



EAST
CAMBRIDGESHIRE
DISTRICT COUNCIL

AGENDA ITEM NO. 4(a)

Minutes of a meeting of the Operational Services Committee held in the Council Chamber, The Grange, Nutholt Lane, Ely on Monday 20th January 2020.

PRESENT

Cllr David Ambrose Smith (Chairman)
Cllr Christine Ambrose Smith
Cllr Anna Bailey (as a Substitute Member)
Cllr Simon Harries (as a Substitute Member)
Cllr Julia Huffer
Cllr John Trapp (as a Substitute Member)
Cllr Paola Trimarco
Cllr Jo Webber
Cllr Christine Whelan

OFFICERS & PUBLIC

Lewis Bage – Communities & Partnerships Manager
Tracy Couper – Democratic Services Manager
Emma Grima – Director Commercial
James Khan – Head of Street Scene
Angela Parmenter – Housing & Community Safety Manager
Adrian Scaites-Stokes – Democratic Services Officer
Annette Wade – Customer Services Manager
Anne Wareham – Senior Accountant
15 Members of the Public

The Chairman welcomed Councillor Christine Ambrose Smith to her first meeting of this Committee.

39. PUBLIC QUESTION TIME¹

Questions and statements were submitted by 7 Citizen's Advice Rural Cambridgeshire (CARC) Volunteers; and Mr Michael Mealing, Chair of the CARC Trustee Board, relating to Agenda Item 6 on the review of grant provided to CARC. A copy of these questions/statements and the full responses to them provided by the ECDC Director Commercial are attached at Appendix A to these Minutes.

At the meeting, the Director Commercial gave initial responses to the questions/statements in advance of her full written responses, referring to the upskilling of ECDC staff and the extensive range of advice and support now available from the Council; the nature of the Service Level Agreement with CARC, which was for a one year period, with no guarantee of grant funding in future years; and the notice given to CARC in March 2019 that the Council would be carrying out a review.

¹ See the Appendix at the end of the minutes for the full set of questions received.

In that connection, Mr Mealing acknowledged the initial responses from the Director Commercial, but expressed disappointment that there had not been negotiation with CARC in the spirit/intention of best practice represented by the national compact. He referred to the fact that CARC was a well-respected organisation with a wealth of professional experience amongst its volunteers and would welcome the opportunity for further dialogue/discussion on the matter.

40. **APOLOGIES AND SUBSTITUTIONS**

Apologies were received from Councillors Victoria Charlesworth, Lis Every and Mark Inskip.

Councillors Anna Bailey, Simon Harries and John Trapp attended as Substitute Members.

41. **DECLARATIONS OF INTEREST**

There were no declarations of interest.

42. **MINUTES**

It was resolved:

That the minutes of the meeting held on 18th November 2019 be confirmed as a correct record and be signed by the Chairman.

43. **CHAIRMAN'S ANNOUNCEMENTS**

The Chairman made the following announcements:

- A Parish Conference would be held on 2nd March at the Littleport Leisure Centre, commencing at 10am, and all Members would be notified.

44. **REVIEW OF GRANT PROVIDED TO CITIZENS ADVICE RURAL CAMBRIDGESHIRE**

The Committee considered a report, U153 previously circulated, detailing the outcome of a review undertaken as to whether to continue awarding a grant to Citizens Advice Rural Cambridgeshire (CARC).

The Communities & Partnerships Manager and Housing & Community Safety Manager advised the Committee that the Council was committed to ensuring its citizens had access to relevant services and had awarded grants to CARC on an annual basis to help achieve that. A review had been undertaken to see if this resulted in the effective delivery of these services. It became apparent that the services were also being provided by the Council.

In assessing the services, officers completed options appraisals and recommended Option 3, for a direct delivery of these services by the Council. Therefore it was recommended to not provide the grant to CARC in 2021 and the Council would then deliver a more comprehensive service.

In reply to Members questions, the Committee was informed that the Council officers also dealt with a range of mental health issues and officers were trained in these issues, and continued to undertake training, to ensure that they were able to assist in the most effective way. All training includes ensuring that the service stayed up to date with any changing legislation. Previously officers would not have dealt with a number of services but through upskilling the Council would not now be turning people away who needed help.

Some Members thought that the Council appeared to consider that making these services available from the Council would result in a better service. The questions received at the meeting showed there was concern that the Council was not seen as independent. There was no question that the officers did not do a fine job but the question was, should the Council be doing this itself? People wanted to go somewhere that was independent. It was also questioned why Members had not been informed about the consultation and why the review had been evaluated internally, which cast doubt on the credibility of the results. Duplication of services had been mentioned, but where was this duplication and how was it measured? The CARC office in Ely was only open three hours a day for three days per week and appointments had to be made, so what would happen if it closed?

Officers responded by disclosing that historically the Service Level Agreement with CARC, paid for CARC to pick up services, which were listed in the Service Level Agreement, not provided by the Council. Since then the Council service had evolved so it could provide these services through the upskilling of its staff. The Council had also introduced community hubs, where people who did not wish to approach the Council directly could access relevant services. The Council also offered greater opening hours and people could drop-in at any time or could telephone in for advice. Free home visits were also available.

In debating the issue some Members contended that people wanted an independent advice bureau, as some vulnerable people did not trust the Council, so they needed independent help. The officers could not cover all things, such as mental health issues or other groups. There was concern about the process used to determine the recommendation and it appeared that the Service Level Agreement did not matter. The Council should step back from making the decision and consider whether it wanted to do everything. Why were the staff upskilling, as people would be better served by expert independent advice? The services provided by CARC were extremely cheap and included professional volunteers, so their training and resources were second to none. The services provided were not just about housing but covered a range of topics, so a range of expertise was needed which CARC could supply.

The contrasting view was that the recommendation not to provide grant funding in future years had not come out of the blue, as CARC had been notified 12 months ago. The Council was not closing CARC down, as the Council only provided a grant and CARC also received funding from other sources. CARC was always looking for alternative sources of revenue and should never have taken Council funding for granted. There was no denying that CARC provided a good quality service and it was hoped that it would continue to work with the

Council. The Council's department had changed for the better, beyond all recognition and now dealt with people in a holistic manner. The team had been trained in many fields and had become incredibly skilled and supportive. The staff could call on other expertise and so respond quickly. The duplication of service was not a good use of either service, so the recommendations were to provide a more accessible service. The needs of the community were changing and the services needed to respond. The community hubs being introduced in various locations would help people feel less intimidated.

The report recommendations were duly proposed, and second, and when put to the vote were carried.

It was resolved:

- That the availability of grant funding available in 2020/21 and future years cease;
- That the recommendation to directly deliver the service as set out in 5.12 of this report be approved.

45. **GRANTS TO VOLUNTARY ORGANISATIONS**

The Committee considered a report, U154 previously circulated, that suggested awarding grants to two local organisations.

The Communities & Partnerships Manager advised the Committee it was recommended to award grant funding via a Service Level Agreement to Voluntary and Community Action East Cambridgeshire to enable it to provide a volunteer advice service to voluntary and community organisations. It was also recommended to award a grant to West Suffolk Citizens Advice Bureau, which also provided an advice service, also through a Service Level Agreement. To ensure that the grants provided maximum benefits it was recommended that the services be reviewed.

In reply to Members' queries, the Committee was informed that recently the Citizens Advice Bureau in Newmarket had merged with that from West Suffolk, so reviewing its services would give an opportunity to evaluate the new arrangement. The Council aspired to create more community hubs in the south of the district.

Members offered support for the Citizens Advice Bureau and the Voluntary organisation and approved the recommendations for grant support.

It was resolved:

- (i) That the award of a grant of £19,928 to Voluntary and Community Action East Cambridgeshire for 2020/21, as set out in 5.1 of this report, be approved;
- (ii) That the award of a grant of £23,166 to Citizens Advice West Suffolk for 2020/21, as set out in 5.1 of this report, be approved;

- (iii) That the Communities & Partnerships Manager be authorised to enter into a Service Level Agreement to implement (i) above;
- (iv) That the Communities & Partnerships Manager be authorised to enter into a Service Level Agreement to implement (ii) above;
- (v) That the Communities & Partnerships Manager be instructed to carry out a thorough and robust review of grants to both Voluntary and Community Action East Cambridgeshire and Citizens Advice West Suffolk during 2020/21.

46. **CLIMATE CHANGE IDEAS FORUM UPDATE**

The Committee considered a report, U155 previously circulated, that provided an update on the Ideas Forum.

The Director Commercial advised the Committee that there had already been a large volume of ideas submitted, which would be considered.

Members offered thanks to the Customer Services Manager, acknowledged that things that could be done instantly were being undertaken and the Forum would be expected to carry on indefinitely.

It was resolved:

That the content of the report be noted.

47. **QUARTER 3, 2019 PERFORMANCE REPORT FOR THE WASTE AND STREET CLEANSING SERVICES**

The Committee considered a report, U156 previously circulated, detailing the third quarter performance of the waste and street cleansing services by East Cambs Street Scene (ECSS).

The Head of Street Scene advised the Committee that the latest quarter performance saw all service areas achieve 100% on their targets, which was outstanding and amazing. All operators and management were working really well and aimed to maintain those performance levels. The Christmas period had been very busy, with increases in tonnage of materials collected. In anticipation of this, some services had been brought in early and enough communication was generated to ensure a successful completion of the programme. The safety of operatives and the public would be helped by random drug and alcohol tests of the operatives, and all had passed the latest set. A Health and Safety audit had been completed and would be done on a yearly basis.

The newly appointed Development Manager would undertake work relating to education and promotion, to help increase the services provided. Recycling rates averaged out at around 58%, though the performance did fluctuate during the year.

Members thought this was a classic example of success when bringing in a service in-house. It was now a 'gold-plated' service but needed to consider raising its targets for an even more improved service. It was acknowledged that it was already over-achieving its targets but it was hoped that service requests would be reduced in future due to an improved service. The team was congratulated on its performance, particularly over the Christmas period where the services changes had worked very well.

It was resolved:

That the performance of service delivery for the third quarter be noted.

48. **BUDGET MONITORING REPORT**

The Committee considered a report, U157 previously circulated, that updated Members on the financial position for services under the Operational Services Committee.

The Senior Accountant advised the Committee that the its revenue budget now had a projected underspend, mainly due to Housing spending less on homelessness and Planning increasing its income plus other contributions from not replacing the Performance Management Officer, who left, and a staff vacancy on Street Naming & Numbering.

It was noted that £¾ million remained unspent on depot improvements and it was explained that options for improvements were being looked at and the delay was due to checking how it would affect business.

It was resolved:

- (i) That it be noted that this Committee was currently projected to end the year with an underspend, compared to its planned budget, of £1,000;
- (ii) That it be noted that the Committee had a projected capital programme outturn of £1,457,570.

49. **FORWARD AGENDA PLAN**

The Committee were informed that an additional item, the East Cambs Street Scene Business Plan, would be considered at the March Committee meeting.

The amended forward agenda plan was noted.

The meeting concluded at 6:15pm.

APPENDIX A

LIST OF QUESTIONS RECEIVED

Debi Tynan

Question:

The Council states that the advice is duplicated and that they offer impartial, confidential and are independent of any governing body.

But the council are not independent for clients to use. So how is this just? If clients feel, they have nowhere else to go, how is this going to have a knock on effect on advice sought. There could be a big domino effect with issues in benefits, housing, ICT and overpayments.

Response:

For citizens not wishing to come in to the Council offices directly, they can have access to full support and advice via the community hubs which are being extended to cover a wider area of East Cambridgeshire. The community hubs are a multi-agency approach for delivering a service. All of the Council's front line officers offer home visits if needed.

Anita Mills

Question:

Where will the staff of ECDC that they are proposing to recruit, obtain their training from to cover all of the items on the CA website, how long do they propose it will take to train them given that our own staff and volunteers take up to a year to become proficient as advisers.

Response:

As set out in 5.10 of the report to Operational Services Committee, the existing staff have already undertaken training to improve service delivery and provide a fully comprehensive support service to the community. Further training will be undertaken within the team with the Financial Conduct Authority to ensure they can offer compliant financial advice.

Chris Prescott

Question:

Please explain how the proposal to cease grant funding, which I understand has not been put to consultation, is consistent with the Council's Community Engagement Strategy 2018-2031.

In particular, how the proposal has addressed the following:

- That "community engagement ... should ... provide the fundamental basis of everything [my emphasis] that we do" (p4).
- That "This strategy seeks to ensure that effective engagement takes place when changes to policies or services are being proposed and that the views and opinions of those possibly affected are heard, understood and valued." (p5).
- The forms of engagement illustrated in the diagram on page 7.
- That "residents have a wealth of knowledge and information regarding their communities as well as a first-hand insight to the matters faced, solutions desired and services required." (p8).
- The promise to "work with other organisations, groups and individuals from the community, voluntary and private sectors to make sure that engagement activities influence the future direction of the district. We know that we need to work closely with communities to encourage effective community engagement and ensure that processes are flexible and can be tailored to different groups and individuals in different areas of the district." (p14).
- The promise to "Consult on policy reviews relating to all areas of service delivery to ensure that the public and businesses have the opportunity to put forward their views on policy changes that may impact on them" (p18).
- The process of decision making outlined on page 18.

Further, please advise why the Government's Revised Best Value Statutory Guidance Consultation Paper (for England) (February 2015) does not appear to have been followed. This states that "authorities are under a Duty to Consult representatives of a wide range of local persons; this is not optional. Authorities must consult representatives of council tax payers, those who use or are likely to use services provided by the authority, and those appearing to the authority to have an interest in any area within which the authority carries out functions" (quoted p9).

The Review of Grant makes no mention of CARC volunteers. Is ECDC aware of the fact that CARC volunteers contributed value of £83,785 in 2018-19, based on a conservative putative hourly rate?

- If it is so aware, why was this not considered in the Review?
- Why has this input to the community not been factored into the assessment?
- Is it not considered to be a disadvantage of Option 3 that the experience, enthusiasm, knowledge, time and effort of these volunteers is being completely discarded, without a hint of recognition or gratitude, and entirely lost to the community?
- Furthermore, has ECDC considered the effect of its proposal on the morale of the wider voluntary sector. In particular, has it considered the impact that this contemptuous disregard of CARC volunteers may have on its relationship with other charities with which it wishes to work?

Appendix 1, Summary of Options, states that 80% of services provided by CARC are already provided by ECDC. How is this figure arrived at? It does not appear in the Review of Grant.

Response:

Providing an outstanding and effective service to the community is at the heart of what the Council strives to achieve. To ensure that we continue to achieve this, we provide customer feedback forms for all customers that our housing team are engaged with. We use this feedback to continue to improve our service.

The service from our Council offices includes a daily drop-in service where no appointment is needed and customers can get immediate help and advice. Customers can also access our holistic service through community hubs (informal community based settings), home visits and our out of hours service. This multi access offer ensures that people can get advice in a way that is accessible and comfortable for them.

The Council is invested in continuing to improve the service that is offered to the community. This is one of the reasons the review of the CARC grant arose. Historically, the purpose of the SLA was to provide funding to CARC to deliver an element of service that was not available through the Council.

Over time, the Council has evolved its offer in order to provide a holistic service and has focused on delivering a service that can support people with all of their issues. The Council is very focused on the prevention and intervention agenda and has been working hard to identify people at an early stage to support them before they get into crisis. The review identified that 80% of the service being offered to the community was in fact already being done through the existing housing service.

It is important to stipulate that the Council is not proposing to cease making a service available to the community. It is seeking to continue to deliver and extend it from within its own service offer.

The Council will continue to work with CARC for the benefit of the community of East Cambridgeshire. CARC are encouraged to work with the Council to see what opportunities arise for the CARC within the community hubs.

The Council has considered, in detail, the service that it offers to the community and in particular how to improve the service being offered to the community. This has been at the heart of the rationale for the review. It is for the Council to determine how to measure best value, which is not necessarily a measure of cost, but indeed the social benefit that will arise. The Council believes that it is complying with best value and is improving the service for its users.

Spencer Greener

Question:

Although you as an organisation plan to provide advice in certain areas, you will not cover all the areas that are presently advised on by Citizens Advice. Many people will be disadvantaged by this. Do you think the public should be put in this position?

Response:

The Council is not proposing that it will provide all of the wide ranging services offered by CARC. The Council is proposing that it will provide the services detailed in the SLA between the Council and CARC.

Joanna Landeryou

Question:

How will the new advice service be impartial and guarantee no conflict of interest? (E.g. council tax debt, housing benefit and other benefit enquiries)?

Will the new advice service staff use and direct clients to the national CAB public site (without contribution to funding it)?

Is there already training in place for advice staff or is it cart before horse?

CAB relies on volunteers meaning funding-wise CAB is sustained on a shoe string. Will new service have only paid staff and therefore will it cost ECDC more than £47,000 to fund or will it be an even more stretched service with fewer people able to deal with fewer clients or with less comprehensive support for each client?

How comprehensive will the support be according to the client's need? Will they be offered a more in-depth face to face appointment if necessary? What if anything will be an improvement in the service and will it (and how will it) be better value? Presumably ECDC plans for it to be both these things or why end the relationship with CAB.

Why such short notice for CAB? The immediate withdrawal of funds allows almost no time for any public consultation or for CAB to deal with all the issues that arise. It's both unfair and unreasonable and could have been avoided.

CAB is very visible and known to the public. When people search for information online very often the CAB site comes up with answers through a search engine and so people can learn about CAB and phone numbers, their local office etc., if they didn't know already. How will ECDC make their new service just as visible and will they guarantee funding for it into the future?

Response:

As identified in the review, 80% of the service is already being delivered by the Council. The Council has established relationships with multiple agencies to ensure that a well-rounded and holistic service is offered to the community.

The Council has no intention of referring customers to the national CAB; the Council will be working directly with customers to support them with their issues.

Existing experienced support officers and other frontline members of the team have been upskilling their knowledge, this is an ongoing programme within the team.

The Council will closely monitor the impact from the changed arrangements and will listen to feedback from the community and make the changes necessary to keep improving the service to the community.

The Council deals with every client face-to-face. There will be a full drop-in service Monday to Thursday 8:45am to 5pm and Fridays 8:45am to 4:30pm allowing customers to get immediate access and timely advice. This will be in addition to our home visits and community hub services. This will provide a much more accessible and immediate service to the community.

At a meeting in March 2019, CARC were informed of the Council's intention to carry out a review and were told that the grant was not guaranteed for 2020/21 and in future years. If the Council is to offer the enhanced service from April 2020 there will be a full communication strategy to ensure that the community is fully aware of the service.

Questions from Michael Mealing Chair of the Trustee Board

Despite the fact that CARC is a long standing and well regarded supplier of independent advice and information services, it has only very recently become aware of the threat to its funding and has not had the opportunity to put forward alternative ways of deploying the additional resources that the Council seeks to use to enhance the services provided to the local community.

A unilateral decision to accept the recommendation before the Committee would be contrary to Section 1.16 of the current Service Level Agreement between ECDC and CARC. This states that the "entire agreement shall be the subject of a formal review at a time to be negotiated between the parties, outside the normal annual review process. The aim of this review will be to consider the funding commitment of the Council in the longer term."

If the recommendation were approved, ECDC would also not be compliant with its obligations under the National Compact. The compact provides a framework for relations between the Public and Third sectors. Section 4, deals with arrangements for managing changes to services. It specifies the need for Impact Assessments that in this instance would cover current CARC clients, CARC itself and the local community. A minimum of 3 months' notice in writing is also required in the case of the change or withdrawal of funding.

The review ignores and omits both the cost per client of Council run services (In comparison with CARC) and the additional funding acquired for the East Cambs area by the leverage provided to CARC by the ECDC grant. This would not be accessible to a non-charitable council run service

Backed but not funded by a national organisation CA Volunteers are trained to extremely high professional standards and are subject to very rigorous quality assurance and auditing requirements. CARC is also registered with the Financial Conduct Authority with regard to the provision of debt advice.

Currently over 50 clients are seen a week and many of these particularly appreciate an independent source of professional advice. Part time Volunteer Advisors are also better able to respond more flexibly to the individual needs and time requirements of particular clients with multiple issues.

It is also not yet clear whether without ECDC financial support, it will be possible to keep the CARC office in Ely open. Should it be closed, three jobs would be lost and twenty two local volunteers would lose the opportunity to make their contribution to Community.

The Committee should not be prepared without further deliberations to approve an only partially formulated proposal, which disenfranchises local residents, sets a precedent for dismantling the local third sector and runs counter to open and community focussed policy-making.

If the decision is deferred an opportunity would be created for discussions to take place between officials on the short and long term development of advice services within the District. We strongly believe that these discussions would lead to a mutually beneficial outcome that would help achieve the Council's objectives without the loss to the Community that would arise, if a local Citizens Advice service were no longer available.

Response:

The Council is grateful to CARC and its volunteers for the service that it has delivered to the

community on behalf of the Council. The review has focused on ensuring that we offer the best, most preventative, holistic, accessible and responsive service we can in the future to those people throughout our growing district that need help, advice and support.

The SLA between CARC and the Council expires on 31 March 2020. It is very clear in the SLA that it is for a one year period and places no obligation on the Council to renew the SLA or to even consider a renewal of the agreement.

The Council informed CARC of its intention to carry out a review at a meeting held in March 2019, at that same meeting CARC were informed that there was no guarantee that the grant would be available in 2020/21 and in future years.

The national compact agreement relates to the relationship between government and public and third sectors. It does not relate to the relationship between the local authority and the third sector. There is the local compact agreement which does relate to the local authority and the third sector.

The 12 week notice period to terminate mentioned at para 3.2 of the local compact is in relation to Agreements which run for 3 years. In this instance, the SLA is a 1 year agreement so arguably, either a notice period is not required or a fraction of that period would be considered reasonable notice. If a decision is taken in line with the recommendation then the Council will effectively be giving 10 weeks' notice to end of March (leaving aside the verbal notice that was given months ago that funding may not continue in 2020) which is reasonable.

The review, undertaken by Officers, did not focus on delivering savings to the Council. The focus was to ensure that the community received the most efficient and effective service possible.

Officers have already undertaken training to ensure that a meaningful and effective service can be delivered. They will undergo further training to reflect the needs of the service. All frontline officers in the housing team will undergo training which will be delivered by the Financial Conduct Authority.

All of our frontline officers are experienced in dealing with complex cases; most of the officers carry a caseload of 40+ and could see many of these clients on several occasions. Ongoing support is at the heart of the offer to the community and there is no timescale on support plans, they are tailored to meet the needs of the individual.

The Council would be very happy to have a discussion with CARC about staffing.

Linda Spiers

Statement

People having problems at work. I've personally seen pregnant women experiencing constructive dismissal, someone who should have been TUPE'd and wasn't, someone who'd been working over 70 hours a week for 2 years who was sacked when they had a nervous breakdown, people who hadn't been paid when their employer went out of business ... etc etc. These are not people who live in Sanctuary Housing and I don't think it would occur to most of them to go to ECDC for help and none of them could afford a lawyer.

Advice and support to people who are having consumer issues. I have helped people suffering from John Lewis, a furniture store, their energy supplier, mobile phone supplier, garage etc etc. Again, not all these people are extremely poor or vulnerable, but they still need help and generally can't afford a solicitor. I don't think ECDC is planning to offer support with consumer issues?

Relationships. "Domestic violence" is the tip of the iceberg, there is also coercive control and I have had at least two male clients who have been the victims of violent female partners. Thinking about their social class, income brackets, again I'm not sure many people I've seen would have approached the Council for help, but they really needed it. Then there's access to children and grandchildren, I have seen so many people about this issue, and it has been the biggest cause of people crying in the consulting room. The barriers to people approaching the Council for help with this are enormous,

given the fear of getting social services involved in a difficult situation and the loss of the children to the care system.

I think that CARC provides a very useful bridge and a doorway for people who either don't think of going to the Council for help or who are frightened/shy of doing so and we also cover areas of advice that the new service will not offer. I'd really like this to be considered and see if there is a way in which at least part of the service could be retained.

Just a couple of other points I wanted to raise - the money the Council gives us provides the core of the funding for the Ely office and without it Citizens Advice would not be able to provide its central service and would likely have to close, except for a bit of separately funded case work like Universal Credit and some debt advice - if it could find a premises to operate from. Nick, our CEO, told me that officers seemed surprised when he told them that.

The money also funds the telephone advice service, which receives over 300 calls a months from people based in East Cambs. If the funding is withdrawn, the Contact Centre would have to refer all East Cambs callers to the Council. Nick said that when he raised it with them, officers told him they had not planned to put in a phone service and so all these calls would have to go via the Council's switchboard

Penelope Taylor

Statement

CARC is an independent charitable organisation and I am extremely concerned at the possibility of ECDC withdrawing their funding. I had extensive training and now have 15 years experience of dealing with clients with a wide variety of issues. I am one of many advisers and I do not feel that 2 additional employees at ECDC will be able to cope with the work that is covered by Citizens Advice in Ely. They will need extensive training in many more areas than housing, benefits and debt. I hope that you will be able to support me and my colleagues in our great concern for clients if this change occurs.