

Early Intervention and Prevention

*Target Operating Model –
Homes & Money Advice Hub*



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1. Executive Summary

1.1 Purpose of this document

The purpose of this document is to outline the target operating model principles for the desired future Birmingham Homes and Money Advice Service by setting out:

- The justification for a new, early intervention and prevention focused **Homes and Money Advice Hub** service in Birmingham
- The **learnings** from the **Homes and Money Advice Hub** pilot
- The **future vision and service blueprint** of a Homes and Money Advice hub including its purpose, service users and what is required to deliver it (people, data and technology, governance, and reporting)
- Seek **approval** to implement the Homes and Money Service blueprint.

Our citizens are facing **escalating social and economic challenges** leading to increased demand on our statutory and non-statutory services. Current models of service delivery support people **after** they are in crisis and escalating wait times for help is resulting in citizens being left in desperate situations.

The future Homes and Money Advice service has been designed in response to this challenge and will **reach families before they reach crisis**. By proactively identifying and contacting citizens most at risk of financial vulnerability and housing issues, the Homes and Money Advice service will aim, over the next few years, to shift the model from a fully reactive one to one where we have a proportion of our team **focused on proactive contact and early, holistic support which is informed by strength-based practices to support delivery**.

All of this is dependent on a culture shift for both staff and citizens, strong partnership working, robust data and evidence, a **flexible model which responds to the needs of individuals and communities**, and the ability to connect citizens, to support and community networks close to where they live, thus improving relational life outcomes.

Evidence from the Homes and Money Advice pilot in Northfield shows this can be achieved with **collaboration and open and honest dialogue**. There is tangible impact for the families who were part of the pilot, with powerful stories of difference emerging. As this model is rolled out across the city, the newly created pathways into interdependent services, the potential to avert crisis for families is huge.

2. Introduction

The Introduction sets out:

- Overarching context we are operating within
- Approach to developing the Target Operating Model
- Summary of the research findings

2.1 Why is the Homes & Money Advice service required?

Birmingham citizens are currently facing escalating social and economic challenges, putting increased pressure on our services, and often delivering poor outcomes.

The COVID-19 pandemic put **significant strain on households** in terms of physical health, mental health, emotional wellbeing, and financial pressures. Since January 2022, the cost-of-living crisis has seen soaring prices and falling real household incomes **plunging those who were less affected during the COVID-19 pandemic into financial trouble.**

Definition: Citizens

For the purposes of this document, we will refer to anyone who will access our early intervention and prevention services as 'citizens'. This includes every single citizen living in Birmingham as well as transient populations that may not be citizens of Birmingham in terms of council tax, but access our services, including commuters, students, and border populations.

One in six households (4.4m) are estimated to be in “serious financial difficulties”, an increase of over 57% from the end of 2021. **Low-income children, parents and families are disproportionately affected**, with the poorest 10% spending more than half (54%) of their average weekly expenditure on essentials such as housing, bills, and food. Continuing with the current delivery approach is unsustainable as failure to invest in early intervention and prevention will likely lead to demand increasing across the system.

Birmingham has therefore recognised that **shifting its focus from crisis to prevention is fundamental to managing demand and improving citizen's outcomes**, there is currently a fragmented response across the council which currently limits the opportunities to proactively support citizens before they get to crisis.

The Homes & Money Advice (H&M) project was therefore selected as an accelerator project of the Early Intervention & Prevention programme as it was recognised as a **key pillar in addressing the financial pressures and increasing level of relative poverty faced by citizens**. Existing services are largely focused within the crisis space, and while pockets of best practice exist across the services there is not a consistent offer to citizens. **A re-think of how we deliver the service**, building on the strengths of the current services whilst using data to proactively identify citizens at risk of financial instability or homelessness was recognised as a significant opportunity to improve outcomes whilst also demonstrating the early success of the programme. This is aligned to the council's immediate priority of increasing uptake in benefits as another lever to address the cost-of-living crisis.

2.2 How did we develop the Target Operating Model?

Development of the H&M TOM was initiated in August 2022 that utilised research and a human centred approach to design and pilot a re-imagined H&M service.

Definition: Qualitative Research

Involves collecting and analysing non-numerical data (e.g., rich in-depth conversations and behavioural analysis) to understand concepts, opinions, or experiences.

The approach comprised of establishing a vision for the future service aligned to the goals of the wider EI&P programme. This was supported by **research with staff, partners, and citizens across Birmingham** to map the current landscape of homes and money advice in the city and review best practice and existing service strengths, for example, the fundamental role of partners in delivering advice and support.

The H&M team have engaged in both qualitative research (rich in-depth conversations and behavioural analysis) and current state mapping of provision (desk research) to **understand staff, citizen, and partners' lived experiences of the current service**, as well as their needs, motivations and aspirations with respect to Homes and Money and what changes would make the biggest difference. This directly informed the design of the Homes and Money Advice Hub service.

The team **engaged with over 100 citizens, EI&P staff and partners in total across 14 wards in the city over a five-week period**, using multiple research methods to ensure citizens were contacted and engaged in a way that suited them. This included:

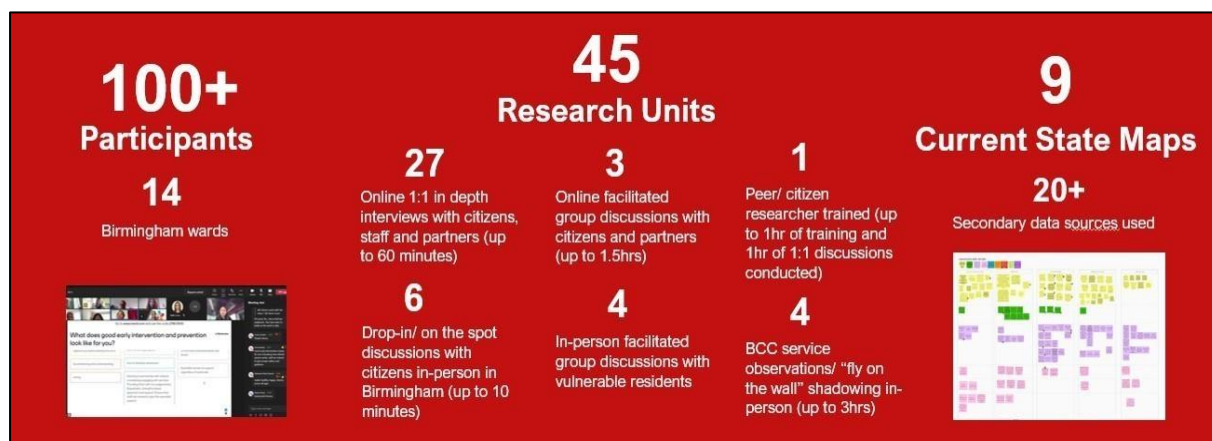


Figure 1: TOM Qualitative Research Summary

This insight supported subsequent co-creation sessions with key internal and external stakeholders including Neighbourhood Advice & Information Service (NAIS) Contact Centre. Data (City Observatory), ICT, Website / digital team, IAG, Customer Service, Digital & HR & Property. This culminated in the design and execution of a service pilot in December 2022. This process is outlined in figure 2 below:

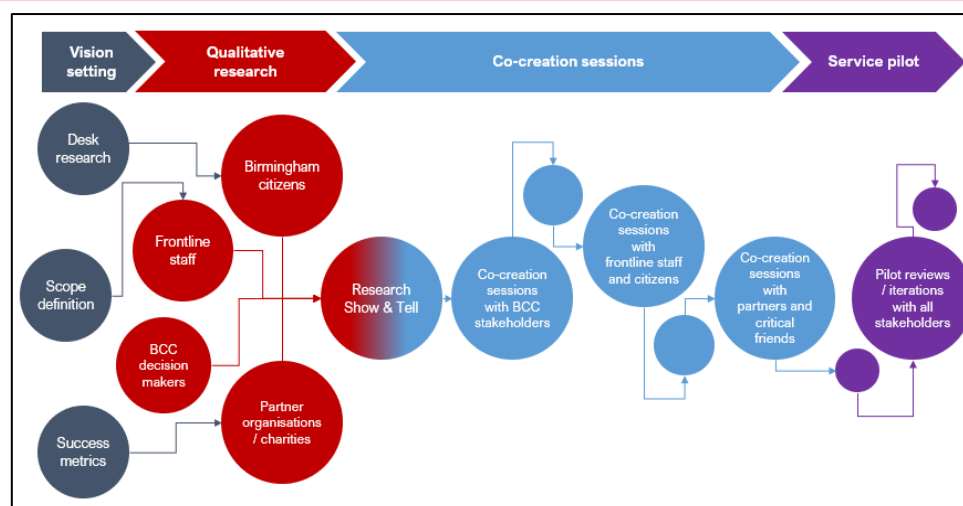


Figure 2: TOM Design Process

2.3 What did we learn from the research?

Our key learnings include a growing normalisation of crisis, reluctance to request help, and the current state of service provision is too complex, which drives citizens to seek in-person support.

The growing normalisation of crisis post COVID and during the rising cost of living means people do not realise they are in crisis

The frames of reference for what is “normal” or not are becoming more and more broken. This means **the slope to crisis is becoming less obvious** to people in terms of where they are on the slope and how far away the crisis point is. Given this, many people are **only presenting to the council at high crisis point** (e.g., homelessness) which **forces the reactivity of services** in the city. In addition, many citizens do not have wider support networks to help them recognise the challenges they face.

What NAIS Staff said:

“Sometimes they do not know they need help or what is normal, for example, a lady I was working with didn’t know that taking over an hour every day to get out of bed is not normal”

The growing normalisation of crisis post COVID and during the rising cost of living means people do not realise they are in crisis. Citizens shared stories with us about what they thought would be normal e.g., tearing up council tax letters. From their perspective this was normal, there was no recognition that they were in an early crisis. **“New” or “non-traditional” groups of people are approaching services** and charities like the Citizens Advice Bureau, and food banks. This means the **slope to a crisis** is becoming less obvious to people in terms of where they are on the slope and how far away the crisis point is.

There is reluctance to ask for help due to a range of reasons including fear of judgement and distrust

Consistent feedback has suggested a reluctance to access council services. Our research has identified four key reasons for this, including:

- **Deficit of trust between government and people** - The trust deficit with Government and the view of the council as “unable to help” and “one large scary institution” is present
- **Lack of accessibility** - For those who are digitally excluded without access to the internet or living far away from a physical advice office/ service, the perception that the council is “unable to help them” This links back to the IAG approach and some people will need and want to be supported via a face-to-face offer.
- **Fear of Judgement** - The fear of judgement manifests via shame and embarrassment over people’s personal situation. This feeling is additionally linked with cultural and ethnic background influences
- **Not wanting to be “kicked down the road” constantly** - People view signposting as being passed around between service to agency to service – they struggle to differentiate between the different teams and only care about a seamless experience (i.e., not repeating themselves)

What Citizens said:

“I’ll never go to the council services because they will look down on me because I don’t have a job”

Given the complex current provision, citizens do not know where to start even when they realise, they need help

The current state analysis found that the current Homes and Money offer and advice provision in Birmingham is highly complex and confusing for both citizens and staff. Given this complex current provision available throughout Birmingham, citizens do not know where to start, even when they realise they need help. The complexity of the system is leaving citizens with no choice but to come to physical locations to solve their problems (see below).

What Volunteers said:

“You need a degree to fill out the forms...one wrong tick and you won’t get the right help needed”

The complexity of the system is leaving citizens with no choice but to come into physical locations to solve their problems, which presents additional challenges

Research identified that the **complexity of the system** drives people to **come into singular physical locations**. At the time of the research, BCC offered a drop-in service via **publicly accessible** Neighbourhood Advice and Information Service (NAIS) located in Erdington (North) and Northfield (South). This in turn generates **dependency and demand** on these physically located services that is not able to be served and has been exacerbated by the increased demand in the last couple of years; referral numbers from the Contact Centre to the Neighbourhood Information & Advice Service (NAIS) advisors **increased by 81%** from 2020/21 to 2021/22.

As a result, a **transactional relationship has been formed with citizens**. There is limited time given to proactively supporting citizens before they present to a physical location, and the offer extends to a 10-minute time-limited offer via a transactional interaction. Throughout the research and data analysis, it is evident that many citizens **repeatedly find themselves coming to these physical locations for multiple time-limited interactions** with the service.

In addition, the limited number of physical locations spread across the city **results in frustration** from citizens and is a particular barrier to those who have different ability needs. The transactional nature of a citizen's relationship with the council was materially impacting citizen outcomes, as the **staff resource was unavailable to connect citizens to build support within their local community assets**, a key step in supporting citizens to build long-term financial resilience and improve their well-being. Additionally, information about citizens is currently stored on a vast number of case management systems within Birmingham City Council and by partner organisations, making it **almost impossible for staff to gain a holistic view of households and individuals**.

What BCC Staff said:

"Multiple places are needed as sometimes people need to go there to recover money...it's really difficult for people with less money and mobility"

3. Operating Model

The Target Operating Model sets out:

- The **vision and purpose** for the new service
- How we will **approach service delivery**
- How we need to **equip our people** to deliver the service
- The **data and technology** required

3.1 Vision and Purpose

3.1.1 What is the H&M Advice Hub trying to achieve?

Our shared vision for the Homes and Money Advice Hub is to **Provide robust, strength-based, and holistic guidance to citizens who are financially vulnerable, empowering them to achieve greater financial well-being and maintain stable and secure housing.**

To achieve this vision, we will...

- Ensure citizens are supported via a **strengths-based conversation**. This maximises the citizen's strengths (including their family, social and extended community networks) to achieve long-term financial resilience, which meets their needs and improves or maintains their well-being
- Acknowledge citizens and their families are **experts** in their own lives and the Homes and Money hub will ensure that they are listened to. Staff will be empowered to have

strength-based conversations around what citizens **want to tell us** and **not what we want to ask them**

- Build on the citizen's strengths to **connect** them to the right people, communities, and organisations. Support and connections into **local community assets** to improve relational life outcomes will be based upon “**What do you want to do**”? And “**What can I connect you to**?”
- Make **every conversation** with citizen’s **count**, to ensure that they do not have to repeatedly explain their needs to multiple people in different organisations
- Use **data proactively** where possible to identify citizens at risk of financial vulnerability to be offered a strength-based conversation
- Offer a **variety of service channels** (Face-to-face, phone, text, email, letters) to support citizen engagement
- Ensure the service is based on an offer that is “**infinitely flexible**”, understanding that there isn’t a ‘one size fits all’ approach
- Design a service with **those most vulnerable in mind**, to ensure it serves all the citizens of Birmingham

We will therefore **shift the way we interact with citizens**, working outside of our silos, and develop an offer of comprehensive strength-based support that builds long term financial resilience and well-being, whilst making the best use of our limited resources.

3.1.2 What does success look like for the H&M Advice Hub?

Four key success metrics were identified to measure the success of the homes and money pilot.

These are:

- **Enhancing the use of data** to proactively identify and support vulnerable individuals
- Citizens can easily be **offered a strengths-based conversation** based on their assets and strengths conversations and those of their family and support network, and how they can build their finance and well-being. For those without such networks, the role of the strength-based conversation would be to help support a connection to assets, and resources, which aims to support citizens build connections within their own local area.
- The location and channels of the H&M hub are **accessible, interconnected, and at the citizen's convenience**.
- **Income maximisation** – Supporting citizens to:
 - Claim all the appropriate benefits and money schemes they are entitled to
 - Providing budgeting advice
 - Individuating the underlining reasons for their financial problems

As the H&M service moves into implementation, these criteria will evolve to ensure a holistic success-based criteria are developed that is aligned to wider EI&P objectives.

3.2 Service Delivery

In this section, we have outlined:

- The scope of the new service
- The customers that are likely to engage with the service
- The channels through which our customers will engage

3.2.1 What is the scope of the Homes & Money Advice Hub?

The Homes & Money Advice Hub service will provide financial and housing support to citizens at the **Universal and Targeted stages of the prevention pathway**

The future state of the Homes and Money Advice Hub service **builds on the prevention pathway**, which underpins the overall Early Intervention & Prevention approach (see Section 2.1.2 of the Business Case for further information on the prevention pathway).

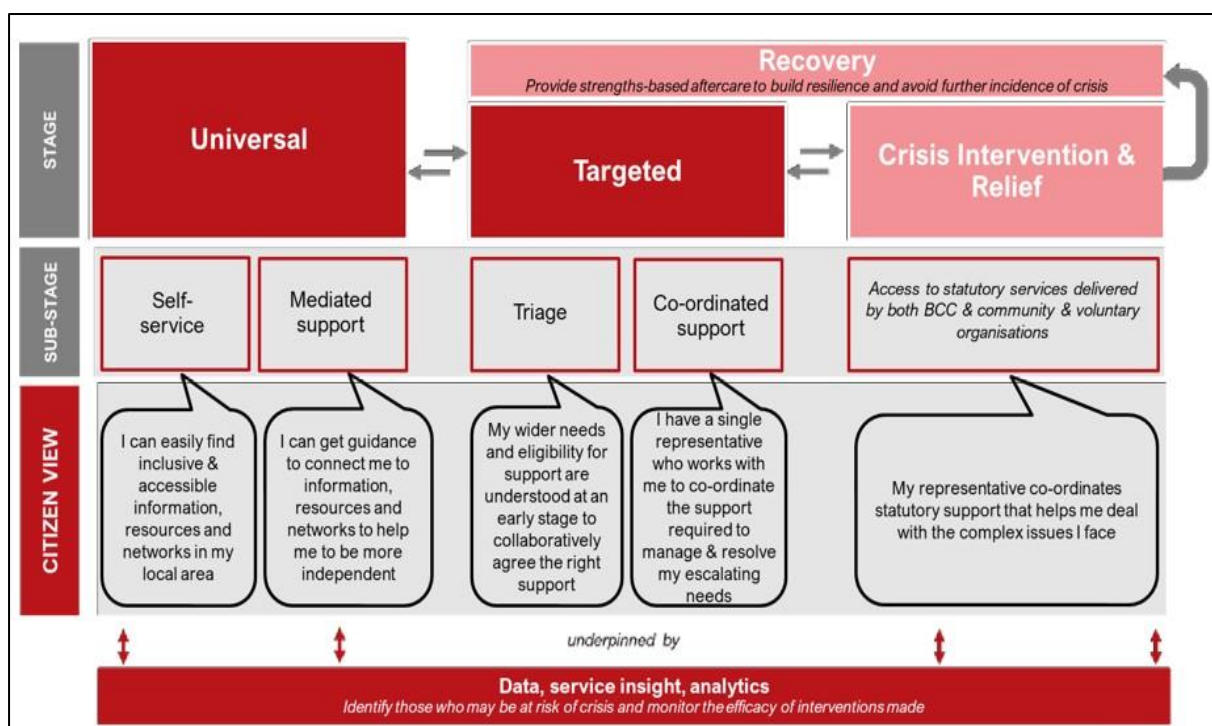


Figure 3 – Homes and Money Prevention Pathway

A detailed blueprint summary has been developed for the future state of the service from both a **citizen's perspective** and the **council's perspective** (see Appendix 6.2). Development involved contributions from the City Observatory, ICT, Digital (BCC Website), Contact Centre, Property, HR, IAG, Org Design. The blueprint has been designed to provide a **seamless, coherent, and transparent** experience that is rooted in two key principles:

Definition: Service Blueprint

A detailed depiction of the future state service, which can be used by Homes and Money delivery teams to understand and align on the key activities and service features they need to develop to enable delivery of the future state service.

- Designed with a **12–18-month view** in mind. It serves as the “north star” vision for the Homes and Money service, guiding stakeholders by providing a consistent view of further service development and deployment
- Encompasses the **Universal and Targeted** stages of the prevention pathway – as with all Early Intervention & Prevention service offerings – and the four sub-stages that sit under each of these: **Self-Service and Mediated Support**, and **Triage and Co-ordinated Support**, respectively

Definition: Community Connector

A Community Connector is a Homes & Money staff member who is a single point of contact for a citizen and works with the citizen to ensure they can gain control over their finance and wellbeing. This includes connecting citizens with people, communities, activities, services and organisations close to where they live, having asked the citizen: “What do you want to do?” and “What can I connect you to?”. **Places to go things to do**

The service aims to support most citizens in a **self-serve format** (rooted in IAG), however when self-serve is not appropriate (e.g., digital exclusion, complex issues, proactively flagged by system) relevant support will be offered via a **proactive targeted service of H&M Community Connectors**. Homes & Money staff will proactively contact identified households, offering a pre-booked appointment to have a strengths-based conversation, provide appropriate financial support and connect them to relevant services and activities in the community, for example to help reduce loneliness. This fundamental shift in staff ways of working will be reviewed and agreed upon during consultation with staff trade unions.

The figure below outlines at a high level the service offer in each of the four sub-stages of the prevention pathway.

STAGE	Universal		Targeted		Outside of EI&P scope Crisis Intervention & Relief Access to statutory services delivered by both BCC & community & voluntary organisations
	Self-service	Mediated support	Triage	Co-ordinated support (Homes and Money Hub)	
SUB-STAGE	Residents can easily find inclusive, tailored and accessible (digitally and physically) information, guidance, resources and networks in their local area (powered by a holistic, multichannel IAG offer)	Residents can easily find inclusive, tailored and accessible (digitally and physically) information, guidance, resources and networks in their local area with guidance / signposting from their local community and advice professionals	Residents are proactively identified as requiring support and advice based on shared BCC data	Residents receive support from a single service representative who works with them to coordinate the support required rooted in holistic strength-based conversations and community assets	Service representative coordinates statutory support that helps the resident deal with the complex issues they face
SERVICE OFFER					

Figure 4 – High level service offer (four sub-stages of the prevention pathway)

The following two visualisations (Figure 5 and Figure 6) provide a summary of the detailed service blueprint from a citizen (front end) and council & staff delivery team (back end) perspective. This blueprint has been tested with a wide range of stakeholders to validate its feasibility within the agreed horizon of 12–18 months (from the pilot).

As outlined in the blueprint, citizens will receive a **holistic offer of support alongside a response to their immediate financial instability**. This includes connection into community assets close to where citizens live to help improve wellbeing, part of the wider “by the community, for the community” approach with inclusion at the heart of any connection that is made.

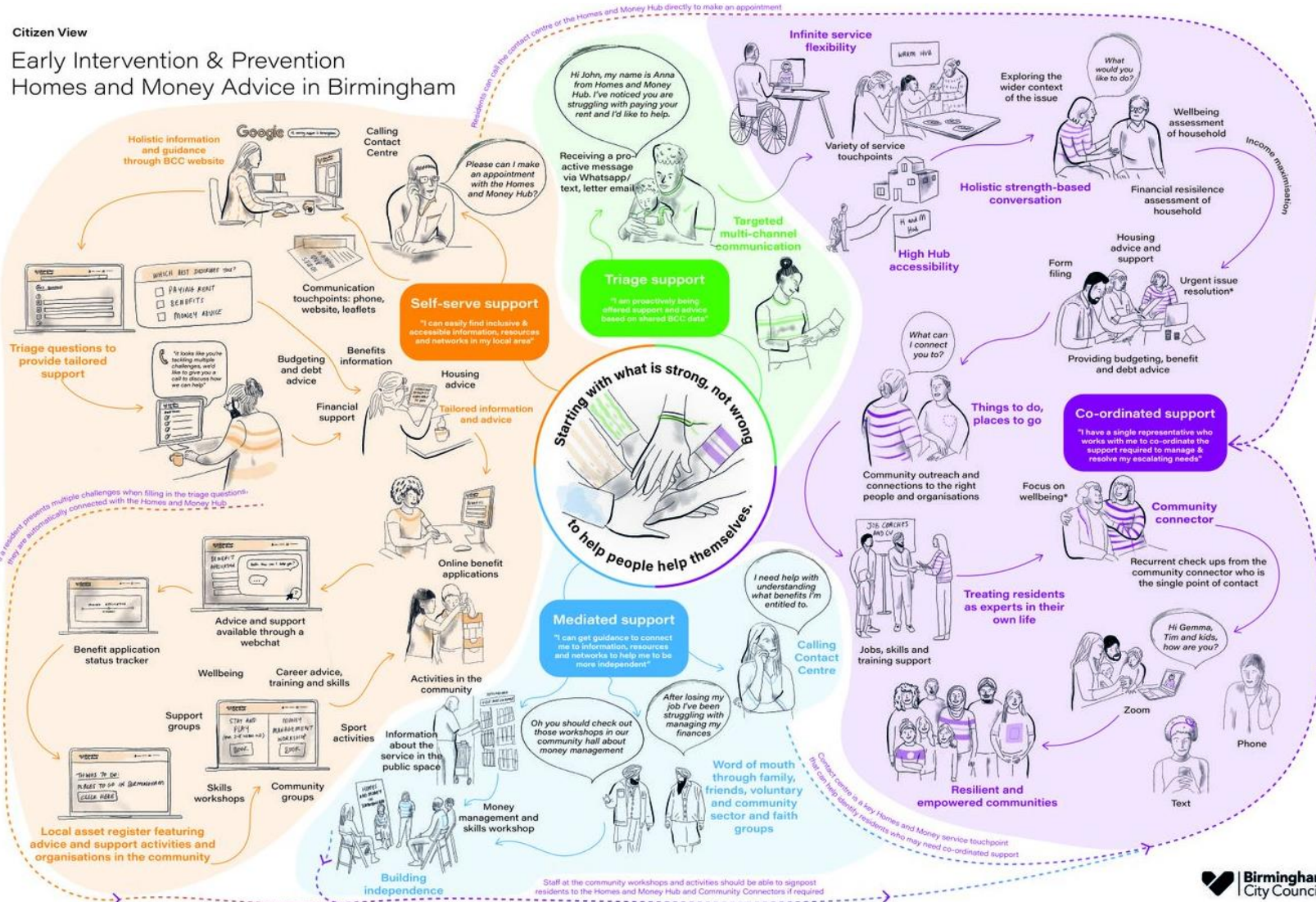


Figure 5: Citizen's perspective: The ideal Homes and Money service experience and offer across the four sub-stages of the prevention pathway



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3.2.2 How do citizens feel about the proposed model?

Engagement with BCC citizens has provided a number of key insights and validations of the proposed H&M TOM.

Engagement has been conducted with Birmingham City Council citizens at both in-person and online sessions to understand community views of the proposed H&M service. This has yielded the following key insights:

- **The residents believe that the H&M service will help people live a relational life and build a stronger community** – Feedback has identified that citizens value the focus on creating safe and neutral spaces and fostering connections, including identifying and supporting community champions as a tool to building a “by the community, for the community” culture.
- **It’s important that the access to tailored H&M advice is available through self-serve route to empower the residents and increase their independence whilst mitigating avoidable demand** – Citizens have stated that they value the proposed self-service functionality, commenting that easily accessible personalised information will be crucial to raising awareness and accessing support.
- **A holistic approach is understood as making sure people don’t fall between the cracks** – Feedback has found that citizens value the holistic offer of support, that goes beyond immediately presented needs to ensure that wider circumstances are considered when providing support.
- **A diversity of contact channels and ability to access human support (or similar e.g., highly trained bot) at all stages of the service is important** – Citizens have stated that they highly value the ability to access human support while accessing services, particularly in ad-hoc areas where specific question or issues may arise. Services must prioritise **inclusive, appropriate and timely access** for all citizens, allowing them to access the support they need when they need it

What citizens said:

“People are the assets of the community – this service is about being human and talking to each other again”

What citizens said:

“The fact that I don’t need to speak to anyone to know what benefits I can get is revolutionary. I can use my computer; I want to be able to do it by myself”

What citizens said:

“The fact that the service supports people with other issues that might have led to that one issue they came with is important”

What citizens said:

“I do everything myself online, but it’s good to have an option to reach out to a real human in case of any questions or issues. The webchat idea would really help”

- **Having one source of truth with all the information about local activities and organisations is highly anticipated** – Citizens have stated that the council acting as a facilitator in centralising information on support available will be crucial to increasing awareness, closing information gaps and supporting the connection between community organisations and citizens.

What citizens said:

“As a charity we spend hours trying to find out where to get support on basics like food. We don’t always know what’s out there or how to access it. The council should be the facilitator of brining everything together”

3.2.3 Who will engage with the service and what are their needs?

The service will support all citizens of Birmingham who require universal and targeted homes and money advice support and has been designed with the most vulnerable groups in mind.

To ensure decision-making during the co-design workshops was citizen-centred and effective, and to recognised that topics surrounding homes and money are emotive and personal, **four citizen personas were built:**

- Hiding for as long as I can
- Thrown in at the deep end
- Keep hitting the wall
- Snowballing

Definition: Persona

Personas are a service design tool to help us understand citizens, their lived experiences and mindsets and place them at the heart of our design for Homes and Money.

Further information on each of these can be found in the figure below. These personas represent the **typologies of citizens in Birmingham**, showcasing the different journeys, beliefs, and experiences they have with homes and money. They help to understand the contexts, needs, and influences of citizens and therefore **how we can best intervene and support them earlier in the journey**. The personas were developed using insights gained during the desk research, qualitative research (1:1 interview’s, focus groups, peer research and observations) and stakeholder discussions with BCC staff and partners.

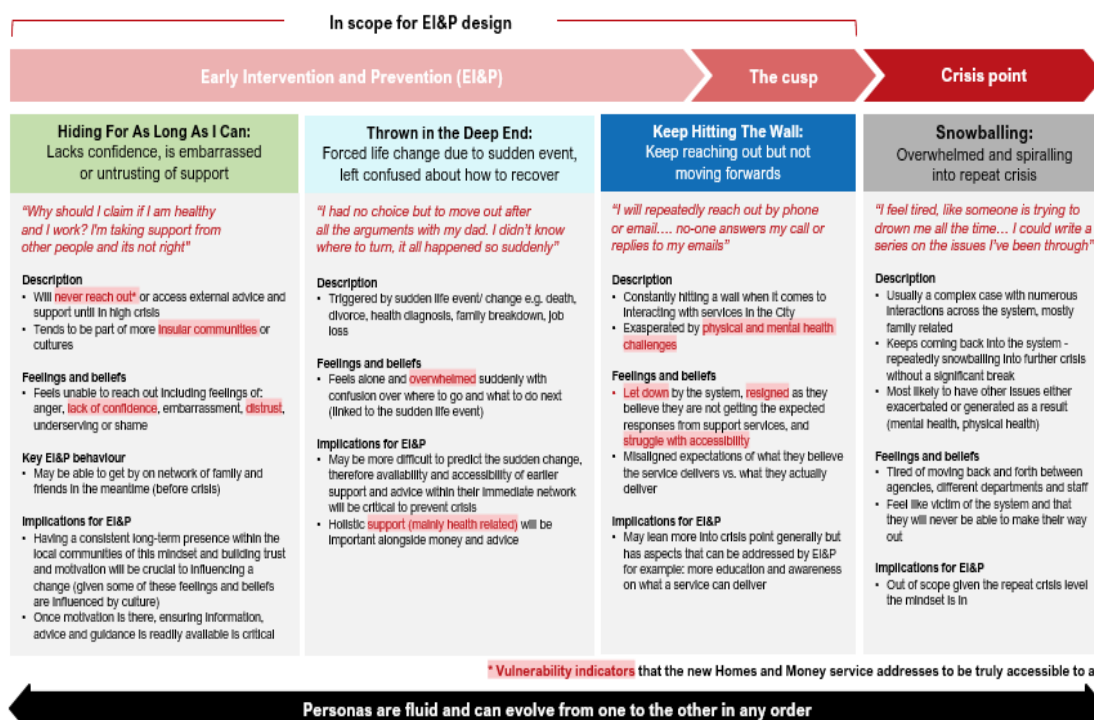






Figure 7 – Personas: The Four Typologies of Citizens in Birmingham

The focus of the Homes & Money service blueprint is on the 'Early Intervention & Prevention' and 'The Cusp' phases illustrated above, and therefore the first three personas.

User research identified that **citizens who achieve greater financial well-being and maintain stable and secure housing** tend to have the following key characteristics and behavioural attributes, which have been front of mind when co-designing the Homes & Money Advice offer:

-  **Resilient approach to life** (influenced by culture and family background, environment/contextual situations, hereditary factors)
-  **Education and secure foundational knowledge** around finances and housing management (typically from an early age)
-  **Diligent financial control** (influenced by culture and family background, environment/contextual situations, hereditary factors)
-  **Innate resourcefulness and networking** (even with scarce opportunities)

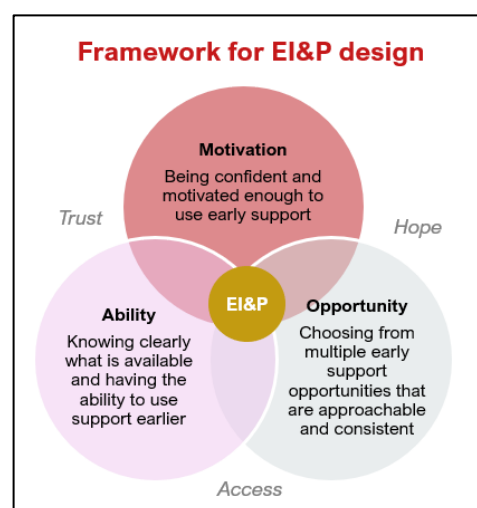


Figure 8: Adapted COM-B

Model of Behaviour Change

3.2.4 How will the service be delivered?

The Homes & Money Advice Hub service will be delivered via multiple channels, supporting a digital-first approach where possible, with options to ensure appropriate accessibility for all citizens.

To provide an effective Homes & Money service, all service touchpoints across the entire citizen journey will be connected and locally embedded into communities to **enhance the visibility** of available service offerings, **transparency** of processes, **seamlessness** of the experience and **accessibility**. The service will be accessible to citizens who are:

- **Digitally excluded** – with no access to laptop / internet/ lack digital skills, banned from using technology
- Experiencing **physical / mental disability** (low mobility, inability to write / speak, neurodiversity)
- Having **limited English language proficiency** (English as second language, low literacy and reading skills level)

The Homes and Money Advice service will provide...

- A highly **flexible multi-channel service touchpoint** where citizens can get information about the service (physical Hub, website /app, community group), and via a variety of communication channels for obtaining the information based on citizens' preferences: phone, email, letter, WhatsApp, face-to-face etc.)
- Physical hubs located in the **community** (incl. quiet calming spaces, access to hearing loops, chaperon, toilet, BSL interpreters etc.)
- A variety of **digital channels** (text messaging, webchat, WhatsApp, telephony, virtual calls, emails, letters)
- A more dynamic contact routing solution to ensure citizens get the support they need when they need it
- **Translation services** (automated and human) across channels: website, leaflets, letters, text messages, face-to-face
- **High web accessibility** following [gov.uk principles](https://gov.uk/principles) (e.g., adjustable colour contrasts, font sizes, enabled screen readers and speech recognition, no session time-outs etc.)
- **Jargon-free communication** via all channels and touchpoints: plain English, 'inverted pyramid' and ensuring clear pathways into specialist service.

Self-service and in-person delivery are essential to the future state Homes and Money Advice Hub service blueprint. Further detail on IAG – key to successful self-service – and a place based approach – taken to enable the desired in-person experience – is provided below.

Information, Advice & Guidance (IAG)

In line with the wider EI&P programme, effective and timely Information, Advice, and Guidance (IAG) will be fundamental to an “infinitely flexible” and digital-first (wherever possible) Homes and Money advice offer (see EI&P Business case section 3.3.1). It will ensure that citizens can self-serve, and access resources at a time and via a channel of their choosing, without the need to have direct contact with the council.

The current structure and provision of IAG often frustrates the citizen, as they get 'bounced' around the system. It is also costly for the council as vital frontline resources are resolving issues that people could resolve themselves with better content and tools. Citizens who can self-serve are more likely to maintain their independence and resilience. By helping to facilitate self-service we aim to drive better outcomes for citizens and limit demand on targeted and statutory services.

Definition: IAG

Information: facts or details about somebody or something, often relies on those who access the material interpreting it correctly and acting accordingly.

Advice: an opinion or a suggestion about what somebody should do in a particular situation, relies on the individual to act upon the advice

Guidance: help, information or advice aimed at resolving a problem or difficulty, especially when given by an authority or experienced body or figure

We aim to take a digital-first approach, with citizens placed at the centre of design considerations, to facilitate self-service with interactive tools that ensure a high-quality consistent service that builds resilience and increases independence for citizens.

The Homes and Money Advice pilot identified that since the pandemic many citizens have had to rely on for the first-time internet and digital devices to access support services, even those that are able to proficiently use the internet have had to change the way that they work and generally live their lives. The Northfield pilot has worked closely alongside the Digital Inclusion programme to better understand whether citizens had access to a device and internet connections needed ensure that citizens have access and the digital skills so that they can confidentially access self-service support in the future.

Place Based Approach

Taking a place based approach to deliver H&M services in physical hubs across Birmingham will also be key delivering sustainable outcomes for citizens. We will meet citizens where they already are and engage with them on their terms, in a familiar and adaptable way.

Physical locations will be designed with the community, with services that reflect the needs and aspirations of citizens in the local area. They will be universally accessible, well located, and positive spaces, facilitating community cohesion and resilience.

This approach directly builds on the success of the H&M pilot, which recognised the unique value that delivering services in physical locations enabled, including that networking across teams facilitates better results for citizens. To fully deliver the new Homes and Money service, teams need to work collaboratively to find the best solutions for citizens.

3.3 People

In this section, we have outlined:

- Staff requirements to deliver the service
- The ways of working required to deliver the service

3.3.1 What are the staff requirements to deliver this service?

Staff working differently using a strength-based approach will be key to building citizen's financial resilience and long-term wellbeing.

These changes in ways of working **that connect citizens to activities and support that exists in the community**, and the associated requirements of staff to adopt this approach are detailed below:

- **New Community Connector way of working** - Community Connectors will require training on strengths-based conversations that focus on what the citizen has to build a short-term and long-term support plan. Staff will be familiar with and confident in accessing resource directories available to them in the city, including Connect to Support, Route to Wellbeing, and Waiting Room. The HaM hub will develop and embed a culture that ensures that staff works as partners within the community so as not to generate demand within the voluntary and community sector. Ensuring continuous engagement and opportunities for co-design between the council and its partners will be crucial in maintaining the necessary support for this new way of working.
- **Single Version of the truth' – Shared Dashboard** – Staff and partners will be required will be required to undertake training and ensure they can access, use and interpret the new system to have a 'fuller picture' when offering support to citizens, resulting in more relevant/tailored/effective help
- **New additions to the BRUM Account** – Staff will need to ensure they are aware of any future developments on the BRUM A/C (inc. Triage quiz's, personalised support plans) to direct citizens to them as required
- **Working alongside Contact Centre Staff to offer more holistic support for citizens (relevant to grade)** – Contact Centre staff will be offered training to support them to offer a more holistic service for citizens who call that goes beyond the issue at hand and identifies crisis cases for Community Connectors to support
- **Moving staff from an active to a proactive state** - Shared dashboard users (staff & partners) will need to ability to manually flag citizens requiring fast tracking. This will include undertaking training to enables advisors and empowers them to recognise vulnerability

3.3.3 What are the desired behaviours and ways of working?

The desired service behaviours and ways of working will be a core part of the early intervention and prevention approach and mindset. To support new ways of working, the Homes and Money Advice Hub will work to embody the desired states as displayed in the visual on the right.

- A **citizen focused way of working** where staff are proactive in offering holistic services, working from a position of empathy
- A **continuous improvement** culture where feedback and challenge are constructive, and development is prioritised
- **Collaboration** across Directorates, communities, and partner organisations to ensure services offered to citizens takes a whole system approach
- A culture at BCC where all feel **empowered** and there's clear accountability of **responsibility**
- Improving citizen outcomes by **working effectively with communities and partner organisations** encompasses the ethos of the EI&P programme and the wider continued transformation of the council.



Figure 9: EI&P Cultural Priorities

3.4 Data and Technology

In this section, we have outlined:

- The high level technology requirements
- The emerging data requirements

3.4.1 What technology is required to deliver the desired service?

High level technology requirements have been established; however, further work is required to identify the detailed requirements.

As the project moves into implementation, **further detailed development of tech requirements** will be required, including specific detail around the future system requirements and a plan to realise these from the current technology used.

This assessment will incorporate the below principles underpinning the new H&M service and related IT requirements. It should be noted however that these requirements will also form the **foundation of what will be required for the wider EI&P programme**.

H&M Service Principles	High Level Tech Requirement
Service provides and maintains an integrated, holistic, up-to-date and accessible IAG offer including income maximisation, well-being, jobs,	<ul style="list-style-type: none"> • Team builds a process that updates IAG offer across channels coherently and simultaneously

skills and training, budgeting, benefit and debt advice, housing advice	
Service maintains an up-to-date community asset register offering a wide range of places and activities helping build financial resilience and independence	<ul style="list-style-type: none"> • Team develops a Homes and Money asset register that enables staff to add new content
Service connects citizens with their communities, people and organisations within them, supporting citizens in living a relational life	<ul style="list-style-type: none"> • Team builds an activity booking and scheduling feature in asset register
Service treats the citizens as the experts in their own lives by providing advice and guidance that empowers and helps build resilience and independence	<ul style="list-style-type: none"> • Team develops a Triage Quiz to provide tailored information and guidance
Service delivers a seamless, connected and transparent end-to-end citizen-centric experience (make every conversation count, integrated case management)	<ul style="list-style-type: none"> • Team commissions a single view of a citizen platform (enabling both to read and input data) • Team works with Digital to develop a new Brum account where all citizens interactions are captured and tracked
Service is delivered across a variety of integrated channels and touchpoints providing a coherent and flexible offer (meeting citizens where they are)	<ul style="list-style-type: none"> • Team works with Data team to develop a process to capture data from all channels into single-view platform
Service captures and uses data proactively to identify, contact and support citizens who are at risk of going into a crisis	<ul style="list-style-type: none"> • The team develops an infrastructure that enables the Homes and Money service to proactively contact selected citizens via a variety of channels • Team develops a process that captures the results of the Triage Quiz in the single-view platform and flags citizens in need of coordinated support
Service delivers an infinitely flexible and tailored offer on an individual basis	<ul style="list-style-type: none"> • Team develops a process that captures the results of the Triage Quiz in the single-view platform and flags citizens in need of coordinated support
Service provides an offer that builds on citizens' existing strengths	<ul style="list-style-type: none"> • Team works with Data team to develop a process to capture data from all channels into single-view platform

3.4.2 What data is required to deliver the desired service?

A single view of the citizen is essential to fundamentally transform how citizens are supported as it will enable a data-driven approach to decision-making and service and resource commissioning.

A single view of the citizen brings together data sources across the council and supports a better understanding of an individual or household's situation. This enables staff to reduce time spent on administrative activities and provide more holistic support, including proactively identifying citizens

that are showing signs of potential financial vulnerability. Key insight can also be made available to partners to support demand management and self-service within agreed data-sharing protocols.

A single view of a citizen can be used to produce high-level dashboards, as well as individual or household-level insight, as seen below:

Dashboards	Individual/Household level insight
<ul style="list-style-type: none"> Financial resilience dashboards will provide information at a population level to better understand the resident we support. Facilitate improved decision-making and commissioning by using data and predictive analytics to understand the risk factors that lead to individuals reaching 'crisis point' Identify priority cohorts that could be supported by the Homes and Money Advice hub. Enable and drive insight-led service planning 	<ul style="list-style-type: none"> Staff have access to a single view of the individual/household at an individual level to support proactively identify citizens that can be supported. Staff have to access information about what benefits an individual is claiming and what they may be entitled to, enabling targeted benefits maximisation activity, as well as budgeting and supporting identifying access to households or individuals to identify financial vulnerability.

Figure 11: Dashboard & Individual Level data insight summary

Our ambition is for staff to have access to a single view of a citizen. To support this, Birmingham City Council is currently developing its "Data Lake", which offers a single storage platform to integrate the large volume of organisational data. Three outcomes of a holistic view of data based on a single up to date "Data Lake" are:

- Improved operational support
- Citizen Self-service
- Support evidence based strategic outcomes

This platform will act as an intermediary solution to the commissioning of a specific platform providing the single view of a citizen that will support both the NAIS service as well as wider EI&P services.

Learnings from the Homes & Money pilot will directly input to the design of this platform and the evolution of a data model that uses numerous key data sources to identify citizens at risk before they reach crisis.

4. Implementation

In this section, we have outlined:

- How the Ideal Future State is different from the Current State
- How we will get to the Ideal Future State

To note: The H&M Service will sit under the wider EI&P Programme Governance (see section 4.3.1) of the EI&P Programme Business case), and therefore Governance arrangements will not be included within this case.

4.1 How the Ideal Future State is different from the Current State

In this section, we have outlined:

- A summary of the Change Impact Assessment

4.1.2 What change is needed to achieve the Desired Future State?

A high-level change impact assessment has been completed to identify key impacts of the new service across our staff, processes, technology, citizens & locations.

This assessment has been developed based on Homes and Money Service Design sessions with relevant BCC Teams (HR, Data, BCC Website, ICT, Contact Centre), and has rated the change impact of the following key high-level components of the new service:

- New Community Connector way of working – High change impact
- Single Version of the truth' – Shared Dashboard – High change impact
- More structured / targeted Service touchpoints – Medium change impact
- New additions to the BRUM Account – High change impact
- Contact Centre Staff offering a more holistic support for citizens – High change impact
- Moving staff from an active to a proactive state – High change impact

A full summary of this assessment, including rating criteria, change impacts, dependencies and required mitigations can be found in Appendix 6.1.

4.2 How we will get to the Ideal Future State

In this section, we have outlined:

- Overview of the pilot
- Learnings from the pilot
- Next steps & high level implementation plan

4.2.1 What pilot was undertaken and why?

A pilot of the Homes & Money Advice Hub was launched in December 2022 in Northfield, based on a highly agile ‘test and learn’ approach to capture and make changes to delivery on the go.

Northfield was chosen as a pilot location as staff and managers within the Northfield Neighbourhood Advice and Information Service (NAIS) expressed interest in proactively supporting citizens via a strengths-based conversation. Additionally, local community organisations were strong and well established within the Northfield area.

The initial testing of the service (Northfield pilot) focused on the targeted stage of the prevention pathway whereby citizens proactively identified as at risk of financial vulnerability are offered a strength-based conversation. The ideal state for the Homes and Money service offer stretches across all stages of the prevention pathway (see section 3.2.1). The targeted stage of the prevention pathway included:

- **Triage** – Proactively identifying citizens requiring support and advice based on shared BCC data
- **Co-ordinated support** - Citizens receiving support from a single service representative who works with them to coordinate the support required rooted in holistic strength-based conversations and community assets

The aim of the pilot was to evolve a model through whereby we offer a longer term holistic offer of support focused on building financial resilience and wellbeing alongside a response to a citizen’s short term immediate financial instability, including connection into community assets close to where citizens live. This approach is summarised below:

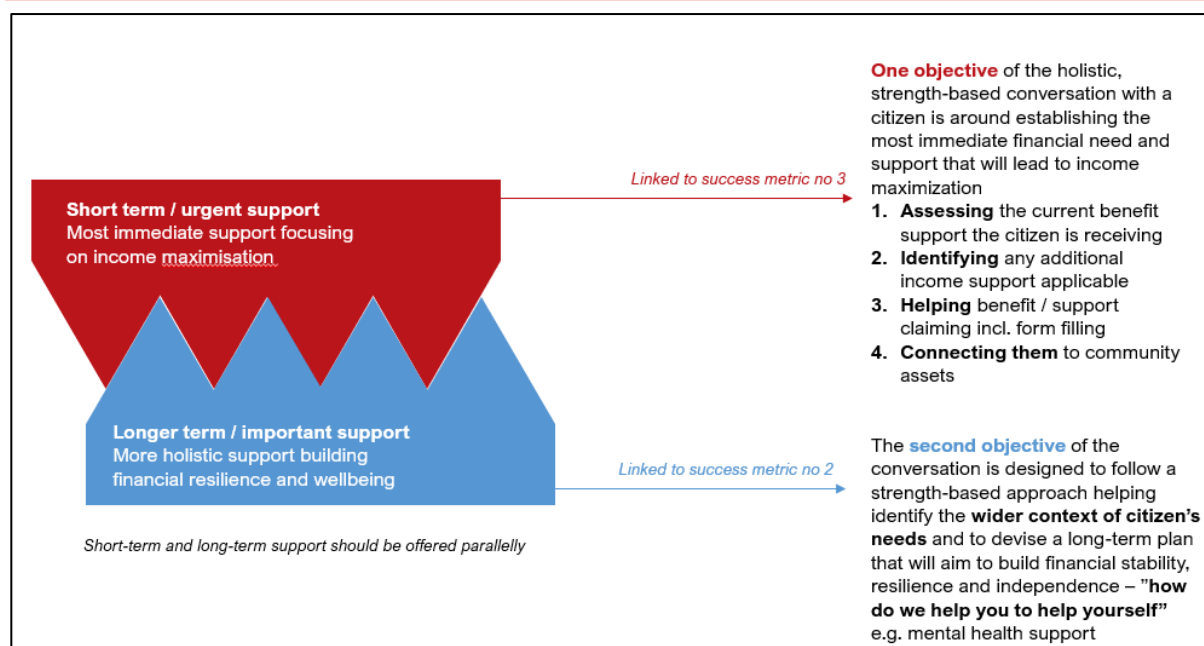


Figure 10: Support Key Objectives

The pilot delivery approach allowed the Homes and Money advice hubs to continue to work with citizens, staff, and stakeholders to shape and refine the offer. Where staff roles may undergo change, we will work alongside Trade Unions to ensure we deliver the best outcomes for citizens and staff, in line with due process. We will undertake a formal approach to consultation in accordance with standard procedure following sign off of the Cabinet Report. Evidence from the pilot will enable our long-term strategy of rolling out further hubs across the city, and all decisions of these locations will be data lead and be based on the needs of the citizens within that area. From an operational delivery point of view this service model was not a drop-in model. Throughout the pilot on the day or self - referral appointments continued to be offered via the Neighbourhood Advice and Information Service within Northfield.

The pilot was delivered by 5 part time grade 4 staff members who engaged with citizens, with support provided by a part time grade 5 manager who provided service oversight and identification of pilot participants. Pilot participants included individuals identified through analysis of BCC data (e.g., Rent arrears, contact centre, Family Hub data) as citizens at risk of financial vulnerability.

The pilot comprised of service offers and corresponding activities that sought to test and learn from four key areas. This included:

- **Enhancing the use of data to proactively identify and support vulnerable individuals** - Current BCC data capture system doesn't support the maximisation of data extrapolation and hence the focus will be on proactive reach outs
- **Citizens can easily be offered a strengths-based conversation** - Based on their assets and strengths and those of their family and support network and how they can build their own finance and wellbeing
- **Income maximisation** – Supporting participants to claim all the appropriate benefits and money schemes they are entitled to, provide budgeting advice, and individuate the underlining reasons for their financial problems

- **Ensuring the location and channels of H&M hub are accessible, interconnected and at the citizens convenience.**

4.2.2 What have we learnt from the pilot and how has this informed the H&M service blueprint?

The pilot has yielded several key learnings that have directly informed development of the H&M service blueprint.

Key learnings, including implications for the H&M blueprint include:

- **Integrated and proactive use of data works -**
Although internal council processes make it hard to connect citizens with the right support a number of key successes and limitations of the benefit of a holistic data approach were identified, which provided a clear case of the benefit of the single-view of a citizen platform

"It is such a great idea. Why haven't we started providing this service earlier" – NAIS Staff
- **No one size fits approach to communication channels and methods** – The pilot found that some citizens were very apprehensive when contacted via unbranded personal channels (e.g., WhatsApp), and that they prefer to be informed of the service they're about to be contacted about via email and letters first. In addition, citizens are more likely to trust H&M staff when the advisor **recalls the familiar name of the officer** that citizen dealt with in the past
- **Citizens feel better about their situation once trust is established** – The pilot found that citizens highly appreciate the informative role of the service – being advised on what services are available to them and what benefits they could access. The staff identified that following up the conversation with an email and providing citizens with information about the next steps e.g., websites or videos on how housing bidding works might be a good way to empower people to act on the advice
- **The Holistic conversation approach requires wider staff knowledge** - The nature of the holistic conversation approach highlighted the need for the H&M staff to have a wider understanding of other BCC services and to be able to connect the citizens with them. Examples included citizens presenting issues that should be dealt with by domestic abuse and drug abuse teams. Currently there is no EI&P specific service provision that can handle these cases; however, we need a system in place to ensure they don't fall through the cracks
- **Holistic conversation can uncover wider citizen needs** - Holistic conversations can uncover much more about the citizen's situation than just homes and money matters. As a result of having to deal with more complex, multi-faceted cases, there's a need for staff to receive formal and informal training that can help them navigate other identified problems. One type of training should focus on building the organisational awareness that aims to introduce the H&M staff to various BCC teams. Additionally, the H&M staff should receive training in supporting people with drug addiction and in domestic

"I'm already working in that way, whenever I can (having holistic conversations), great to see we can formalise it" – BCC Library Staff

abuse situations – with no expectation to fix the issues but to build skills to navigate the situation to help with homes and money matters.

- **Staff challenge the status quo with the correct tools and time** – When given the right tools and time staff organically challenged the status quo and embraced new ways of working, for example one NAIS manager developed a Glossary that covers the terminology related to the pilot. When given the time and starting points (e.g., scheduled debrief sessions and templates) NAIS staff are keen to work collaboratively to identify the best next steps for citizens and improve the day-to-day running of the pilot.

4.2.3 What are the next steps to fully implement the Homes & Money Advice Hub service across the city?

The H&M team have developed a three phased implementation plan and design considerations to identify what must be done, by whom, and in what order to deliver the new service.

To maintain the momentum, the Northfield Homes and Money Advice hub pilot will continue and be upscaled (decision on locations will be data led and based on the needs of the citizens within that area).

Subject to approval, the H&M team have developed the below service blueprint, which details a 3 phased implementation plan, including the required roles of Data, ICT, HR/OD, Digital, Property & wider BCC teams.

Currently the Neighbourhood Advice and Information Service (NAIS) operate fully within the crisis space. It is acknowledged that it will take time to shift the model. The next phase of the pilot will benchmark and establish processes to develop a shift towards a 20% proactive, 80% crisis model.

Team →	Data	ICT	HR / OD	Digital incl. IAG	Property	Other teams to involve and collaborate with across phases
Phase 0 / Pilot (pre cabinet)	Identify data fields and sources to build a single-view of citizen	Run detailed service requirement session, sign off HaM service features and map resources	Complete TNA assessment, identify training and staff support needs, provide initial training.	Identify and fix the most pressing issues. Should include omni-channel approach; website, social media, phone and physical	Co-locate HaM in NAIS Northfield and Shard End and secure NAIS Erdington as 2 nd location.	Across all phases follow multi-agency approach to identify opportunities and processes for cross-team collaboration and service delivery (strength-based approach), e.g.: Contact Centre, Housing and Lettings teams, Domestic Abuse Think Family Early Help, Family Hubs, Adult Education, Children Trust, Barclay's Digital Wings, Good Things Foundation, Digital Inclusion, Social Prescribing and more
Phase 1 (post cabinet, 0–6 months)	Start feeding the pilot learnings into the data lake development (+data standards, protocols) and build business case for single-view platform	Start developing prioritized service features (in line with the developed agile delivery approach plan)	Define phase 1 scale and sign-off new structure, identify resources for further phases, update job descriptions and performance metrics	Define the scope and requirements for HaM IAG and begin to modernise provision to facilitate self-service and ensure consistency across all channels.	Based on pilot learnings and locality needs identify and optimize pre-existing community assets to co-locate HaM service	
Phase 2 (6–12 months)	Keep developing data lake. Work with ICT to commission the single-view of citizen platform	Work with Data team to commission the single-view of citizen platform	Offer structured training opportunities tailored to staff and service needs	Seen as trusted source, BCC.gov website is used by staff, partner and citizens for triage and treatment.	Feed in the learnings from service co-location into the Asset Based Vision for the EI&P (creating 'Community Hubs') and Property Roadmap, establish the first Community Hubs featuring Homes and Money service	
Phase 3 (18 months)	Develop, launch and <u>optimise</u> single-view of the citizen platform	Integrate the platform across service front and back-end features	Align HaM training, resourcing and roles with wider EI&P structure and strategy	Align and integrate with other advice strategies and content across EI&P and wider council		

The individual team's objectives and their order might change based on the cabinet decision in Feb/March 2023 and the new structure of the EI&P function

Figure 11: Homes and Money Implementation Plan

To maintain momentum and pace there is an immediate need to:

- Move the Homes and Money Advice focus from the design of the service to operational delivery.
- Work with the delivery teams to help define and guide the next steps required for the Ideal State service deployment (outlined in the blueprint)
- Develop a service deployment plan based on the pilot's learnings, location needs and delivery teams' priorities.

5. Appendices

5.1 High-Level Change Impact Assessment

Rating Change Impacts			
<ul style="list-style-type: none"> The following are examples of impact ratings we might give changes; 			
	High (H)	Medium (M)	Low (L)
Staff	Staff(s) job is modified, resulting in major changes to roles and responsibilities Perception that there is a significant increase or decrease in work High level of technical or functional training needed for a particular group Significant shifts in accountability (loss of autonomy, responsibility, decision making, or possible organization structure changes)	Staff(s) job is modified, resulting in minor changes to roles and responsibilities Perception that there is some increase or decrease in work Moderate level of technical or functional training needed for a particular group Moderate shifts in accountability or reporting (loss of autonomy, responsibility, decision making, possible org structure changes)	Staff(s) job is slightly modified with few, if any, changes to roles and responsibilities Perception that there is little increase or decrease in work Light level of technical or functional training needed for a particular group Small shifts in accountability or reporting (loss of autonomy, responsibility, decision making, possible org structure changes)
Process	Processes were not in place and are currently being defined Significant increase in cross-functional work required (collaboration) New policy or significant change to a policy that fundamentally changes a process and requires awareness	Processes were inconsistent, not documented in many cases, and will move toward consistency Moderate increase in cross-functional work required Moderate change to an existing policy that requires/removes part of an existing process	Processes were consistent, but not documented, and will need to be documented Light level of cross-functional work required Minor change to policy that does not have an operational impact
Technology	Shift from manual work to automation	Shift from moderate technology use to job enabled by an enterprise wide technology	Shift from using a shared site on a daily basis to using a standardized technology tool
Citizen	Significant Increase or decrease in engagement levels improved experience with the services (linked to trust and confidence levels) or deterioration Offered more holistic support before reaching crisis (or not)	Moderate levels of engagement Moderate improvement in their experience with the services	Slight change to their current level of engagement Slight to no improvement in their experience with the services
Location	Significant changes in the location where staff are expected to work Increase or decrease in accessibility	Minor changes in the location where staff are expected to work Moderate increase in accessibility	Little to no changes in the location where staff are expected to work Slight to no improvement in accessibility
The majority impact rating across the five categories will be the assigned overall impact rating for that change (i.e. 3 Highs and 2 Mediums = High impact rating)			

Homes and Money HL CIA						*Ratings may change post interaction with dependent stakeholders		
HL Change	Change Impacts					Impact Rating*	Dependencies	Mitigations
	Staff	Process	Technology	Citizen	Location			
New Community Connector way of working	Community Connectors will require training on strengths-based* conversations <i>* strengths-based conversations focus on what the citizen has to build a short-term and long-term support plan</i> Community Connectors will need to maintain the Asset Register* to a high standard <i>*Asset Register is a source of information for staff on support available to citizens like workshops, clinics, etc.</i> Community Connectors will have an improved relationship with partners to build their Asset Register	More interactive and proactive process More consistent way of working	N/A	Higher engagement levels will increase citizen's trust and confidence in using the services	Increased face-to-face interaction with citizens (i.e. regular check ups) – offering the ability for Community Connectors to network and build their Asset Register	H	Community Connectors Partner Institutions HR Trade Unions	Training - Strengths-based conversations Comms & engagement – focusing on strengths-based conversations and Asset Register (increase awareness and understanding, but also recognise/reward staff adoption) Updated KPIs – new way of assessing the community connectors performance, new metrics that support and drive the new ways of working Providing support for staff dealing with complex cases (support infrastructure)
'Single Version of the truth' – Shared Dashboard	Training required for staff and partners on how to access the shared dashboard, and also how to interpret/use it EI&P staff and partners will have a 'fuller picture' when offering support to citizens, resulting in more relevant/tailored/effective help	A new integrated process to have 'one view' of the citizen which is accessible to all Improved consistency	Dependent on technology developments and implementation	Less repetition for the citizen every time they interact with someone new in the services	Online dashboard	H	Data Team ICT Trade Unions	Training – shared dashboard / data management Comms & engagement - focusing on data (increase awareness and understanding, but also recognise/reward staff adoption) Updated KPIs – focusing on data quality/ management
	High	Medium	N/A	High	High			
	High	High	High	High	High			

Homes and Money HL CIA

**Ratings may change post interaction with dependent stakeholders*

HL Change	Change Impacts					Impact Rating*	Dependencies	Mitigations
	Staff	Process	Technology	Citizen	Location			
More structured / targeted Service touchpoints (i.e., Homes and Money leaflets)	There will be more ways for citizens to get information which may decrease call volumes to the Contact Centre with queries (citizens will self-serve instead)	More structured/ tailored approach to informing citizens	Updates to the BRUM Account* (more tailored support, less complex) <i>*BRUM Account (A/C) is a BCC online account for its citizens which gives them information on support available & the ability to track their interactions with the council e.g. benefit application progress</i>	Increased service touchpoints for citizens, resulting in increased visibility / awareness of services Enhanced / improved experience with the service as the information will be more tailored to their needs	Expanding locations beyond community hubs (swimming pools, grocery shops, etc.)	M	BCC Website Partner Institutions Wider Community	Comms & engagement - focusing on new service touchpoints (increase awareness & emphasis benefits)
New additions to the BRUM Account - Triage Quiz - Personalised support plan	Potential decrease in calls from citizens to the Contact Centre with queries as they can self-serve through their BRUM Account (A/C) EI&P staff and partners will need to be aware of the new offerings on the BRUM A/C to direct citizens to them	More service offerings will be automated	Updates to the BRUM A/C interface Greater transparency of information	Automated Service will result in less time spent on calls for citizens Tailored/ relevant information based on answers to the triage quiz More convenient service as citizens will have the ability to bookmark support activities	Expand accessibility – ability for citizens to access their accounts in community hubs	H	BCC Website ICT Team Contact Centre Partner Institutions Wider Community Trade Unions	Training – BRUM A/C Comms & engagement – increasing awareness and understanding of BRUM A/C changes – could produce a video on 'How to use/navigate the BRUM A/C'
	Medium	Low	Medium	High	Medium			
	Medium	High	High	High	High			

Homes and Money HL CIA

**Ratings may change post interaction with dependent stakeholders*

HL Change	Change Impacts					Impact Rating*	Dependencies	Mitigations
	Staff	Process	Technology	Citizen	Location			
Contact Centre Staff offering a more holistic support for citizens (relevant to their grade)	Training required for Contact Centre agents to offer a more holistic* service for citizens who call <i>*holistic thinking goes beyond the issue at hand and identify crisis cases for Community Connectors to support</i>	Contact Centre acting as the first point of contact to filter more complex cases for Community Connectors	Contact Centre agents will need access to the shared dashboard (need the ability to use and understand the citizen data)	Higher Engagement Levels, will result in improved relationships between the services and its users (citizens)	N/A	H	Contact Centre Partner Institutions HR EI&P Leadership Trade Unions	Training – Behavioural (holistic thinking) and data Comms & Engagement – informing and increasing awareness of 'holistic thinking' and recognise adoption Updated KPIs – new way of assessing the community connectors performance, new metrics that support and drive the new ways of working Support Infrastructure
Moving staff from an active to a proactive state	Shared dashboard users (staff & partners) will need to ability to manually flag complex cases for fast tracking Triage Quiz – based on answers, can trigger a Community Connector to contact the citizen directly to offer support Training enables advisors and empowers them to recognise vulnerability	More integration / collaboration to get 'one view' of the citizen so potential severe/crisis cases can be relevantly supported Increased human interaction	Shared Dashboard is key to form this 'single version of the truth'	Tailored support before entering a crisis state	Increased volume of Community Connectors face to face meetings Opportunity for staff to move around to different locations - more exposure to citizens to build trust/credibility and also their network (Asset Register)	H	Contact Centre Community Connectors Partner Institutions Trade Unions	Training – Behavioural (proactive thinking) Comms & engagement – informing impacted stakeholders of the change & recognising/rewarding adoption New ways of working that encourage proactive support
	High	High	High	High	N/A			
	High	High	High	High	High			

5.2 H&M Blueprint Summary

Homes and Money service blueprint summary: <u>frontend view</u>	
STAGE	
SUB-STAGE	Universal
	Targeted
FRONTEND PRINCIPLES	Self-service
	Mediated support
	Triage
	Co-ordinated support (Homes and Money Hub)
	Citizens access and receive tailored holistic support and guidance including income maximisation, well-being, jobs, skills and training, budgeting, benefit and debt advice, housing advice
	Citizens are aware of things to do and places to go in their community where they can seek support and advice
	Citizens build connections with their communities, people and organisations within them
	Citizens can easily decide what's best for them and their families (they are experts in their own lives)
	Citizens can clearly see the path to issue resolution and monitor their progress (seamless experience)
	Citizens can access and interact with the service through a variety of channels and touchpoints (based on their personal preferences)
	Citizens access and receive tailored advice and support through community members and advice professionals
	Citizens are proactively contacted and offered support by the council when at risk of being in a crisis
	Citizens receive coordinated support and advice tailored to their needs via a single point of contact
	Citizens work with a Community Connector to identify and build on their existing strengths
	Citizens receive holistic (urgent and longer-term) support through a well-being and financial resilience assessment

STAGE	
SUB-STAGE	Universal
	Targeted
BACKEND PRINCIPLES	Self-service
	Mediated support
	Triage
	Co-ordinated support (Homes and Money Hub)
	Service provides and maintains an integrated, holistic, up-to-date and accessible IAG offer including income maximisation, well-being, jobs, skills and training, budgeting, benefit and debt advice, housing advice
	Service maintains an up-to-date community asset register offering a wide range of places and activities helping build financial resilience and independence
	Service connects citizens with their communities , people and organisations within them, supporting citizens in living a relational life
	Service treats the citizens as the experts in their own lives by providing advice and guidance that empowers and helps build resilience and independence
	Service delivers a seamless, connected and transparent end-to-end citizen-centric experience (make every contact count, integrated case management)
	Service is delivered across a variety of integrated channels and touchpoints providing a coherent and flexible offer (meeting citizens where they are)
	Service empowers community members and advice professionals to actively support and signpost citizens
	Service captures and uses data proactively to identify, contact and support citizens who are at risk of going into a crisis
	Service delivers an infinitely flexible and tailored offer on an individual basis
	Service provides an offer that builds on citizens' existing strengths
	Service identifies the right support for the citizens based on a well-being and financial resilience assessment

Service Enablers

The recipe behind successful service delivery is the integrated implementation of the principles by various teams e.g., Data, ICT, IAG, Customer Service, Digital, HR, OD, Property – and more. None of those principles should be delivered in siloes and the **detailed service blueprint** defines the ways of working together and specific actions each team could be responsible for.