

NORTH LANARKSHIRE COUNCIL

REPORT AGENDA ITEM No. 4a

To: PLANNING & ENVIRONMENT COMMITTEE	Subject; TRADING STANDARDS –CREATION OF TEMPORARY DEBT COUNSELLOR POSTS
From: DIRECTOR OF PLANNING AND ENVIRONMENT	
Date: 10 <sup>th</sup> May 2006	

**1. Purpose of Report**

1.1 The purpose of this report is to seek authority for the creation of four temporary Debt Counsellors within the Planning & Environment Department resulting from the Scottish Executive Financial Inclusion Funding Award.

**2. Background**

2.1 The Scottish Executive announced a funding stream in 2005 to promote financial inclusion. North Lanarkshire Partnership has been awarded £1 million (£500,000 - 2006/07; £500,000 – 2007/08) to support this initiative.

2.2 The funding is designed to:

- Prevent individuals or families falling into debt (prevention);
- Provide routes out of poverty for individuals and families (routes out of poverty);
- Sustain individuals or families in a lifestyle free from poverty (sustainability)

2.3 Details of the proposed services following approval by the Scottish Executive were reported to the Policy & Resources Committee on 18<sup>th</sup> April 2006.

**3. Considerations**

3.1 The proposals included the creation of 4 temporary debt counsellor posts within the Planning & Environment Department. These would be included within the existing money advice services in the trading standards service and would ensure the development of current staff to be Approved Money Advisers for the purposes of the Debt Administration Scheme (DAS).

3.2 Increased demand for money advice services following the introduction of the Debt Administration Scheme has placed particular strain on the staff and the service provision. These additional posts will enable the department to provide a better service to residents in North Lanarkshire facing debt problems, and allow for existing experienced debt counsellors to go through the certification and approval process to become Approved Money Advisers. This will allow more debt payment plans to be set up under the Debt Administration Scheme as well as voluntary repayment programmes for those whom DAS is unsuitable, resulting in a wider range of solutions being available to individuals and families in debt.

- 3.3 The funding for financial inclusion is for a period of two years from 1<sup>st</sup> April 2006. It is proposed to create 4 temporary debt counsellors at salary grade AP3 up until 31<sup>st</sup> March 2008. The sum of £120,000 per annum is included for this part of the project in the award to North Lanarkshire Partnership by the Scottish Executive and the delivery of outcomes will be monitored and evaluated as part of the existing Regeneration Outcome Agreement.

#### **4. Corporate Considerations**

- 4.1 All salary and other costs will be met in full by the funding from this financial inclusion award.
- 4.2 The Money Advice service contributes to the corporate priorities of promoting social inclusion and health, well being and care.

#### **5 Recommendations**

- 5.1 It is recommended that the Sub-Committee
- i) Approve the creation of four temporary debt counsellor posts grade AP3 for the period up to 31<sup>st</sup> March 2008, and
  - ii) Remit the report to the Policy & Resources (Personnel) Sub-Committee.



**David M Porch**  
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