2010/Credit Union Adult Savers.pdf>></p>
East Devon			
Mid Devon			
North Devon			
Torridge			
West Devon			
South Hams			
Teignbridge			

*Risks – Scoring Guidelines:		
Likelihood of risk:	Impact of risk:	Total risk score (likelihood x impact)
1 – Very low 2 – Low 3 – Medium 4 – High 5 – Very high	1 – Insignificant 2 – Minor 3 – Moderate 4 – Serious 5 – Very serious	1 – 6 Low 8 – 12 Medium 14 – 20 High Over 20 Very high